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**THE FINAL MASTER'S THESIS**

TITLE IN LITHUANIAN	TITLE IN ENGLISH
VARTOTOJŲ VEIKSNIAI, DARANTYS ĮTAKĄ KETINIMUI PIRKTI IŠ TARPVALSTYBINĖS ELEKTRONINĖS PARDUOTUVĖS.	CONSUMER-BASED FACTORS INFLUENCING INTENTION TO BUY FROM A CROSS-BORDER ONLINE STORE.

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## **SUMMARY**

VILNIUS UNIVERSITY BUSINESS SCHOOL  
Digital Marketing Master's Programme

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### **Consumer-Based Factors Influencing Intention to Buy from a Cross-Border Online Store.**

Supervisor – Prof. Dr. Vytautas Dikčius

Vilnius in 2026

Master thesis consists of 82 pages, 10 tables, 1 figure and 103 references.

This study examines the factors that influence consumers' first-time purchase intention in cross-border e-commerce (CBEC), with a special focus on trust. Based on the UTAUT2 model and individual-difference factors, the research analyzes how technological, psychological, and cultural factors shape trust in foreign online platforms and sellers, and how this trust affects purchase intention. Data were collected through an online survey among Pakistani consumers and analyzed using statistical methods to test the proposed relationships.

The rapid growth of cross-border e-commerce has created new opportunities for consumers, but it has also increased uncertainty, perceived risk, and lack of trust, especially for first-time buyers in emerging economies. Consumers often hesitate to purchase from foreign online platforms due to concerns about payment security, product quality, delivery reliability, and unfamiliar sellers. Although many studies have examined online purchase behavior, there is still limited empirical understanding of how trust is formed in cross-border settings and how technological, social, and cultural factors jointly influence first-time purchase intention. Therefore, this study aims to examine the factors that shape trust in cross-border e-commerce platforms or sellers and to analyze how this trust affects consumers' first-time purchase intention. Specifically, the objectives of the study are to identify the effects of performance expectancy, effort expectancy, social influence, hedonic motivation, digital acculturation, consumer cosmopolitanism, and trust propensity on trust, the effect of trust on purchase intention, and whether cultural intelligence moderates the relationship between social influence and purchase intention in CBEC.

This study applied a quantitative research approach using a structured online survey among consumers who had no prior experience with cross-border online shopping or who were willing to make their first purchase from a foreign online store. The questionnaire was based on validated measurement scales and adapted to the CBEC context. A total of 317 valid responses were analyzed. Data were analyzed using SPSS. Descriptive statistics and reliability analysis were conducted, followed by correlation and multiple regression analyses to test the hypotheses. The PROCESS macro (Model 1) was applied to examine the moderating role of cultural intelligence.

The results show that performance expectancy, social influence, hedonic motivation, consumer cosmopolitanism, and trust propensity have significant positive effects on trust in the CBEC platform or seller. Effort expectancy and digital acculturation were not significant predictors of trust. Trust was found to have a strong positive effect on purchase intention, confirming its central role in reducing uncertainty and perceived risk. Cultural intelligence had a significant direct effect on purchase intention but did not moderate the relationship between social influence and purchase intention. Overall, the findings support the importance of trust in first-time cross-border online purchasing decisions.

This study concludes that trust is the most important factor influencing consumers' first-time purchase intention in cross-border e-commerce. Consumers are more willing to buy from foreign platforms when they perceive them as useful, enjoyable, culturally open, and socially supported, and when they have a general tendency to trust others. Trust helps reduce uncertainty related to fraud, payment security, product quality, and delivery risks. Although cultural intelligence increases purchase intention directly, it does not change the effect of social influence on intention. Overall, the study shows that trust connects technological, psychological, and cultural factors with consumer behavior and plays a key role in encouraging first-time participation in cross-border online shopping, especially in emerging economies.

## SANTRAUKA

VILNIAUS UNIVERSITETO VERSLO MOKYKLA  
Skaitmeninės rinkodaros magistrantūros studijų programa

**Rana Basharat, Faraz (2431353)**

**Vartotojų veiksniai, darantys įtaką ketinimui pirkti iš tarpvalstybinės elektroninės parduotuvės.**

**Darbo vadovas** – Prof. Dr. Vytautas Dikčius

Vilnius, 2026 m

Magistro baigiamasis darbas sudaro 82 puslapius, 10 lentelių, 1 paveikslą ir 103 šaltinius.

Šiame tyrime nagrinėjami veiksniai, darantys įtaką vartotojų ketinimui pirmą kartą pirkti tarptautinėje elektroninėje prekyboje (CBEC), ypatingą dėmesį skiriant pasitikėjimui. Remiantis UTAUT2 modeliu ir individualių skirtumų veiksniais, analizuojama, kaip technologiniai, psichologiniai ir kultūriniai veiksniai formuoja pasitikėjimą užsienio internetinėmis platformomis ir pardavėjais bei kaip šis pasitikėjimas veikia pirkimo ketinimą. Duomenys buvo surinkti atliekant internetinę apklausą tarp Pakistano vartotojų ir analizuoti taikant statistinius metodus siūlomoms ryšiams patikrinti.

Spartus tarptautinės elektroninės prekybos augimas sukūrė naujų galimybių vartotojams, tačiau taip pat padidino neapibrėžtumą, suvokiamą riziką ir pasitikėjimo stoką, ypač pirmą kartą perkantiems vartotojams besivystančiose ekonomikose. Vartotojai dažnai vengia pirkti iš užsienio internetinių platformų dėl susirūpinimo mokėjimų saugumu, prekių kokybe, pristatymo patikimumu ir nepažįstamais pardavėjais. Nors daugelis tyrimų nagrinėja el. pirkimo elgseną, vis dar trūksta empirinių įrodymų, kaip pasitikėjimas formuojamas tarptautiniuose kontekstuose ir kaip technologiniai, socialiniai ir kultūriniai veiksniai kartu veikia ketinimą pirkti pirmą kartą. Todėl šio tyrimo tikslas – ištirti veiksnius, formuojančius pasitikėjimą tarptautinės elektroninės prekybos platformomis ar pardavėjais, ir išanalizuoti, kaip šis pasitikėjimas veikia vartotojų ketinimą pirkti pirmą kartą. Konkrečiai siekiama nustatyti veiklos naudingumo suvokimo, pastangų suvokimo, socialinės įtakos, hedoninės motyvacijos, skaitmeninės akulturacijos, vartotojų kosmopolitiškumo ir polinkio pasitikėti poveikį pasitikėjimui, ištirti pasitikėjimo poveikį pirkimo ketinimui bei patikrinti, ar kultūrinis intelektas moderuoja socialinės įtakos ir pirkimo ketinimo ryšį CBEC kontekste.

Tyrime taikytas kiekybinis tyrimo metodas, naudojant struktūruotą internetinę apklausą tarp vartotojų, neturėjusių ankstesnės patirties tarptautinėje elektroninėje prekyboje arba ketinančių pirmą kartą pirkti iš užsienio internetinės parduotuvės. Klausimynas buvo parengtas remiantis patvirtintomis matavimo skalėmis ir pritaikytas CBEC kontekstui. Analizei panaudoti 317

tinkamų atsakymų. Duomenys buvo analizuojami naudojant SPSS programinę įrangą. Buvo atlikta aprašomoji statistika ir patikimumo analizė, vėliau – koreliacinė ir daugybinė regresinė analizė hipotezėms patikrinti. Moderuojančiam kultūrinio intelekto vaidmeniui įvertinti taikytas PROCESS makrokomandos Modelis 1.

Rezultatai rodo, kad veiklos naudingumo suvokimas, socialinė įtaka, hedoninė motyvacija, vartotojų kosmopoliškumas ir polinkis pasitikėti turi statistiškai reikšmingą teigiamą poveikį pasitikėjimui CBEC platforma ar pardavėju. Pastangų suvokimas ir skaitmeninė akultūracija neturėjo statistiškai reikšmingo poveikio pasitikėjimui. Nustatyta, kad pasitikėjimas turi stiprų teigiamą poveikį pirkimo ketinimui, patvirtindamas jo pagrindinį vaidmenį mažinant neapibrėžtumą ir suvokiamą riziką. Kultūrinis intelektas turėjo reikšmingą tiesioginį poveikį pirkimo ketinimui, tačiau nemoderavo socialinės įtakos ir pirkimo ketinimo ryšio. Apskritai rezultatai patvirtina pasitikėjimo svarbą priimant pirmojo pirkimo sprendimus tarptautinėje elektroninėje prekyboje.

Tyrimas leidžia daryti išvadą, kad pasitikėjimas yra svarbiausias veiksnys, darantis įtaką vartotojų ketinimui pirmą kartą pirkti tarptautinėje elektroninėje prekyboje. Vartotojai labiau linkę pirkti iš užsienio platformų, kai jas suvokia kaip naudingas, malonias naudoti, kultūriškai atviras ir socialiai palaikomas, taip pat kai jie turi bendrą polinkį pasitikėti kitais. Pasitikėjimas padeda sumažinti neapibrėžtumą, susijusį su sukčiavimo rizika, mokėjimų saugumu, prekių kokybe ir pristatymo rizikomis. Nors kultūrinis intelektas tiesiogiai didina pirkimo ketinimą, jis nekeičia socialinės įtakos poveikio ketinimui. Apskritai tyrimas rodo, kad pasitikėjimas sujungia technologinius, psichologinius ir kultūrinius veiksnius su vartotojų elgsena ir atlieka pagrindinį vaidmenį skatinant pirmą kartą dalyvauti tarptautinėje elektroninėje prekyboje, ypač besivystančiose ekonomikose.

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## INTRODUCTION

In this study, cross-border e-commerce is abbreviated as CBEC and refers to online trade conducted across national borders, which has considerably increased interactions between consumers and retailers at the global level (Wistedt, 2024). E-commerce is a rapidly evolving business industry in the current globalization world whereby online businesses minimize geographical boundaries of business and consumers have more opportunities to purchase (Tikhomirova et al., 2021). Over the past few years, CBEC has grown at an amazingly fast pace. Its market worth was approximately USD 785 billion in 2021 and it is estimated that it will be valued over USD 7.9 trillion in 2030 (Wistedt, 2024). The same growth trend can be seen in the total e-commerce with world online sales of approximately USD 6.4 trillion in 2024 that were about 20.1 percent of the total world retail sales in the B2C category (Red Stag Fulfillment, 2025). In this regard, the e-commerce market across the global borders is projected to rise significantly, as it is projected to have grown to USD 1.47 trillion by 2025, and to a current level of USD 4.81 trillion by 2032 at an anticipated compound annual growth rate of about 18.4% (Coherent Market Insights, 2025).

This development can be explained by the fact that the CBEC business model has transformed how consumers obtain international products by offering greater convenience and potential cost advantages, while also creating more opportunities for global trade among consumers (Trung et al., 2025). Academic research in international marketing further shows a growing interest in consumer purchase intention in CBEC, as it offers important theoretical and practical insights into consumer buying behaviour (Wistedt, 2024). The cross-regional and inter-country characteristics of the transactions that transpire on CBEC platforms usually create information asymmetry and variations in institutional settings (Sun & Qu, 2025). Because online transactions involve uncertainty, a lack of trust can discourage consumers from engaging in online purchasing (Senali et al., 2024). As buyers are unable to physically examine products before purchase, trust becomes a critical factor in their decision-making process (Senali et al., 2024). Consumer trust plays the key role in purchase intention and reduction of uncertainty in cross-border e-commerce (CBEC) due to the reduction of concerns about security, reliability, quality of products, and lack of knowledge about the foreign sellers and shipping procedures, as well as, a high tendency of buying the products (Trung et al., 2025). Consumer confidence is thus a crucial factor in alleviating perceived uncertainty and promoting the purchase intention in e-commerce especially in the CBEC case (Trung et al., 2025). Emerging markets such as Pakistan are also experiencing these global trends. (Data Darbar; Alphaventure, 2022) projected that in 2023, the e-commerce market in the country was set to reach close to USD 6.4 billion owing to the growth in internet penetration and the availability of more mobile

network coverage as well as growth in online shopping adoption. Recent statistics released by (ECDB GmbH, 2025) indicate that the e-commerce market in Pakistan has earned the country around USD 5.04 billion in 2024 which portrays the case of a projected 15-20 percent yearly growth rate over the current year. There were approximately 147.2 million broadband users and about 199.9 million total telecom subscribers in the country and 2.825 billion IT and ICT exports in July-March FY2025, which shows that the digital and telecommunications sector in Pakistan continues to grow (Government of Pakistan, 2025). In the e-commerce sector of Pakistan, electronics are the most common product line that is purchased in the country, with such products occupying nearly 24 percent of the overall sales of online products (ECDB GmbH, 2025).

Past scholarly research on online and cross-border consumer behaviour has primarily investigated technology-related and psychological variables, including perceived usefulness, ease of use, social influence, perceived risk, hedonic motivation and trust in the seller/platform, and cultural and personal variables, including ethnocentrism, cosmopolitanism, and trust propensity. These researches give the reasons as to why consumers embrace or reject foreign online sellers. However, there is a lack of research on how these consumer-based factors interact to form trust and how trust affects first-time purchase intention in cross-border e-commerce, particularly in emerging markets.

**Study problem:** What is the effect of consumer behaviour related factors on trust in the CBEC platform/seller (TS) and, consequently, how these factors affect the first-time purchase intention by consumers?

**Study Aim:** To examine how consumer behaviour related factors influence trust in CBEC platforms or sellers (TS), and to test how this trust affects consumers' intention to make a first-time purchase?

**Study Objectives:** To achieve the research aim, the following objectives have been formulated:

1. To review and summarize existing literature on CBEC, with a focus on trust formation and first-time purchase intention.
2. To investigate how the factors related to consumer behaviour such as performance expectancy (PE), effort expectancy (EE), social influence (SI), and hedonic motivation (HM) influence trust in the CBEC platform/seller (TS).
3. To analyze how consumer-related variables such as digital acculturation (DA), consumer cosmopolitanism (CC), and trust propensity (TP) affect trust in CBEC platforms or sellers (TS) and consequently, consumers' first-time purchase intention (PI).
4. To develop and apply an appropriate quantitative research methodology for examining consumer behaviour related factors, trust, and first-time purchase intention in the CBEC context.

5. To test the moderating effects of cultural intelligence in the relationship between social influence and first-time consumers' purchase intention in CBEC.
6. To generalize the empirical results and come up with theoretical and practical implications for CBEC platforms that exist in emerging-market contexts.

**Study structure:** This thesis consists of five chapters. The introduction presents the research background, problem statement, aim, objectives, and overall structure of the study. Chapter 1 provides a theoretical analysis of consumer behaviour across offline, domestic online, and cross-border e-commerce, and explains how technological, demographic, psychological, cultural, and trust-related factors influence consumer purchase intention. Chapter 2 reviews the relevant literature and theoretical framework; Chapter 3 introduces the research model and hypotheses and describes the research methodology (survey design, measures, sampling, data collection, and SPSS analysis) used to test factors influencing Pakistani consumers' first-time purchase intention in CBEC. Chapter 4 reports the results of data analysis and hypothesis testing and discusses which factors significantly influence trust on seller/platform and first-time purchase intention in CBEC, followed by a discussion that relates the findings to previous research. Chapter 5 summarizes the main conclusions, discusses the theoretical and practical implications, and outlines the study limitations together with suggestions for future research. The thesis includes 10 tables and one conceptual framework figure to support the analysis and presentation of results.

**Methods applied in study:** This study applies a quantitative approach, supported by a narrative review of the literature, uses a structured, close-ended online questionnaire as the data collection instrument, using a cross-sectional (one-shot) survey design.

**Limitations of the study:** This study has several limitations. First, it is confined to the boundaries of one country, in which the information was only gathered among Pakistani consumers. Thus, the results might not be completely applicable to the other consumer populations in different countries with various cultural, economic or regulatory situations. Secondly, the research questions are focused on the first-time purchase intention in e-commerce that is cross-border, thus it lacks in post purchase behaviour such as satisfaction, re-purchase as well as consumer loyalty. Third, the study does not consider other potentially important factors that might affect trust and purchase intention even though it analyzes a number of the key technology-related and consumer-based ones. Lastly, the research is based on self-reported, cross-sectional survey data and is potentially affected by response common method variance or bias, e.g. social desirability and self-report error. Nevertheless, the study provides useful insights into the formation of trust and first-time purchase intention in cross-border e-commerce.

# **1. THEORETICAL ANALYSIS OF TRADITIONAL FACTORS INFLUENCING CONSUMERS' INTENTION TO BUY IN CBEC**

## **1.1. Evolution of consumer purchase behaviour from offline to domestic and cross-border e-commerce**

The physical retail environment, despite the rapid global shift toward digital trade, particularly in the consumer electronics market is still a significant element in the consumer decision-making process in the purchase of items such as laptops and smart phones (Ghiuță & Nistor, 2025). In the case of high-involvement and durable products, the offline channel continues to be a valuable source of a considerable percentage of the purchases (Ghiuță & Nistor, 2025). It was revealed that consumers prefer shopping experiences that allow them to physically test a device before committing to a purchase (Ghiuță & Nistor, 2025). This is a physical assessment and product inspection that makes a brick-and-mortar store highly influential in channel choice, particularly in eliminating the uncertainties inherent in high-value technology products (Ghiuță & Nistor, 2025). According to (Saravanan, 2016) one of the main influencing factors in offline consumer behaviour in electronics is the connection to brand identity and evaluation of the main product characteristics. Survey on purchasing laptops highlights the fact that branded computers have a prestigious role within some segments of consumers (Saravanan, 2016). Functional attributes quality, price, style features, and after sales service are a key to a rational evaluation of the consumer choice (Ghiuță & Nistor, 2025; Saravanan, 2016).

Moreover, a study based on the brand personality framework shows that there exist certain latent dimensions that play a positive role in determining preferences of consumers towards brands of laptops (Rai et al., 2023). It has been proven by empirical evidence that competency-related factors, which can be described as perceived reliability and success of a brand, are highly taken into account (Rai et al., 2023). In the same way, sophistication, which is a characteristic such as glamour and being associated with the upper classes, and ruggedness, which is a characteristic of toughness and strength, are key aspects in shaping consumer preferences toward laptop brands (Rai et al., 2023). These psychological brand related traits represent important components in offline purchase for high-involvement, high-touch electronic products.

Brand loyalty has a strong impact on the choice of a channel, especially in reference to long-term and expensive electronics, so it makes customers spend much time on the decision-making process and choose rather familiar brands and associated channels (Wang & Chen, 2024). Such brand loyalty is often due to the time-consuming and risky characteristics of the brand and channel switching, which strengthens the brand loyalty to channel preference bond (Wang & Chen, 2024).

Brand loyalty positively influences channel choice, particularly when consumers shop through official brand stores (Wang & Chen, 2024).

The perceived risk should be somewhat minimized through the physical presence of the traditional retail channel, which has repeatedly been shown to reduce consumers' intention to select certain channels across different settings (Wang & Chen, 2024). Regarding the perceived risk, which is uncertainty and concerns about channel reliability and product quality, it is a big discouragement to potential consumers when it comes to making electronic purchase (Wang & Chen, 2024). In the digital age, physical stores are often used as part of a mixed shopping process called cross-channel searching, also known as showrooming (Wang & Chen, 2024). It is a type of behaviour where consumers gather all necessary information on product specifications, brand image and price in the different outlets before making a final buying decision (Wang & Chen, 2024). A significant percentage of the consumers test smartphones in the physical stores and later makes the purchase online (Ghiuță & Nistor, 2025). This means that the physical retail store serves as a significant setting to carry out practical assessment, which minimizes the perceived risk although the ultimate transaction is carried out using a different means (Ghiuță & Nistor, 2025). In the case of electronics, the cross-channel behaviour of a customer is active as they tend to get all the necessary information prior to making a purchase, which proves that the customers can make a considered purchase decision, rather than acting impulsively (Wang & Chen, 2024). Finally, channel satisfaction and the reduction of perceived risk are also important in strengthening consumer intention to choose a channel, and it is evident that retailers are in constant demand to make their channels more convenient, transparent, and focused on the customer experience throughout all channels, either offline or hybrid (Wang & Chen, 2024).

Emerging consumer behaviour due to the spread of digital technologies has introduced a radical change in the lifestyle of consumers; making domestic online shopping one of the key processes to satisfy purchasing needs (J. Wang et al., 2024). The effective implementation of e-commerce stores, especially where high-involvement items like smartphones and electronics are involved, is mainly based on the theoretical principles of technology acceptance models that relate perceptions to behavioural intentions of users (Wang et al., 2024). According to this point of view, the intention of consumers to adopt online channels is largely shaped by perceived utility and the level of digital comfort and preparedness for digital interaction (Ghiuță & Nistor, 2025; Julfikar Ali et al., 2022). (Julfikar Ali et al., 2022) have found that key factor influencing online purchase intention is the perceived benefits of online platforms. System usefulness, defined as the extent to which a system is perceived to improve performance and support purchasing decisions, is a strong motivator for consumers (Julfikar Ali et al., 2022). In line with it, ease of use is also an important factor and easy and user-friendly user interfaces will promote adoption and usage of the platforms in the long run

(Wang et al., 2024). In addition to cognitive efficiency, the shift to online channels is also motivated by the promise of convenience and accessibility, and the ability to provide a large portion of products and services, usually providing continuous access to the marketplace (Wang et al., 2024).

More so, the presence of a reasonable price is an important factor that aids in solidifying the intention to purchase among the customers, yet the consumers are typically discouraged to buy smartphones over the internet when the online price is higher than the equivalent price in the store (Julfikar Ali et al., 2022). Even with the clearly visible benefits, the perceived risk (including both uncertainties and the possible adverse consequences) has continued to limit the choice to shop online in terms of security, product quality, and delivery problems, as well as online fraud (Wang et al., 2024; Wang & Chen, 2024). To reduce these risks inherent to the channel, the element of trust becomes an essential basis of activating the online purchasing (Julfikar Ali et al., 2022). In particular, brand trust helps reduce ambiguity and information distortion, which makes the process of making purchases confident and satisfactory (Julfikar Ali et al., 2022). Retailers can also increase the consumer confidence by adopting a clear-cut and hassle free policy of returns and refunds, which will help in reducing the perceived risk of buying a product without having physically examined it first (Wang et al., 2024). Without a physical presence, consumers use the active product evaluation and information-seeking strategies to minimize the performance uncertainty (Wang & Chen, 2024). The most common behaviour is known as cross-channel searching in which people take their time to gather all the available information, such as product and brand reputation, prices, and promotions, among others, through various channels before they conclude their transaction (Wang & Chen, 2024). This extensive knowledge acquisition is typical of deliberate, non-urgent buying of durable and rather costly electronics (Wang & Chen, 2024). Therefore, it is unanimously accepted that online reviews will be read by consumers prior to purchasing a smart phone; they will rely on outside sources to confirm their buying decisions (Ghiuță & Nistor, 2025). The behaviour is directly linked to the effect of show rooming, when a consumer can physically test a product, e.g. a smartphone, in a physical retail store to experience the product directly, although he or she will actually make the purchase online (Wang & Chen, 2024). Lastly, online channels are adopted due to the socio-demographic differences and social influence (Ghiuță & Nistor, 2025). Studies that dwell on the high-tech purchases reveal that gender is an important predictor of the online channels they choose to shop in and men have a higher tendency of buying electronic items online, perhaps because they feel efficient in the online shopping space (Ghiuță & Nistor, 2025). On the other hand, females might be more inclined to the physical store purchases, where they appreciate the fact of being able to examine the product before buying (Ghiuță & Nistor, 2025). Moreover, the role of reference group, which includes family, friends, and colleagues, is identified as a key motivator of external information

which creates motivation, inspiration, and directly influences the intention of a consumer to use online platforms (Julfikar Ali et al., 2022).

Rapid growth of the digital economy has made cross-border e-commerce (CBEC) an important retail channel, particularly for durable and high-value consumer electronics, including smartphones and computers (N'da et al., 2023; Zhan et al., 2020). This internationalisation requires a precise perception of the behavioural variables that either promote or discourage purchase intentions among consumers with the international sellers and platforms (N'da et al., 2023). The buying in foreign markets, which can be studied through the prism of the macroeconomic perspective, conceptualizes the purchasing as a rational decision process that is strongly influenced by the buyer's economic context (N'da et al., 2023). It has been established that the macroeconomic environment, which is commonly emphasized by the measurements of GDP per capita, has a strongly influences consumer preference including product choice and the volume of smartphone purchases (N'da et al., 2023). This is simply a statement of the purchasing power and the greater the capacity, the more consumers have the ability to select products that are defined by the most superior technical and performance features (N'da et al., 2023). Thus, the intention to purchase internationally is firmly based on a utilitarian need to have the best assortment, convenient places of purchase and affordable prices in the foreign market (Pilelienė et al., 2024). The cross-border transaction nature puts lots of perceived risk and uncertainty that are major deterrents to online consumers in making a choice of channels in making high-involvement payment (Wang et al., 2024; Wang & Chen, 2024). Such a risk includes the fear of fraud, data confidentiality, security on the Internet, and not knowing whether transaction is of good quality and reliability with a merchant abroad (Wang et al., 2024). More importantly, in CBEC, the quality of products is left unverified until the time when the buyer has acquired the product (N'da et al., 2023). Besides the factor of price of ROM & RAM represent inherently technical characteristics of electronics, which are important factors in the choice preferences of smartphones because of their value in storing data and executing applications (N'da et al., 2023). Consequently, trust becomes an obligatory requirement, and platforms need to emphasize the development of confidence, using secure payment mechanisms and transparent procedures to minimize the perceived vulnerability when making a payment (Wang et al., 2024; Wang & Chen, 2024).

Cross-channel searching usually involves strict information searching behaviours carried out by consumers across channels, which are defined by vigorous information search behaviours (Wang & Chen, 2024). This is a hybrid behaviour that is most dominant in the electronics category where considerable information about product features, brand names, pricing, and other promotional activities is obtained and then the final purchase is committed (Wang & Chen, 2024). Such a high level of pre-purchase orientation indicates that the majority of purchasing decisions are not carried

out on the spur of the moment but are considered, as these products are long-lasting and rather costly (Wang & Chen, 2024). Besides, brand perception and brand loyalty are closely connected to channel choice, especially long duration, expensive electronics (Wang & Chen, 2024). Brands that are prestigious are paramount in some consumer groups (Saravanan, 2016). Nonetheless, the studies of Internet marketplace indicates that consumer loyalty can be fixed to the marketplace infrastructure itself instead of certain brands in it (Wang & Chen, 2024). Although price comparison as a common practice in the market does affect purchase behaviour, the perceived utility of channel price advantage seems not to affect selection intention consistently within the third-party marketplace, which may be attributed to the high rate of technological changes and high expectations of buyers to purchase in the electronics market (Wang & Chen, 2024).

In addition to the psychological and economic aspects, CBEC enterprises also have to face the cultural and regional lack of familiarity of foreign surroundings, where the consumer habits and preferences are differentiated and intricate (Zhan et al., 2020). The consumer purchasing decisions can be influenced significantly by cultural traditions and norms (Wang et al., 2024). Moreover, the external obstacles like language or cross-border regulations can become potential limitations on the shopping activities (Pilelienė et al., 2024). Nevertheless, as much as the search towards a better value abroad can push consumer to improve their quality of life, they might be unable to notice how they influence the competition and lower the prices and profit margins of retailers (Pilelienė et al., 2024; Zhan et al., 2020). A clear understanding of the real-time search needs and consumer traffic routes facilitates businesses to offer personalized products and minimize the possibility of product demand failure as the firms can offer consumer products through data-driven adaptive strategies and not the customary fixed-selection strategies (Zhan et al., 2020).

The process of consumer decision-making of electronic goods goes through a physical, domestic digital and cross-border channel. The reason why offline shopping is also vital is that it enables the physical testing and inspection of merchandise that is necessary to minimize the perceived risk of purchasing high valued products and aids in the process of attaching to brand values such as Competency and Sophistication. In case of movement to local online platforms, the motivation is greatly driven by perceived usefulness, ease of use, and convenience. However, high levels of perceived risk continue to influence adoption and, therefore, customer trust is vital. In the case of cross-border buying, the driving force is in the first place economic in nature and is focused on the possibility of receiving optimal value and competitive pricing overseas. In all channels, cross channel searching and product evaluation are some of the behaviours that consumers engage in in order to cope with uncertainty and make a more confident buying decision.

## 1.2. Foundational determinants of consumer behavior in cross-border e-commerce

**Demographic factors:** The analysis of consumer purchasing behaviour in today's online environment reveals the fact that demographic factors hold enormous significance regarding the explanation of why individuals purchase commodities beyond their national borders or through online platforms (Batyk et al., 2023). Socio-demographic variables such as age, gender, marital status, and occupation shape how consumers think and make decisions when an individual opts to shop online (Batyk et al., 2023). Among demographic factors, age has been shown to influence consumer shopping behaviour (Batyk et al., 2023). The primary group of consumers accessing e-commerce consists of younger consumers, also known as Generation Z (Purwaningtyas et al., 2025). Decision performance is linearly related to age, i.e., older people are slower in making buying decisions and less effective in performing complex tasks on the Internet than younger people (Rydzewska et al., 2024). It is also suggested that older consumers have been the fastest growing group in response to the rapid growth in online shopping activity in recent years (Rydzewska et al., 2024). But despite the use of e-commerce even by older people, there are still some limitations in making complex product comparisons, and this sometimes leads them to make less accurate decisions sometimes (Rydzewska et al., 2024).

(C. Wang et al., 2023) reported that education's level is also closely connected to online shopping patterns. Particularly, with goods purchases in other countries. As a rule, an increased level of education is related to increased digital acceptance and increased purchasing power (C. Wang et al., 2023) People who are better educated tend to purchase online and spend their money on luxurious or overseas products more frequently because they can afford it (C. Wang et al., 2023). In the same way, income and marital status are important factors to consider in relation to behaviour, particularly in the cross-border comparison (Batyk et al., 2023). Economic issues have traditionally been viewed as powerful elements that promote cross-border shopping because consumers tend to find cheaper prices in other countries (Batyk et al., 2023). Besides, impulse buying tendencies are positively correlated with economic well-being, indicating that, when the consumer is financially secure, they feel more secure in the idea of making impulse purchases (Tamara, 2024).

As (Saleem et al., 2022) explained, men and women show different attitudes toward online risk and information. Women tend to act risk-aversely and usually pay extreme attention to all the existing information on a site (Saleem et al., 2022). They are usually more influenced by positive electronic word-of-mouth (eWOM), and detailed product description before making a choice (Saleem et al., 2022). On the contrary, men are found to be more willing to risk shopping online (Saleem et

al., 2022), and their risk-taking behaviour in certain situations is a significant motivator of the good association that exists between eWOM and online purchase intention (Saleem et al., 2022).

Consumer shopping behaviour is among the demographic factors that affect occupation and lead to variations in the ways in which people make buying choices (Batyk et al., 2023). Occupation may also influence the nature of products that online consumers buy, as workers and students have much different preferences to the products category (Andruetto et al., 2023). Further, brand recognition of a consumer plays a special part in shaping the effect of social review cues on the perceived functional and emotional value (Xiao et al., 2019). Long-term online shoppers are more likely to make repeat purchase, share positive word-of-mouth, use less time to shop, less price-sensitive, and perceive fewer levels of risk than inexperienced online buyers (Phamthi et al., 2024; Saoula et al., 2023). These aspects contribute to the explanation of how the background of a consumer influences the shopping behaviour and purchasing choices in cross-border or online contexts (Batyk et al., 2023).

**Psychographic and behavioural factors:** Psychological attributes and consumer behaviour play an important role in understanding consumer buying behaviour, particularly with the growth of technology and digital formats in influencing consumer shopping behaviours (Cruz-Cárdenas et al., 2021). These internal factors, which involve personal and psychological attributes, collaborate to influence the manner in which a consumer processes information and arrives at a decision (Cruz-Cárdenas et al., 2021). Consumer-decision is influenced by behavioural attitudes, subjective norms, and perceived behavioural control (Ma et al., 2025). Consumer attitudes, subjective norms, and perceptions of behavioural control have a great influence on the intention to purchase (Vasudevan & Keng, 2024).

The idea of trust, or more precisely, e-trust, is central to the idea of supporting the intention to complete online purchases, as online transactions are inherently associated with uncertainty and financial risk (Nagy & Hajdú, 2021; Saoula et al., 2023). This perceived risk, i.e., the expectation of undesired situations or the possible loss, has to be minimized to gain consumer confidence prior to making a purchase (Nagy & Hajdú, 2021; Saoula et al., 2023). In order to establish this required e-trust, vendors should be reliable in terms of secure and error-free transactions and reliable assurance of service delivery (Saoula et al., 2023). Also, perceived ease of use, that is, how easy it is to shop on the site, is another significant factor that has a direct impact when it comes to increasing the trust (Nagy & Hajdú, 2021; Saoula et al., 2023). Trust is significant in repeat purchases and long time customer loyalty when trust is established (Saoula et al., 2023). In addition to the basic beliefs, shopping behaviour, especially the experience they have with the online medium, is significant as the more the experience they have with online platforms, the more influence they have on how they see and use online platforms (Saoula et al., 2023).

Shopping motivation is driven by both rational (utilitarian) and immediate pleasure (hedonic motives) (Saoula et al., 2023). Utilitarian motives are aimed at practical value, e.g. efficiency and value finding, whereas hedonic motivation revolves around the intrinsic pleasure of using the platform (Saoula et al., 2023). The desire to get instant pleasure adds to positive affect and may result in more positive reactions and raise purchase desire (Gary, 2024). Conversely, the emotional states can have a direct influence, positive emotions (pleasure) influence the intention to purchase strongly, however, negative emotions (annoyance) can arise as a result of an obtrusive or irrelevant of information and push the probability of reducing in buying (Gary, 2024). These affective conditions are a result of the design of the website or the pleasure of shopping, which has direct impacts on shaping the entire attitude of the consumer towards online shopping (Gary, 2024; Nagy & Hajdú, 2021; Saoula et al., 2023).

Psychological issues are also deeply rooted in influencing the ultimate decision on the source of a product, which is referred to as product evaluation behaviour. This entails the conflicting influence of consumer ethnocentrism, where customers tend to buy local instead of imported goods (C. Liu & Hong, 2020). The ethnocentric individuals tend to buy the items manufactured in their home country and in many cases the reason is that they want to contribute to the local economy, not buy something that is typical of an out-group (Lan & Trung, 2024; C. Liu & Hong, 2020). On the other hand, cosmopolitan people have a broad-mindedness to other cultures and generally judge products by their own qualities and value without considering the country of origin of the product (Lan & Trung, 2024; C. Liu & Hong, 2020). The ultimate judgment towards imported products has a more influence on the final intention of the consumer to make a purchase that has been directed towards a purchase of foreign products (Lan & Trung, 2024).

**Cultural dimensions:** The international market and the development of e-business demonstrated that cultural aspects significantly influence consumer behaviour, particularly in the rising spheres of online and cross-border retailing (Han & Han, 2023). These cultural dimensions determine the consumer expectation and are described as the collective programming of the mind that discriminates groups of people (Han & Han, 2023).

Cultural influence is frequently grounded in the dimensions of national culture, which incorporates culture traits, including power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance, long- versus short-term orientation, and indulgence versus restraint (Han & Han, 2023). These system's values have an implication on consumer perceptions of online platform in terms of usability, trust and perceived risk (Pratesi et al., 2021) and influence consumer behaviour in the online setting, such as the way they process information and adopt online innovations (Pratesi et al., 2021). As an example, the requirement of uncertainty avoidance differs across countries, and high-scoring countries tend to be less tolerant of ambiguous situations, and

they usually demand more clarity, consensus, and systematic decision-making context (Han & Han, 2023). This implies that anxious cultures, unlike uncertainty-accepting cultures, tend to bring up their concerns when they act like online reviews when services fall short of their expectations (Han & Han, 2023).

Cultural aspects are also expressed in the form of certain consumer behaviour characteristics including consumer ethnocentrism and consumer cosmopolitanism, which affect purchasing choices, a domestic or foreign product (Lan & Trung, 2024). Consumer ethnocentrism concept refers to the notion that it is immoral to be buying foreign goods since they assumed that it is harming the local economy (Lan & Trung, 2024; C. Liu & Hong, 2020). Ethnocentric consumers are more inclined to buy domestic goods and more likely to feel uncertainty and risk when it comes to foreign goods or services, which can be considered one of the barriers to foreign goods purchasing (Lan & Trung, 2024; C. Liu & Hong, 2020; Sousa et al., 2018). Consumer cosmopolitanism on the other hand is characteristic of being open to other cultures and a willingness to experience unknown products from other nations, and such consumers will evaluate the products in terms of value instead of focusing on their country of origin (Lan & Trung, 2024; C. Liu & Hong, 2020). This inclination makes cosmopolitan consumers more open to purchasing foreign products, and it is also associated with stronger intentions to travel to foreign destinations (Sousa et al., 2018).

In the online environment, familiarity and preference concerning culture have a significant influence on the manner in which cross-border dealings take place (Pratesi et al., 2021). The cultural background variation might bring about the variation in consumer perceptions on ease of use of the websites, perceived risk, and trustworthiness of the e-commerce sites (Pratesi et al., 2021). As an example, people are more likely to exhibit a disposition to trust in e-commerce in cultures that are represented by collectivism and long-term orientation due to the fact that they place an emphasis on long-term relationships (Pratesi et al., 2021). This trust plays a vital role since it contributes to the reduction of the high degree of uncertainty and financial risk that is usually perceived in online and cross-border shopping settings (Ma et al., 2025; Nagy & Hajdú, 2021).

Digital acculturation or getting used to a new cultural and technological setting, depends heavily on a consumer's preference for communicating in the native language and the use of social media by a consumer (Kizgin et al., 2018). According to the immigrant communities, the language preferences on social media form an influential power that may affect their buying intentions, acculturation outcomes, and preservation of their heritage culture (Kizgin et al., 2018). By revealing how various cultural dimensions influence the perception of services, online platforms and businesses should develop new strategies to offer culturally specific services to address the perceived risk and increase the overall customer satisfaction among diverse groups in the world (Han & Han, 2023).

**Personality-based factors:** The study of how personality traits influence buying behaviour in the online market shows that personality factors are very important for understanding user behaviour in the digital marketplace (Faraz et al., 2021). Personality is perceived as the persistent and consistent traits, feelings, and thoughts that ensure that a person is different than another (Faraz et al., 2021).

The most used model applied in explaining the differences in individuals is the Five-factor model (FFM) also known as the Big Five that categorizes the personality traits into five prevailing dimensions, which include: Openness to experience, Extraversion, Agreeableness, Conscientiousness and Neuroticism (Faraz et al., 2021; Purwaningtyas et al., 2025). These personality traits are closely related to consumer responses. As an example, conscientiousness is a measure of orderliness, self-control, and goal-directedness meaning that people with high conscientiousness are likely to be organized, disciplined, and planned in their actions (Purwaningtyas et al., 2025). Therefore, conscientious people tend to show lower levels of impulsive buying, as they tend to think before making a purchase, be cautious, and make rational and need-based decisions right before a buying decision (Purwaningtyas et al., 2025). Conversely, neuroticism, which reflects emotional instability and anxiety, tends to have a strong positive relationship with impulsive purchasing, since people can be triggered into feeling negative emotions and use impulsive buying as a mode to overcome these negative feelings, causing temporary relief, or short term satisfaction, usually without a lot of preparation (Purwaningtyas et al., 2025). Outgoing, socially active and socially engaged consumers (extroverts) tend to engage more online buying due to the ease of sharing their experiences and information with others, which are encouraged by the platforms to visit and socially motivated online behaviour (Faraz et al., 2021).

The willingness to purchase online is caused by trust and is also referred to as Online Purchase Intention (OPI) (Faraz et al., 2021). Research has shown that, with the exception of neuroticism, personality factors have a strong and positive influence on the development of trust in online retailer, which subsequently boosts the overall OPI (Faraz et al., 2021). Customers who have greater conscientiousness and extraversion tend to trust e-retailers (Faraz et al., 2021). More importantly, the internal aspect of self-control is an important variable, and the negative impact on the impulsive buying behaviour; the greater the degree of self-control, the lesser impulsive purchase (Tamara, 2024). According to the studies stated above, personality traits do not operate independently but interact with cultural and context conditions in influencing online behaviour.

The personality-culture interaction is very important, particularly when it comes to cross-border shopping (Andruetto et al., 2023). As an example, during a crisis, individual ability to assess risk and apply new technical solutions is extremely important in the rapid transition to online alternatives during the process of digital adaptation (Andruetto et al., 2023). The consumers possess psychological characteristics, including cosmopolitanism and ethnocentrism, that act as stable socio-

psychological factors that affect the decision between foreign and domestic goods (C. Liu & Hong, 2020). Hence, it is necessary to know the interaction of these inherent psychological attributes together with external factors, like cultural attitudes and features of online platforms is essential to predict and influence global consumer behaviour (Kizgin et al., 2018).

**Technical and platform-related factors:** The changes in online shopping, which have been accelerated by the power of digital technologies, indicate the increased influence of technology in determining consumer behaviour and adoption of the online channel (McKee et al., 2023). Shopping website quality is a success factor in the electronic commerce, as it is the primary point of contact between the sellers and the customers (Saleem et al., 2022). Information quality, system quality, and service quality are the most popular points that are usually regarded as the main measurements of the websites quality (Saleem et al., 2022). To retain customers, a retailer should ensure that the site is functional and always available, stable, and convenient (Saleem et al., 2022). The quality of the websites (as stated above) increases customer satisfaction resulting in the creation of positive publicity such as electronic word-of-mouth (eWOM) (Saleem et al., 2022).

Online transactions must be based on customer e-trust, particularly when the customers believe that they face financial risks, which is a key concern in e-commerce (Nagy & Hajdú, 2021; Saoula et al., 2023). This confidence is highly associated with the reliability of the platform, such as system stability and safe, fraud-free and error-free transactions (Saoula et al., 2023). Customer e-trust has been regarded as an excellent predictor of reliability (Saoula et al., 2023). When consumers consider a website easy to navigate, perceived ease of use has a positive influence on trust and the intention to make a repeat purchase (Saoula et al., 2023). The element of trust is also an important mediating variable, whereby, even though a site might be well-designed and easy to navigate, customers will be inclined to maintain their association with the provider as long as they hold a high level of trust to the provider (Saoula et al., 2023) Once trust is built based on these basic website features, it is a strong aspect of increasing the retention of the customers (Saoula et al., 2023).

Even the modern platforms and technologies are adding advanced digital capabilities such as Artificial Intelligence (AI) to enhance customer experience (Nagy & Hajdú, 2021). The perceived usefulness and the trust in the use of AI are key factor that makes the consumers acceptance of AI, and a high degree of trust can contribute to the formation of a positive attitude towards the technology (Nagy & Hajdú, 2021). Personalization The AI systems help to understand consumer behaviour by analysing large data to recommend products and customize marketing messages to help people shop more efficiently and comfortably (Nagy & Hajdú, 2021; Xiao et al., 2019). The emergence of interactive technologies, including live streaming commerce, is another important trend that enables establishing of a real-time interaction between buyers and sellers (Li, 2024). Such real-time interaction reduces the limits of virtual market and assists customers to get to know the product

specifications before buying (Li, 2024). This is a common, regular communication that forms relationships and creates customer trust in the online merchant because of the social aspect of the sites (Li, 2024).

The information, comments, and reviews posted on social media sites can be capable of affecting the attitude and decisions of customers (Saleem et al., 2022). The online reviews and social media that contain Electronic Word-of-Mouth (eWOM) are also deemed as credible by the consumers and in most instances more significant than the information generated by the company (Saleem et al., 2022). Such social review cues based on user-generated content, reviews, and ratings tend to represent some form of unique cognitive evaluation by earlier purchasers and directly impact the perceived value a customer attaches to a product (Xiao et al., 2019). Moreover, online advertising incorporates digital clues like internet promotions to appeal to the consumer by satisfying the urge to acquire low cost yet quality products (Xiao et al., 2019). The content marketing is required as well to share informative, educational, and useful information to potential buyers (Xiao et al., 2019). These digital and social cues, when implemented effectively, will help to enhance the purchase intentions online (Xiao et al., 2019).

Shopping internationally perspective, is more complicated because of such aspects as global logistics and tariff ambiguities, which makes consumers need to be more careful (Xiao et al., 2019). Consumers in this context rely on external information like personalized suggestions and social reviews in order to make a good decision (Xiao et al., 2019). But in the case when a consumer already knows a particular brand, the negative adjusting effect suggests that the influence of these external cues is more likely to be less significant (Xiao et al., 2019). This increased reliance on the digital experience is what the change of the Direct-to-Consumer (DTC) retail model focuses on (McKee et al., 2023). DTC model is driven by digital transformation that allows brands to sell directly to customers by cutting out the middlemen (McKee et al., 2023). Controlling their own digital platform, DTC brands gained access to important real-time consumer data and greater control over the shopping experience (McKee et al., 2023). Finally, the ability to succeed both in online and cross-border contexts depends on the optimization of these platform factors to increase the perceived functional and emotional value as some of the most critical intermediate factors which have highly influence on the final intention of consumer to buy the product (Xiao et al., 2019).

**Summarizing:** The factors which affect the online and cross-border consumer shopping behaviour include the age, income, personality and culture of the consumers. The decision making on the internet is also influenced by trust, ease, emotions, and previous experience. Meanwhile, the quality of the sites, social feedback, and emerging technologies like AI contribute significantly to making customers comfortable enough to purchase the products, in particular, foreign vendors

## 2. UTAUT2-BASED AND INDIVIDUAL-DIFFERENCE FACTORS INFLUENCING PURCHASE INTENTION IN CROSS-BORDER E-COMMERCE (CBEC)

### 2.1. UTAUT2 based determinants of consumer intention in cross-border e-commerce

According to (Venkatesh et al., 2012) UTAUT2 is a continuation of Unified Theory of Acceptance and Use of Technology (UTAUT) which has been formulated to explain the use and acceptance of the technology in a consumer scenario. The authors further explain that the model does not alter the original UTAUT constructs, which comprise performance expectancy, effort expectancy, and social influence, but rather adds three new determinants, which include hedonic motivation, price value, and habit. They also state that these constructs are applied to describe the behavioral intention and actual use of technology among the consumers. Moreover, they note that empirical studies dedicated to UTAUT2 are mainly related to mobile Internet use, including browsing the webpage, application use, and can be characterized as intention to adopt and maintain the use of digital platforms among consumers.

**Performance Expectancy:** Performance Expectancy (PE) is a fundamental element in adoption models, including the UTAUT2, which is the extent to which a consumer feels that the utilization of a technology system will be beneficial and ultimately lead to an improvement in his/her usage performance (Barry et al., 2024; Huang, 2023; Zhang et al., 2023). The performance expectancy mechanism describes how consumers anticipate that e-commerce sites will improve the quality of the shopping experience by offering utility such as convenience, time savings and improved efficiency (Hung & Uong, 2025). PE is associated with consumer expectations that a system will provide goal-oriented benefits, including features of efficiency and value-for-money (Chuang & Chuang, 2023). Such utilitarian benefits, like the application of the cost-saving mechanism and the practical convenience, like the freedom from time and location limits, can reinforce the intentions of the users when they become more visible (Huang, 2023). In the case of consumers who practice online shopping, the utilitarian motive causes them to be concerned with the functional features of qualities of the product and usability (Chuang & Chuang, 2023). Specifically, online retailers should meet consumer expectations in terms of the quality and relevance of information and quality of content on the webpage (Chuang & Chuang, 2023). The e-commerce platforms should clearly communicate of benefits related to efficiency and provide transparent and adaptable pricing to boost the perceived effectiveness, as well as justify costs, which eventually enhance the intention to use the platform (Hung & Uong, 2025). It is found that the performance expectancy positively affects purchase intention in mobile and online shopping cases (Barry et al., 2024; Huang, 2023). Besides, usability is a significant entry point to consumer acceptance and development of trust in the first place

in the emerging economies, and trust is a solid direct influencing factor of behavioural intention (Iqbal et al., 2025). Although, CBEC makes consumers exposed to more uncertainty due to logistics, customs, and operational risks, the shopping experience could be improved and the readiness to involve on CBEC platforms can be raised by reinforcing the overall utility and usability of the platform (Chuang & Chuang, 2023; Huang, 2023).

**Effort Expectancy:** Effort Expectancy (EE) is framed within the UTAUT model and conceptually related with Technology Acceptance Model (TAM); it is mainly concerned with the belief that using a particular technological system requires little effort from the consumer (Cao & Putit, 2024; Nagy & Hajdú, 2021; Witek-Hajduk & Grudecka, 2024). Ease of use is the perceived simplicity of a technology and in TAM this perception influences how useful a technology is perceived to be and how much users are willing to accept it which is similar to how effort expectancy (EE) is defined in UTAUT (Cao & Putit, 2024; Witek-Hajduk & Grudecka, 2024). The notion of effort expectancy (EE) perspective to the complex setting of cross-border e-commerce (CBEC) refers to the perceived convenience by consumers in navigating and interacting with the foreign digital platform (Cao & Putit, 2024). This perception affects behavioural intention, as the convenient and effortless functionality of the platform is perceived as a fundamental necessity for the development of positive behavioural intentions (Nagy & Hajdú, 2021). The practical elements constituting system quality are based on the platform quality aspects, such as system usability, technical reliability, system adaptability, and more particularly short response time (Han et al., 2023). The consumers evaluate the ease of use based on the simplistic designs, ease of operations and least amount of mental efforts or complexity in executing the tasks (Han et al., 2023; Nagy & Hajdú, 2021). The ease of use is essential as it promotes the sense of perceived usefulness and customer trust (Nagy & Hajdú, 2021). Making the general purchasing experience easier leads to greater shopping convenience and the development of trust, which in turn, stimulates purchasing intentions (Cao & Putit, 2024).

Consumers have substantial uncertainty in CBEC transactions as they have to rely only on pictures and videos, and this uncertainty become even greater for complex electronic products where the functional performance does not always match the expectations (Ma et al., 2025). Moreover, the cross-border shopping would demand more time by consumers in getting familiar with product specifications and managing the distance-based delivery and regulatory differences, which can create a higher functional and time risk, undermining purchase intent (Ma et al., 2025). The time risk is also high among users of CBEC, as they have to spend a significant amount of time to learn about products, make comparisons, and overcome the cross-border differences in delivery, language, legal systems, and logistics, and these time-consuming processes weaken purchase intention and recommendation behaviour (Ma et al., 2025). Purchasing internationally exposes users to a set of challenges that include international payments, international logistics, credit security, cultural

differences, uncertain regulations, and delays in dispute resolution, that enhance uncertainty and perceived riskiness, and such risks undermine trust and, consequently, intentions to purchase and recommend (Ma et al., 2025). The users of CBEC are, in most cases, having limited knowledge of platform systems, which increases their sensitivity to the quality of the system, it is crucial to guarantee usability, reliability, adaptability, and fast response time, since clear layouts and simple operations make the user more comfortable and confident and increase perceived value, and system instability undermines it; moreover, easy-to-use systems can greatly improve perceived usefulness and trust, which in their turn underpin consumer attitudes and purchase intentions (Han et al., 2023; Nagy & Hajdú, 2021).

**Social Influence (SI):** Social Influence (SI), as one of the constructs in the world of UTAUT, is the degree to which consumers assume that important people (like friends and family) should use a particular technology (Tang et al., 2024). The Social Influence on product purchase intentions within CBEC environment is also a strong predictor of product purchase intentions in other nations, and it is supported by empirical evidence of the positive effect on the purchase intention of foreign products, moreover, its measurement in terms of the support or opposition of the consumer towards family members, friends, or colleagues (Lan & Trung, 2024). The fact that Social Influence is useful to justify a purchase decision explains why consumers buy products that are offered by other nations (Lan & Trung, 2024). According to the assessment in terms of the Stimulus-Organism-Response (SOR) model, external stimuli such as quality of the reviews, are an important situational stimulus leading to consumer cognition and purchase intention of consumers in CBEC settings (van Anh Pham et al., 2024).

Social Influence tends to be arranged into two categories of social norms, which are the informational influence and normative influence (Ahn & Lee, 2024). Informational influence works when individuals believe other people provide accurate information about reality, and this appear as perceived diagnosticity in reviews (Ahn & Lee, 2024; H. Liu, 2025). On the other hand, normative influence is the social pressure that individuals experience to follow the group norms and expectations to receive social approval or avoid rejection, which is also an indication of the willingness to belong to the group (Ahn & Lee, 2024; H. Liu, 2025). In the CBEC setting, informational influence demonstrates a strong positive correlation with the perceived usefulness and, eventually, purchase intention, and, in most cases, is based on the advice given by the professionals or community authorities (Vasudevan & Keng, 2024). The impact of these particular mechanisms is not always similar; although there are also studies that demonstrate that SI can positively influence attitudes and consumer behaviour in online settings (Dwivedi et al., 2021). Other studies indicate that normative and value expression influences do not correlate with intention to purchase foreign goods (Vasudevan & Keng, 2024). These influences are enhanced by the modern digital environment

via platforms and communities (Ahn & Lee, 2024; H. Liu, 2025). Online reviews are perceived to be a manifestation of social norms and have a great social impact on decision-making since consumers rely on the opinions of their peers more than formal advertising (Ahn & Lee, 2024; H. Liu, 2025). This phenomenon can also be promoted through digital spaces, and online platforms such as social media are key spaces for the rapid spread of influence and herd behaviour (H. Liu, 2025). Subjective norms include family pressure and peer referrals, which strengthen intention when combined with positive online perceptions or highly rated reviews (Ahn & Lee, 2024; Li, 2024; Tang et al., 2024). This group of assessment offered by the online community is usually used to mitigate risks that are part of technology adoption and transactions by indicating reliability and trustworthiness, which is essential in technology adoption (Kuen et al., 2023; H. Liu, 2025). Finally, the high influence of Social Influence enhances a positive correlation between the frequency of usage and repurchase intention (Tang et al., 2024).

**Hedonic Motivation:** Hedonic motivation (HM) is identified as a variable implemented in UTAUT2 from a consumer perspective as introduced in the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model (Huang, 2023). It is proposed that HM refers to the perceived enjoyment and pleasure that the users experience when interacting with technology, which focuses on experiential gains, such as entertainment, indulgence, fantasy, and excitement, as opposed to only utilitarian task completion (A. Ali et al., 2024a; Chuang & Chuang, 2023; Huang, 2023; Mohd Salim & Doraisamy, 2022). The studies prove that this emotional involvement is a very crucial driver of buyer behaviour (Kumaran et al., 2024; Pranata et al., 2024; Yang, 2025). More precisely, the attitude of the consumer towards online shopping is positively influenced by the high level of HM (Sugijono & Pratomo, 2024). The higher the satisfaction and excitement of consumers in using the cross-border e-commerce (CBEC), the more likely they are to consider the experience to be mostly positive and demonstrate the overall increase in the intention to buy and repurchase (Huang, 2023; Pranata et al., 2024; Yang, 2025).

The CBEC environment has some features that directly strengthen HM directly, such platforms use personalized recommendations to rise user enjoyment (Yang, 2025). The chances to browse the product, see virtual shelves, and complete such tasks as seeing window-like products, using the product lists, or bargain hunting facilitates the hedonic process, despite the absence of a purchase is made (A. Ali et al., 2024a; Mohd Salim & Doraisamy, 2022). Moreover, the competitive prices, discounts, and bargains add to the emotional appeal that is a part of HM (A. Ali et al., 2024a; Pranata et al., 2024; Sugijono & Pratomo, 2024). Buyers achieve the fulfilment of obtaining a rewarding result when they engage in pursuing sales or discounts as part of value shopping and they see it as an enjoyable game instead of a practical activity of saving money (A. Ali et al., 2024a; Pranata et al., 2024; Sugijono & Pratomo, 2024). These stimuli make mobile shopping different as

compared to traditional e-commerce because of its flexibility, mobility and personalization (Huang, 2023).

Consumer decision-making is directly affected by HM, particularly by encouraging impulsive behaviours (Pranata et al., 2024). HM produces high and favourable impact on the impulsive purchase desire that results in unplanned behaviour motivated mostly by pleasure but not by reasoning (Pranata et al., 2024). Moreover, it is theorized that the hedonic value will help offset the underlying fear or uncertainty of the cross-border transactions (Yang, 2025). By making the thrill and fun of the experience a priority, HM can possibly lessen the perceived risk of the consumer with regard to security, logistics, or product quality and override rational calculation (A. Ali et al., 2024a). This focus on excitement and not logic can also be transferred to the hedonic response that is more strong when the emotional payoff of the shopping experience is strong enough (Chuang & Chuang, 2023; Mohd Salim & Doraisamy, 2022).

**Summarizing:** Performance Expectancy, Effort Expectancy, Social Influence and Hedonic Motivation are important factors that determine consumer behaviour of using cross-border e-commerce platforms. When individuals believe that an online system will save them on time, work more effectively as well as obtain good value, then they are more likely to use it. Meanwhile, the platform should be user-friendly, intuitive and not necessarily demanding a lot of efforts, as the notion of convenience has a significant impact on intention, particularly in a complicated cross-border environment. The use of Social Influence is also significant, since individuals tend to look up to the comments of relatives, friends, and online groups when making their judgment on whether to trust a foreign seller. Suggestions and criticism assist in decreasing uncertainty and stimulate adoption. Hedonic Motivation makes a decision emotional, since lots of consumers like spending time at stores, searching and finding discounts and those fun features of shopping that can enhance purchase and even impulse buying. Collectively, these, as well as others, demonstrate that the combination of perceived usefulness in practice and emotional enjoyment, social pressure and convenience, all collaborate to influence the online shopping behaviour in consumers.

## **2.2. Individual-difference factors extending the UTAUT2 framework**

### **2.2.1. Digital Acculturation (DA)**

Digital acculturation (DA) defines the expression and control of identities, behaviours and practices in both the online and the offline worlds in the context of the dynamic relations existing between and among online and offline worlds (Dey et al., 2020; XI & Kim, 2024). By this, the digital acculturation was also a pointer of the broad spectrum of the extent to which digital technologies affect the process and/or outcome of acculturation (Stuart et al., 2025). Acculturation describes the

cultural transformation that occurs due to the exposure with culturally dissimilar individuals, groups, and environments (Kizgin et al., 2018).

**Mechanisms of Digital acculturation (DA):** The digital technologies and applications such as the social media, mobile technology and others facilitate assimilation, integration or acculturation to the outside user as these technologies are convenient and connected (Dey et al., 2020). Human beings can interact, relate and communicate with other people without limitations of geopolitical boundaries or geographical distance (Stuart et al., 2025). The mediums of the social media provide the consumer and users with near real-time and sustained access to the foreign cultures and communities whether in a more personalized form with text and voice messages, through active and passive membership in large-scale groups on the social media, and through prosumption as the capacity to simultaneously produce and consume new media (Stuart et al., 2025). However, social media has been found to enable social and psychological adaptation by forming new contacts, acquiring new language as well as understanding of the environments of the foreign culture (Stuart et al., 2025).

Digital assimilation is a state of acculturation when persons with the help of online interaction adopt the attributes of foreign culture (XI & Kim, 2024). It is a mixture of co-building via social media and digital technology that enables the lifestyle which is allowing and permitting people to express their voice and opinions to be listened to (Dey et al., 2020). Digital integration refers to the process of acculturation where people and groups adopt a few cultural aspects, belonging to a different cultural group, in their active engagement with the virtual and physical world, without the total denial of their original cultural attributes (Dey et al., 2020). Online engagement is increasingly resembling like face-to-face communication, and direct digital intercultural contact can be either long-term or short term and can be synchronous or asynchronous (Stuart et al., 2025). In more recent research on distant acculturation, this research was extended to examine the cultural change in attitudes, values and behaviours due to intercultural contact as implied by the media and technology in an indirect manner (Stuart et al., 2025). The social media platforms will tend to act as cultural intermediaries, making consumers have their voices heard and express their personalities (XI & Kim, 2024). Results relating to assimilation and integration in language preference indicate that companies can utilize an ethnic marketing strategy to gain the trust of the consumer who extend their engagement with the foreign culture using social media sites (Kizgin et al., 2018).

**Effects on Attitudes, Trust, and Purchase Behaviour:** The cultural orientations of consumers affect their buying intentions, and this is because their cultural orientations depend on the information they utilize (Kizgin et al., 2018). Numerous online buyers are inclined toward platforms and sellers that appear to be linguistically and culturally close (Ali et al., 2025). Some studies report that in specific conditions, language obstacles can encourage consumers to use digital options more when offline options are scarce or uncomfortable, thus increasing an online buying decision in certain

settings (Ali et al., 2025). The cultural tendencies of the person influence their willingness to buy from an online store to an extent, which is called acculturation (Ali et al., 2025). Digital acculturation influences consumers' attitudes toward adopting e-commerce (XI & Kim, 2024). Social networking websites are plays a central role of this process because as they allow constant cultural exposure, interaction, and learning in the daily digital life (Akter et al., 2024).

The stimuli of acculturation and language barrier have a role in influencing e-customer satisfaction and in turn on, online purchase intention, based on empirical evidence, the effect of language barriers might be positive and significant, especially in the context where offline alternatives are scarce or unpleasant (Z. Ali et al., 2025). When making purchases in the context of foreign platforms, consumers are more susceptible to persuasion because of cultural unfamiliarity and language (Goetzinger & Spremic, 2025). Nevertheless, there are other discoveries that cultural and language barriers may also result in poor communication, increase fear and reduce online purchase intention particularly where there is lack of platform adaptation and digital support (Ali et al., 2025). Collectively, these results show that language and cultural barriers have context-dependent effects on online buying intention; it is not necessarily either positive or negative. The difference between the culture of the local citizens and foreign nationals enhances the propensity of international communities towards e-commerce activities (Z. Ali et al., 2025) This finding underscores the strong effect of acculturation in supporting web-based transactions by different populations (Ali et al., 2025). Digital assimilation is observed to contribute significantly to conformity consumption, and digital separation leads to consumer resistance context of cross-border e-commerce (XI & Kim, 2024).

Digital acculturation as Psychological Risk-Reduction Mechanism, as users with low perceived cultural distance users may overcome the perceived uncertainty by information retrieval and self-learning and enhance their cultural identity development (XI & Kim, 2024). The anxiety, strangeness, and uncertainty, which may be caused by the cross-cultural interaction, could be minimized through the use of social media that would assist in the improvement of social integration and the reduction of stress (Akter et al., 2024).

Pakistan is one of the south Asian economy's countries outside the Sub-Saharan region that has less than 65% of its population with mobile phone ownership (Klapper et al., 2025). The larger gender disparities in digital payment adoption among account owners in the region, which is found in South Asia, appear in all the economies except this country (Klapper et al., 2025). However, in Bangladesh (20 percentage points) and Pakistan (30 percentage points), gender inequalities are four or more times higher than the average gender inequalities in the world (Klapper et al., 2025). In this context, also, 40% of women without a phone name express disapproval by their family when asked as the reason for not having a phone, whereas said as no by the men (Klapper et al., 2025).

The expansion of such global platforms as TikTok and YouTube supports this trend that since the two platforms use approximately sixty percent of the nation's bandwidth is allocated to video protocols (Data Darbar, 2023). Time spent on mobile devices is ranked 10th globally in this market (Data Darbar, 2023). This represents as an increase of 13.8% over 87 billion hours in 2022, ensuring that in 2022, users spent 12 billion more hours on their mobiles (Data Darbar, 2023). This has increased estimated 147% in total time spent on mobile by the consumers since 2019, mobile teledensity is 80.3% and Broadband Penetration 53.2% with Mobile Broadband Subscribers 124M (Data Darbar, 2023). Average Mobile Data per capita every month 7.5GB (Data Darbar, 2023). In 2023, the number of app downloads reached 3.51 billion, practically the same as the previous year, 3.52 billion (Data Darbar, 2023). There was also a good bounce-back in the downloads in 2024 which saw app downloads reached to 3.56 billion (Data Darbar, 2024). In FY24, mobile broadband subscriptions shot to 134.8M subscribers, 8.4% higher than FY23 (Data Darbar, 2024). In 2024, the social media environment was still run by established tools, and TikTok retained its leading position of 32.4M downloads despite a relatively small increase (Data Darbar, 2024). Meta is the biggest player at the portfolio level as both Facebook and Instagram have ranked as the top five downloading 23.5 million and 12.6 million, each remaining in the single-digit range (Data Darbar, 2023). WhatsApp also dominated the charts in the communication sphere, with WhatsApp Business closing on the flagship product (Data Darbar, 2023). The edtech sector was also overshadowed by the language learning platforms since many users were interested in acquiring new skills, which they might have been pursuing greener pastures outside the country (Data Darbar, 2024). The downloads of Duolingo continued to increase, being the biggest with 73% up to 2.2M downloads, whereas the new candidate, Learn English, gathered 612K downloads in its first year, which influences the idea that the language tools are in high demand (Data Darbar, 2024). The subscriptions in telecommunications (mobile and fixed) had 199.9 million subscribers, and the teledensity was 81.3% as of March FY2025 (Data Darbar, 2024). These tendencies show that customers in this south Asian market often accept foreign languages, culture, and platforms via digital platforms, and digital acculturation is a pertinent aspect in the decision to cross abroad in terms of online purchases particularly in lower-income and digitally emerging economies.

### **2.2.2. Consumer Cosmopolitanism (CC)**

The idea behind the consumer cosmopolitan is a world citizen, the consumption orientation of which does not only stop at the borders of national and cultural specificity but also agrees to the consumption of goods, services and experiences of other / foreign cultures (Sousa et al., 2018). Consumer cosmopolitanism means maintaining the attitude of openness to other cultures and valuing global diversity to persuade consumers to try products of foreign origin (C. Liu & Hong, 2020). The cosmopolitanism, in terms of consumer behaviour, indicates a world-minded orientation, which

is characterised by a tendency to adapt to the cultural differences, and a willingness to interact with the products of the foreign culture (C. Liu & Hong, 2020). Cosmopolitanism is a notion, which has a sociological origin and presupposes a high level of worldview, openness to other cultures, and awareness of the existing differences among them (Zdravković & Gašević, 2022). Consumer cosmopolitanism as a concept derives its roots to the fields of social psychology and anthropology and is finding more and more application in marketing and management (Lan & Trung, 2024). One of the most important features of the cosmopolitan consumers is the openness to other people and cultures, which is expressed in a willingness to explore and learn from cultural diversity (C. Liu & Hong, 2020). Cosmopolitan consumer has been characterized as an open minded individual whose consumption orientation does not consider a particular culture, place, or community and appreciates diversity, including trying products and services provided by other nations (Sousa et al., 2018). (Sousa et al., 2018) further conceptualize consumer cosmopolitanism as a second-order construct comprising three dimensions, which is used to describe the extent to which consumers (1) express receptiveness to foreign cultures, (2) appreciate diversity in product origins and (3) exhibit a positive attitude towards consuming products of foreign origin.

**Cosmopolitan Attitudes, Behaviour & CBEC Orientation:** Cosmopolitan consumers believe in diversity, trying products of other nations, and their purchasing behaviour is based on their attitudes, beliefs, and global brand evaluation, which is a phenomenon related to the self-identity and social identity theory (Mohamed et al., 2025). Consumer cosmopolitanism refers to curiosity about other cultures, the ability to think on a global scale, and reduced emotional attachment to one's home country (Mohamed et al., 2025). Consumer cosmopolitanism is closely related to the consumption orientation that is not limited to any single culture, location, and community, in addition considers diversity, such as consuming products and services of different countries (Sousa et al., 2018). The affinity to the global societies and positive outlook to globalization can make individuals to purchase global brands and hence the positive correlation between their cosmopolitan orientations and their global brands preferences (Mohamed et al., 2025). In Vietnam, it has been found that cosmopolitanism results in more positive product evaluation (Trung et al., 2025). Foreign products that are rated higher in terms of quality, design, and innovation receive better scores on the Cosmopolitan consumers irrespective of their nationality (Trung et al., 2025). Cosmopolitan consumers, who are knowledgeable and appreciate global products, would find it easier to use cross-border e-commerce (CBEC), which offers distinctive or high-quality products in a given region, which they cannot find locally (Trung et al., 2025). Consumer cosmopolitanism is positively associated with the intention to engage in cross-border e-commerce (CBEC) via a foreign channel than via a local channel (C. Liu & Hong, 2020). Cosmopolitan consumers also aim at intercultural experiences and are interested and well-informed about foreign brands (C. Liu & Hong, 2020). The general conclusion

suggests that cosmopolitan buyers are even more willing to purchase imported goods and travel to the nation (Sousa et al., 2018).

**Trust & Risk Awareness and Foreign Product Evaluation:** Cosmopolitan consumers tend to have confidence with foreign products due to their open-mindedness and exposure to global products which they tend to believe are of high quality, innovative and add value to the culture (Trung et al., 2025). Vietnam studies verify this, as they demonstrate that cosmopolitanism has a positive impact on the trust in foreign products (Trung et al., 2025). The findings also suggest that the Vietnamese consumer cosmopolitanism has a positive influence on the trust and product evaluation of Chinese and U.S. products (Trung et al., 2025). Moreover, they have a stronger awareness of the actual applicability of the advantages and/or dangers of online shopping cross-border (C. Liu & Hong, 2020).

**Consumer Cosmopolitanism (CC) in Emerging & Developing Markets:** Consumer cosmopolitanism is more dominant in the emerging nations, where foreign products are perceived as of better quality, than the local products (Lan & Trung, 2024). Other studies suggest that high cosmopolitan orientations could decrease the domestic product perceived value and domestic brand strength (Lan & Trung, 2024). To fill the gap in the literature regarding the evaluation of international and homegrown brands by the consumers in the developing markets, the paper examines the relationship between consumer cosmopolitanism and the attitude and willingness to pay a greater price (Mohamed et al., 2025). Global brands strongly influence buyer approaches and behaviours in evolving markets, which represent the domain of economic and cultural impact (Mohamed et al., 2025). Developing economies often prefer global brands because they perceive higher value and quality, although research findings may differ (Mohamed et al., 2025). This research fills an essential literature gap since it investigates the impact of consumer cosmopolitanism on international product preferences and the impact of local preferences (Mohamed et al., 2025). The study is carried out in a diverse and emerging market, Egypt, with the help of theoretical approaches as the theory of social identity and the theory of reasoned action (Mohamed et al., 2025). This is explicable since cosmopolitanism of Vietnamese consumers is more inclined towards products of more developed nations, e.g., the U.S., Japan, or South Korea, as they are generally perceived to be of high quality and have better brand names (Trung et al., 2025). Chinese products, on the contrary, are not perceived so favourably because of their uneven quality, the links with the products of low quality or with counterfeit or imitative products (Trung et al., 2025). The results of the current research show that consumer cosmopolitanism is a meaningful concept in customer behaviour because it may define consumption intentions towards international products and visiting to a particular nation, in this case Portugal (Sousa et al., 2018).

### **Consumer Cosmopolitanism (CC) as an Individual-Difference Extension to UTAUT2:**

Cosmopolitanism is a theory that originated sociologically and suggests an elevated level of worldview, receptivity to the other cultures and the awareness of the existing differences among them (Zdravković & Gašević, 2022). The concept of cosmopolitanism which was initially based on Greek ideas has developed to refer to people who identify beyond national boundaries and who appreciate other cultures (Mohamed et al., 2025).

The cosmopolitanism theory lens can prove useful in getting a better understanding of the behaviour of economic and societal agents, including as customers, businesses, or NGOs in a better manner (Bey & Moosmayer, 2023). Cosmopolitanism is characterized by two aspects, i.e. an aesthetic and a moral one, when it comes to products (Bey & Moosmayer, 2023). The aesthetic element primarily refers to the tendency of a consumer to purchase products of different origins (Bey & Moosmayer, 2023). The moral aspect of cosmopolitanism, which is particularly relevant to the study under consideration, is the normative implication of consumption, i.e. whether or not a consumer is conscious and cares about the human relations in the back story of the production and exchange of products of various origin (Bey & Moosmayer, 2023). Moreover, moral cosmopolitanism implies that all humans bear responsibilities towards other humans irrespective of individual or national affiliation (Bey & Moosmayer, 2023). Cosmopolitan consumers do not limit their ideologies and practices to local values and customs of their communities but instead consider themselves global, not nation-based citizens (Sousa et al., 2018).

Cosmopolitanism can be said to be world-mindedness, meaning that one should be open to other cultures and can be willing to experience new products from other countries (C. Liu & Hong, 2020). Consumer cosmopolitanism means having an open mind toward other cultures, and the appreciation of world diversity (C. Liu & Hong, 2020). Therefore, one of the main features of cosmopolitan consumers is their readiness to learn and appreciate other cultures, which can be interpreted as their openness to the other people and their cultures (C. Liu & Hong, 2020).

The main belief of the social identity theory is that there is a need and willingness to create positive identities for oneself as the identifying with a number of different organizations shows (Lan & Trung, 2024). Values refer to principles of life that are universally accepted both within and between cultures (Gil et al., 2024). The most widely defined areas of identity that allow the comparisons of consumers, irrespective of cultural background, and are relatively situation-invariant are the value orientations (Gil et al., 2024). Consumer ethnocentrism and consumer cosmopolitanism are regarded as being morally based as purchase dispositions (Gil et al., 2024). Cosmopolitan consumers want to obtain social and cultural capital and moral worthiness (Gil et al., 2024).

### 2.2.3. Trust Propensity

Predisposition to trust is the inherent ability of an individual to trust other people that is commonly known as disposition to trust or trust propensity (TP), which is basically what determines how a person interacts in a digital retail environment (Frazier et al., 2013; Senali et al., 2024). This characteristic falls under the category of a comparatively stable, generalized predisposition, which portrays a consistent readiness to rely on others across different situations and contexts (Frazier et al., 2013). This overall attitude affects customer trust of the sellers and goods during social commerce (Senali et al., 2024).

**Trust Propensity & Initial Trust Formation:** The natural psychological tendency to extend confidence to others, commonly described as disposition to trust (DT) or trust propensity, constitutes a crucial determinant at the first phases of building trust within the framework of digital commerce (Frazier et al., 2013; Senali et al., 2024). It is a relatively stable, generalized personal characteristic, and a permanent tendency to trust others, irrespective of both immediate situational and contextual information (Frazier et al., 2013). In the case of consumers who encounter a seller, vendor, or platform for the first time, this predisposition is considered the most relevant antecedent in the initial development of confidence, especially in a setting where there are unfamiliar actors or an information asymmetry (Frazier et al., 2013; P. Wang & McCarthy, 2023). This bias is a crucial mental filter, which changes the way of how people process information about the actions or trustworthiness of a counterparty (Frazier et al., 2013; P. Wang & McCarthy, 2023). Basically, disposition to trust also includes an implicit belief in humanity and a general attitude of trust towards partners in the social exchange (Nguyen et al., 2021). Customers who have high propensity to trust tend to form belief and confidence in any e-commerce entity far more easily (Senali et al., 2024). From a different perspective, those individuals having a low level of disposition to trust adopt uncertain transaction situations with a strong degree of caution (Senali et al., 2024). For this risk-averse group, external indicators and observable signs, and not their internal belief, need to play a central role in evaluating the reliability of the seller and the product (Senali et al., 2024). The implication of this is that high-propensity consumers need fewer extrinsic signals in order to minimize uncertainty and form some trust, but low-propensity consumers rely heavily on the extrinsic signals before making a transaction (Senali et al., 2024).

**Trust Propensity & Information Processing (eWOM, Reviews, Signals):** The inherent, psychological orientation to trust others (also known as disposition to trust (DT) or trust propensity (TP) is an individual cognitive filter in the processing of information on credibility in the context of unfamiliar performers (Senali et al., 2024; P. Wang & McCarthy, 2023). Such a natural tendency affects the interpretation of available information by an individual, thus forming his or her initial perceptions of reliability (P. Wang & McCarthy, 2023). Consumers with a high propensity to trust will

perceive consumer-generated content, including online reviews and electronic word-of-mouth (eWOM) are characterized by both high reliability and enhanced informational value (P. Wang & McCarthy, 2023). Such a positive interpretive lens can increase the persuasiveness of eWOM messages (P. Wang & McCarthy, 2023). The empirical studies support the idea that a high disposition to trust has a constructive reinforcing impact on the connection among the amount of positive eWOM communication and a better perceived brand image (P. Wang & McCarthy, 2023). On the other hand, it may be more sensitive to a negative information; consumers with high TP are more sharply influenced by negative sentiment (negative net valence) when exposed to it, which leads to a more harmful perceived influence on brand image (P. Wang & McCarthy, 2023). In addition, DT is a preceding determinant that affects the intensity of trusting views in general, which makes it an antecedent that mediates the relationship between individual traits and future trusting behaviour (Acharya et al., 2023; Tikhomirova et al., 2021). The disposition of an individual plays a significant role in moderating how much people rely on the external indications as well as the signals that a seller gives to evaluate trustworthiness (Senali et al., 2024). The need for clear signs, like the quality of customer reviews or seller-related criteria, is negatively connected with the level of dispositional trust of a consumer (Senali et al., 2024). People with a high trust level do not need many external guarantees to reduce uncertainty and develop trust in an entity (Senali et al., 2024). Conversely, a low propensity to trust type of consumer will have a very cautious attitude towards the uncertain transaction situations (Senali et al., 2024). The external informational cues play a very important role in this cautious demographic, as they are essential signals that can be used to understand the integrity of the seller and products (Senali et al., 2024). As a result, clear signals such as high-quality reviews and timely communication with the seller are necessary mechanisms to overcome the uncertainty present in relations with sellers among low-propensity consumers (Senali et al., 2024). This brings out the fact that the willingness to trust that customers have is a fundamental trait that directly determines the level of external cues that are perceived and used in the trust formation process (Senali et al., 2024).

**Trust Propensity, Risk, Uncertainty & Cross-Border E-Commerce (CBEC):** The intrinsic psychological inclination of an individual to trust others, commonly known as disposition to trust (DT) or trust propensity (TP), is a vital individual factor that determines the way people make decisions in circumstances that involve a lack of information about trustworthiness (Frazier et al., 2013). This long-term, generalized characteristic serves as an interpretive framework, which is fundamentally involved in the interpretation of information on the actions of others when interacting with an entity in the absence of direct familiarity or solid information, which is often the case in cross-border e-commerce (CBEC) contexts (P. Wang & McCarthy, 2023; Wistedt, 2024). The high propensity to trusted consumers are naturally predisposed to confidence on third parties, a tendency which in turn

leads to a lower need to turn towards the use of signals to minimize uncertainty and build trust (Frazier et al., 2013; Senali et al., 2024). These people easily overcome hesitation, as fewer external mechanisms and information signals help them create confidence in a seller and its products when the information is not enough (Frazier et al., 2013; Senali et al., 2024). From a different perspective, customers who are described as having a cautious personality will deal with uncertain situations during transactions with caution (Senali et al., 2024). When there is high informational asymmetry on the credibility of the potential seller, low trust propensity people influence negative attitudes and do not trust the seller and the product as much (Senali et al., 2024). In this segment, explicit indicators are particularly critical, because they serve as necessary signals to overcome information asymmetry and uncertainty on whether the seller and product are reliable (Senali et al., 2024). Under conditions of incomplete and asymmetric information, individuals apply signals in decision-making when information about the credibility of a potential vendor very limited (Wistedt, 2024).

**Trust Propensity as a UTAUT2 Extension & Individual-Difference Factor:** The characteristic readiness of individual to trust other people, commonly termed a disposition to trust (DT) or trust propensity (TP) is clearly defined in academic literature as a stable, generalized psychological disposition (Frazier et al., 2013; P. Wang & McCarthy, 2023). This is a dispositional aspect of trust that affects the choice of people to trust others (Frazier et al., 2013). This comes as a result of the generalized pooling of the past social experiences hence this gradually influences the predisposition of the individual in terms of making judgments on whether to believe others in subsequent social interactions (Frazier et al., 2013). The personality trait shows a widespread openness to trusting others, irrespective of situational or relationship specific details in the particular presented scenario (Frazier et al., 2013). In situations where there is no information about the trustworthiness, the decisions to trust depend on such a lasting, trait-like feature (Frazier et al., 2013). Consequently, TP is, therefore, a decisive subjective factor and a prerequisite of the development of a given trusting belief (Acharya et al., 2023). As an illustration, the research includes TP as an individual element that determines relationships associated with trust (Senali et al., 2024). It should be included because it influences the development of trust in situations of limited information, which, in turn, impacts the willingness to adopt technology (Frazier et al., 2013; Nguyen et al., 2021; Senali et al., 2024). The given individual difference is an internal interpretative filter that moderates the perception and reaction of consumers to external credibility cues in the market (P. Wang & McCarthy, 2023). Thus, acting as a moderator of the effects of signals with trust-related judgments (Senali et al., 2024).

**Trust Propensity in the Pakistan & South Asia Digital Risk Context:** The general situation in South Asia is characterized by significantly lower internet penetration rates than the average in the rest of the world (Klapper et al., 2025). Poorer adults are less likely as compared to wealthier adults to have an account even though socioeconomic disparities continue to exist and access to formal

accounts is inaccessible to individuals in the poorest households (Klapper et al., 2025). There are also high gender disparities in digital engagement with South Asia showing the gap between men and women in internet use at 21 percentage points (Klapper et al., 2025). In Pakistan alone, there is a 30-percentage point gap, where men have a higher ownership of accounts than women (Klapper et al., 2025). Forty percent of Pakistani females who do not possess a mobile phone give disapproval by family members as a reason why they do not possess a mobile phone (Klapper et al., 2025). In addition, many women in South Asia have difficulties in reading text messages written in the Latin alphabet, which restricts their literacy in receiving and replying to text messages (Klapper et al., 2025).

In spite Pakistan's of E-Commerce online market share being estimated at 0–5% (ECDB GmbH, 2025). The current consumer base, which already has an account, has a higher adoption rate of digital payments of over 90% among account holders (Klapper et al., 2025). Seventeen percent of adults receiving government-to-person (G2P) payments in accounts is depend on a family member or friend to make the needed withdrawals (Klapper et al., 2025). This continued reliance on the intermediaries is seen in the proportion of adults who use the services of a family member to access government payments out of their account (Klapper et al., 2025). It is marked by extreme macroeconomic instability in the period since early 2022, the time when the country experienced an increase in currency devaluation and high inflation (Data Darbar; Alphaventure, 2022). The conditions put pressure on the consumers and force them to be more careful about pricing (Data Darbar; Alphaventure, 2022). A vulnerable condition occurs when people are exposed to POI-retailers during cross-border commerce (CBEC) (Wistedt, 2024). The disposition factor of trust is a psychological factor which influences how one trusts a partner or shop in online shopping (Frazier et al., 2013; Urbonavicius et al., 2023). This underlying characteristic has been identified to be significant in online shopping contexts where trust is a critical aspect because of the perceived risk (Hermes et al., 2022).

**Summarizing:** Three factors are incorporated in this thesis to expand the UTAUT2 model. Digital acculturation describes how people get to hear about, assimilate, and adapt other cultures by using social media and other online tools can be used to mitigate uncertainty and hence individual hesitation to make purchases via the foreign websites. Consumer cosmopolitanism refers to world-minded consumers, those who have an interest in other cultures, appreciate other cultures and consequently tend to trust and engage more in buying through cross-border online stores. Trust propensity is a broad tendency to the trust in other individuals and new systems; the more trust propensity a consumer has, the less he or she is afraid of the risk, the fewer signals or reviews he/she needs, and the more he/she is willing to engage with the cross-border e-commerce (CBEC) platform for the first time.

### 2.3. Trust in CBEC platform/seller

The aspect of trust is also a significant consideration in e-commerce since it reduces the risk, uncertainty and maximizes the likelihood of the consumer purchasing a product (Singh et al., 2024). Consumer trust can be seen as the perceived credibility and reliability of a service or product provider (Cao & Putit, 2024). Trust, which is reflected in consumers' beliefs that a given retailer is benevolent, is truthful, and competent, provides the consumer with the feeling that the retailer is acting in the best of their interests, is reliable, and will not break its promises (Wistedt, 2024). Integrity indicates the belief of the purchaser that an e-service provider is capable, reliable and able to execute the terms of the contract of the transactions (Singh et al., 2024). The privacy concept implies that the confidentiality of the person is secured in the case the information exchange is performed according to the privacy guidelines of the specific situation (Singh et al., 2024). The mistrust that comes up due to the uncertainty in internet transactions can also lead to the rejection and reluctance of potential buyers to use the internet in shopping their goods and services (Senali et al., 2024). The general discussion is that the purchase intention in CBEC is established at both country level vulnerability such as language barriers, country regulation, culture and at the retailer level aspects such as financial transaction security and delivery or return of international products (Wistedt, 2024). Online trades require more trust compared to physical trades as both the buyer and the seller are uncertain about the trades, contracts, and assurances (Singh et al., 2024). The issue of vulnerability to a POI-retailer in CBEC is particularly dangerous with consumers (Wistedt, 2024). Trust has remained a significant barrier for online purchasing (Iqbal et al., 2025). Aspect of risk or perceived risk that captures the fear component of e-commerce across-borders is financial fraud, privacy invasion, and product quality inconsistencies (Yang, 2025). Shoppers fear fraud and fake merchandise, as well as ineffective delivery (Iqbal et al., 2025). They often do not use overseas platforms without exception in the lack of dispute resolution or refund policies (Iqbal et al., 2025). Some of the most common issues include the lack of physical opportunity to analyze the product and its quality issues (Tikhomirova et al., 2021). The perceived value of the product tends to affect consumer trust, when consumers are not able to touch or feel products (Trung et al., 2025). Trust will assist in diminishing insecurities around security, reliability, and the quality of products (Trung et al., 2025). One of the issues that make users fear unauthorized access to personal information is associated with the exposure to security risks and the absence of a data protection policy (Singh et al., 2024). Customers are concerned with the possibility that the personal information can be reused without the knowledge of the users to do the unrelated purposes (Singh et al., 2024). Consumer's trust in the platform and its products within a cross-border e-commerce (CBEC) context, where buyers usually have to deal with a foreign seller and complicated shipping operations, increases the chances of a purchase (Trung et al., 2025). However, other study explained, trust in POI-retailer does not necessarily

stimulate the purchase intention due to the tendency of consumers to purchase using the retailer they know best as a way of deal with vulnerability (Wistedt, 2024). According to the theory, commitment to a retailer by the consumers leads to reduced vulnerability, and therefore, purchase intention is positively impacted by trust (Wistedt, 2024). Trust on the platform/seller (TS) and trust propensity (TP) help to minimize the sense of vulnerability of the customers in online platforms, and in turn, they are willing to buy products or services (Senali et al., 2024). To the extent that familiarity creates trust in a retailer and ultimately leads to purchase intention, the lack of familiarity with the retailer would restrict the formation of trust and hence purchase intention (Wistedt, 2024).

#### **2.4. Moderating role of cultural intelligence in the relationship between social influence and purchase intention in CBEC**

An individual's capacity to adapt effectively, the culturally diverse settings and communicate with culturally different individuals effectively is conceptualized as the Cultural Intelligence (CQ) (Pan et al., 2023; Thomas et al., 2017). Unlike general intelligence and emotional intelligence, CQ focuses more on cross-cultural interactions and includes capacity to adjust to the different cultural environment (Pan et al., 2023). Because of the international scale of online platforms, online marketing requires interaction with geographically distant consumers and may have different cultural values causing cultural conflicts that may become serious barriers to transactions in cross-border e-commerce (CBEC) (Hu & Zhu, 2022; Pan et al., 2023). Hence, CQ is an important asset for the success of digital business operations in the multicultural environments (Pan et al., 2023).

This capacity is also critical for consumers dealing with foreign online vendors and platforms since it directly aims to overcome the uncertainty posed by cultural novelty (Hu & Zhu, 2022). CQ operates in different aspects (metacognitive, cognitive, motivational, and behavioural) to improve cross-cultural coping mechanisms (Hu & Zhu, 2022; Pan et al., 2023). As an illustration, high cognitive CQ implies the awareness of the traditions and social systems of foreigners that can enable individuals to differentiate cultural differences under various circumstances (Hu & Zhu, 2022). More importantly, CQ enables the ability to filter valuable information out of the information overload, which is core to making a decision under conditions of incomplete information in online business environments (Hu & Zhu, 2022; Zdravković & Gašević, 2022). High CQ makes it easier to understand each other and feel internal motivation, which enhances the development of reliable interpersonal relationships in online communities, which dispels the fear of possible online risks and frauds (Hu & Zhu, 2022; Zdravković & Gašević, 2022).

CQ is an enabling mechanism, that enhances the ability of a consumer to process and utilize peer interactions and commercial information (Hu & Zhu, 2022). It has been discovered that Cultural

Intelligence (CQ) is a positive moderator and sometimes even a partial mediator and contributes to such results as sales performance and purchase intention (Hu & Zhu, 2022; Pan et al., 2023). The studies of online insurance marketing prove that CQ is a positive moderating variable that increases the impact of buyer orientation on sales results (Pan et al., 2023). To illustrate, high-CQ salespeople can adjust to cultural dissimilarity more swiftly and satisfy the needs of the customer according to his or her cultural background, enhancing the sales performance (Pan et al., 2023), the same reasoning can be applied to CBEC consumers, since online communication might include a culturally diverse level of communication. Based on the evidence provided above, it will be anticipated that Cultural Intelligence (CQ) strengthens the positive relationship between Social Influence (SI) and purchase intention (PI) of consumers towards the CBEC contexts.

## **2.5. Demographic control variables (age, gender, experience)**

Age, gender and frequency of utilising an e-commerce site have been frequently taken as the control variables in the models of cross-border e-Commerce (CBEC) adoption to have a better insight of the variations in consumer behaviour (Grishchenko, 2024; Singh et al., 2024). In particular, in terms of age, empirical studies demonstrate that the representatives of younger cohorts usually have strong self-confidence in their proficiency in information and communications technology (ICT)'s various tasks (Singh et al., 2024). This digital confidence is in opposition to older people who tend to have lower trust levels when posting information and controlling privacy-related activities over the internet (Singh et al., 2024). On the other hand, younger users tend to exhibit a reduced state of anxiety about the privacy issues and are more confident about making online payments, such as posting on social media and making online payments (Singh et al., 2024).

Moreover, the gender has a huge impact on purchasing behaviour in the perspective of privacy, security, and disclosure of personal information (Singh et al., 2024). Previous studies indicate that male users find it easier to use information and communication technology (ICT) and handle the problem of privacy and security, and female users present more fears of privacy and data confidentiality (Singh et al., 2024). Trust therefore stands out as a fundamental factor in electronic marketplaces because of the implicit risk factors, based on research that was conducted so far showing that male and female consumers have a different attitude and behaviour to the control of personal information (Singh et al., 2024). It is male customers, who are described as goal-oriented, who are more concerned with the reliability and safety of the platform (Indiani et al., 2024; Zhao & Bacao, 2021). Therefore, the issue of gender should be taken into consideration since various relationships based on trusting beliefs and behavioural intention vary considerably by sex (Singh et al., 2024). Additionally, the studies that use age and gender as the moderators in the model of

technology adoption suggest that the effect of the main antecedents regarding adoption intention varies between the demographic subgroups (Zhao & Bacao, 2021).

Online shopping experience, which is often determined by frequency of use, is also another influencer that can determine the relationship between the core construct and behavioural intention (Singh et al., 2024). Higher frequency of consumption leads to higher consumer competence in online shopping, which creates a stronger sense of ICT self-efficacy and confidence in the privacy and data use (Singh et al., 2024). This richer experience enables the capacity to give judgments on foreign sellers and platforms grounded in previous experiences and this can undermine the power of trust on consumer behaviour (Singh et al., 2024). The control factors include age, gender, and experience of having e-shopping to account for differences in trusting beliefs of the consumers (Singh et al., 2024). Considering the demographic heterogeneity, the researchers will be able to compare different consumer perceptions with the previous research on the trusting beliefs among these demographic groups (Singh et al., 2024).

**Summarizing:** This part describes the relationship between Cultural Intelligence (CQ), demographic, and trust in shaping the intention of consumers to make purchases using the cross-border e-commerce (CBEC) sites. Cultural Intelligence helps consumers understand and adapt to foreign cultures. Consumers with high CQ can better manage cultural differences, understand foreign sellers, and feel more confident when shopping on international websites. This reduces uncertainty and increases purchase intention. Trust and buying behaviour are also affected by demographic elements like age, gender and experience in online shopping. Younger and more experienced users are generally more confident using digital platforms, while females often show greater concern about privacy and security. Trust is the most critical factor in CBEC because consumers face risks such as fraud, counterfeit products, delivery problems, and data misuse. Once the consumers have confidence in the site and the seller, they become less vulnerable and more willing make a purchase. Therefore, CQ, demographics, and trust jointly shape consumer decision-making in CBEC.

### 3. RESEARCH METHODOLOGY FOR THE EVALUATION OF CONSUMER-BASED FACTORS ON TRUST ON SELLER AND PURCHASE INTENTION FOR CROSS-BORDER E-COMMERCE (CBEC)

#### 3.1. Purpose of research, conceptual framework, and hypotheses development

This section describes the analytical focus and conceptual structure of the study. The analysis concentrates on consumer behaviour related factors based on the UTAUT2 model, individual-difference aspects and control variables such as age, gender, and experience, which explain consumers' behavioral intention and technological aspects in a consumer context (Venkatesh et al., 2012). Individual difference factors, such as trust propensity, national culture, and other personal traits, influence how consumers form trust perceptions and evaluate online marketplaces and shape their purchase intentions in cross-border contexts (Acharya et al., 2023; Tikhomirova et al., 2021; Wistedt, 2024). Trust has a positive influence on consumers' intention to purchase in e-commerce and cross-border online shopping contexts (Handoyo, 2024; Tikhomirova et al., 2021; Trung et al., 2025).

Consumer related technological, psychological and cultural related factors are integrated to form the conceptual framework of this study. According to the model, the antecedents of trust in the CBEC platform or seller (TS) are performance expectancy (PE), effort expectancy (EE), social influence (SI), hedonic motivation (HM), digital acculturation (DA), consumer cosmopolitanism (CC), and trust propensity (TP). Trust in seller/platform is modeled as a mediating variable that communicates the effect of these variables on purchase intention. In addition, cultural intelligence (CQ) is also considered as a moderator between social influence and purchase intention, and this implies that consumers who possess a higher CQ might have a different reaction to social influence and recommendations in influencing their intentions to shop in cross-border sites. Age, gender, and online shopping experience are included as control variables to capture possible differences in consumer behaviour.

**Problem of the Research:** How do consumer behaviour related factors based on the UTAUT2 model and individual-difference factors affect consumers' trust in the CBEC platform or seller (TS) and their first-time purchase intention in cross-border e-commerce (CBEC), and how does cultural intelligence moderate the connection between social influence (SI) and purchase intention (PI).

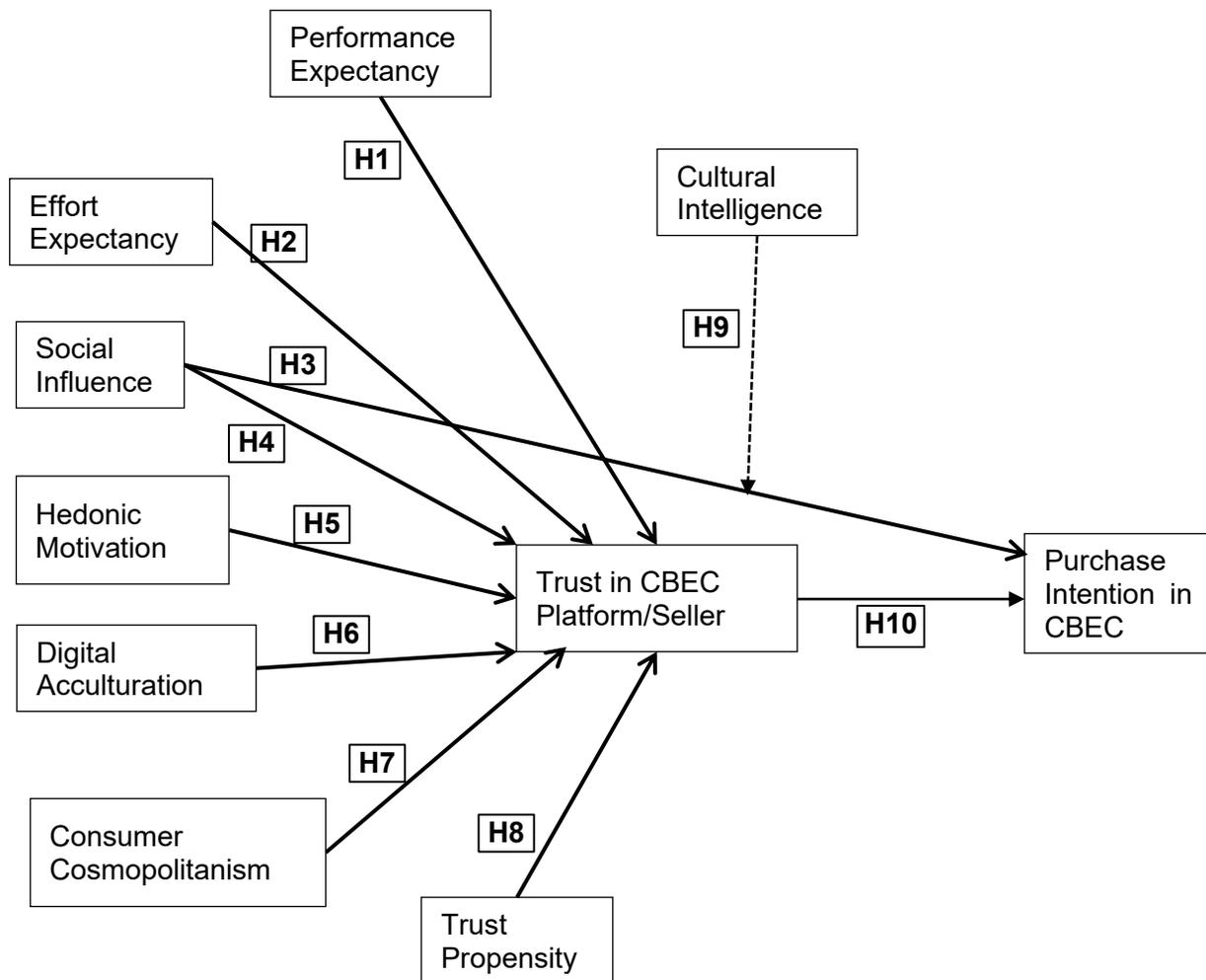
**Aim of the Research:** This research aims to examine how consumer behaviour related factors influence trust in a CBEC platform or seller and how this trust affects consumers' first-time purchase intention in the context of Pakistani online consumers.

**Research Objects:** Pakistani online consumers who are considering or have no prior experience with first-time cross-border online purchases, with a cross-border e-commerce (CBEC) store used as a reference context.

**Conceptual Framework:** The theoretical framework (Figure 1) was created to analyze the variables that determine the level of trust that Pakistani consumers have towards a foreign platform or a seller and their intention to purchase in the first instance in cross-border e-commerce (CBEC).

**Figure 1**

*UTAUT2-Integrated model of factors Influencing Purchase Intention in cross-border e-commerce (CBEC).*



Source: Compiled by the author.

The following hypotheses are developed to test the proposed model empirically on the basis of the conceptual framework provided in Figure 1 and the literature that was studied in Chapters 1 and 2.

Performance expectancy (PE) captures the degree to which the consumers believe that operating an online platform provides useful and efficient shopping advantages, including convenience, saving of time, and better usability (Huang, 2023; Hung & Uong, 2025). Consumers are more willing to use an online shopping platform when they perceive that it offers useful features and high utility (Chuang & Chuang, 2023; Huang, 2023; Hung & Uong, 2025). In line with this, usability represents an important entry point for consumer acceptance and the initial development of trust in online shopping (Iqbal et al., 2025). It is therefore hypothesized that:

***H1: Performance expectancy (PE) positively influences trust in the CBEC platform/seller (TS).***

Effort expectancy (EE) is a sense of that there is not much effort in using a technological system, and it is convenient and easy to consumers (Cao & Putit, 2024; Nagy & Hajdú, 2021; Witek-Hajduk & Grudecka, 2024). Within the framework of cross-border e-commerce (CBEC), effort expectancy shows how easy consumers think that they can navigate and interact with a foreign digital platform (Cao & Putit, 2024). The practical factors that influence this perception are the usability of the system, technical reliability, system adaptability, simple design, ease of use, and quick response time (Han et al., 2023; Nagy & Hajdú, 2021). The ease of use is crucial since it fosters the perceived usefulness and builds consumer confidence in the platform or seller (Cao & Putit, 2024; Nagy & Hajdú, 2021). As CBEC implies a greater level of uncertainty associated with unstable platforms, foreign payments, logistics, policies, and time commitment, consumers are more likely to be sensitive to the quality of the system, and convenient platforms will minimize the perceived risk and increase the level of trust (Han et al., 2023; Ma et al., 2025). Accordingly, it is hypothesized that:

***H2: Effort expectancy (EE) positively influences trust in the CBEC platform/seller (TS).***

Social influence (SI) refers to the degree to which consumers perceive that important others, such as family members, friends, or peers, believe that they should use a particular technology or purchase a product (Tang et al., 2024). In the CBEC context, social influence is a strong predictor of consumers' intention to purchase foreign products and helps consumers justify purchase decisions involving sellers from other countries (Lan & Trung, 2024). Social influence operates through informational and normative mechanisms (Ahn & Lee, 2024). Informational influence occurs when consumers rely on others as credible sources of information, such as through online reviews and expert or community advice, which enhances perceived usefulness and supports purchase intention (Ahn & Lee, 2024; H. Liu, 2025; Vasudevan & Keng, 2024). Normative influence reflects social pressure to conform to group expectations in order to gain approval or avoid rejection (Ahn & Lee, 2024; H. Liu, 2025). In digital environments, social influence is amplified through online platforms and communities, where reviews, ratings, and peer opinions spread rapidly and shape consumer

attitudes and behaviours (Ahn & Lee, 2024; H. Liu, 2025). Online reviews and community evaluations function as social signals that help consumers reduce uncertainty by indicating reliability and trustworthiness, which is particularly important in technology adoption and cross-border transactions (Kuen et al., 2023; H. Liu, 2025). Subjective norms, including family pressure and peer referrals, strengthen purchase intention when combined with positive online perceptions and highly rated reviews (Ahn & Lee, 2024; Li, 2024; Tang et al., 2024). Accordingly, it is hypothesized that:

**H3:** *Social influence (SI) positively influences purchase intention (PI) in CBEC.*

**H4:** *Social influence (SI) positively influences trust in the CBEC platform or seller (TS).*

Hedonic motivation (HM) refers to the enjoyment and pleasure consumers experience when using digital platforms (Huang, 2023; Mohd Salim & Doraisamy, 2022). Prior studies show that higher enjoyment and emotional satisfaction increase positive attitudes and purchasing intentions in online and mobile shopping contexts (Pranata et al., 2024; Sugijono & Pratomo, 2024; Yang, 2025). In CBEC, hedonic features such as browsing, personalization, and discounts enhance enjoyment and may reduce the salience of perceived risk, thereby strengthening trust and purchase intentions (A. Ali et al., 2024; Yang, 2025).

**H5:** *Hedonic motivation (HM) positively influences trust in the CBEC platform/seller (TS).*

Digital acculturation (DA) refers to the process by which individuals adapt their attitudes, identities, and behaviours through sustained digital interaction with foreign cultures and communities (Dey et al., 2020; Stuart et al., 2025; XI & Kim, 2024). Through social media and online platforms, consumers gain cultural familiarity, acquire language and social knowledge, and reduce psychological distance toward foreign cultures (Akter et al., 2024; Stuart et al., 2025; XI & Kim, 2024). This process supports social and psychological adaptation and helps reduce feelings of anxiety, strangeness, and uncertainty in cross-cultural interactions (Akter et al., 2024; XI & Kim, 2024).

Prior research shows that acculturation influences consumers' attitudes toward adopting e-commerce and shapes their responses to cultural and language differences in online environments (Z. Ali et al., 2025; XI & Kim, 2024). It has also been shown that cultural and language distance can increase fear, persuasion susceptibility, or resistance in cross-border contexts, depending on platform adaptation and digital support (Z. Ali et al., 2025; Goetzinger & Spremic, 2025). Based on this evidence, digital acculturation is expected to play a role in how consumers respond to foreign platforms and sellers and thus is expected to support trust formation in CBEC contexts.

**H6:** *Digital acculturation (DA) positively influences trust in the CBEC platform/seller (TS).*

Consumer cosmopolitanism (CC) refers to a world-minded orientation characterized by openness to other cultures, appreciation of global diversity, and a positive attitude toward consuming products and experiences of foreign origin (C. Liu & Hong, 2020; Sousa et al., 2018; Zdravković & Gašević, 2022). Prior research shows that cosmopolitan consumers are more willing to explore foreign products, evaluate them more positively, and engage with international brands and platforms, particularly in CBEC contexts (C. Liu & Hong, 2020; Trung et al., 2025). Empirical studies further indicate that cosmopolitanism is positively associated with trust in foreign products and with favourable evaluations of foreign products, particularly in emerging and developing markets (Lan & Trung, 2024; Trung et al., 2025). Accordingly, it is hypothesized that:

**H7:** *Consumer cosmopolitanism (CC) positively influences trust in the CBEC platform/seller (TS).*

Trust propensity (TP), also referred to as disposition to trust, is a relatively stable individual characteristic that reflects a person's general tendency to rely on others across different situations (Frazier et al., 2013; Senali et al., 2024). In online and cross-border shopping contexts characterized by uncertainty and information asymmetry, this predisposition influences how consumers form initial trust in unfamiliar platforms or sellers (Frazier et al., 2013; P. Wang & McCarthy, 2023). Consumers with higher trust propensity require fewer external cues, such as reviews, to reduce uncertainty, whereas consumers with lower trust propensity rely more strongly on observable signals before trusting (Senali et al., 2024; Wistedt, 2024). Accordingly, it is hypothesized that:

**H8:** *Trust propensity (TP) positively influences trust in the CBEC platform/seller (TS).*

Cultural intelligence (CQ) demonstrates the ability of an individual to adjust to culturally different situations, as well as to handle intercultural communication in a global online environment (Hu & Zhu, 2022; Pan et al., 2023; Thomas et al., 2017). CQ improves processing of peer information by the consumer, it reduces cultural uncertainty and enables the consumer to use peer interactions and commercial information in making more effective purchase decision in the CBEC contexts which strengthens the relationship between Social Influence (SI) and purchase intention (PI) (Pan et al., 2023; Zdravković & Gašević, 2022). Therefore, it is hypothesized that:

**H9:** *Cultural intelligence (CQ) positively moderates the relationship between social influence (SI) and purchase intention (PI) in CBEC.*

Trust in a CBEC platform or seller refers to consumers' beliefs that the seller is credible, reliable, benevolent, competent, and acts with integrity, and that personal information is handled according to appropriate privacy standards (Cao & Putit, 2024; Singh et al., 2024; Wistedt, 2024). In online and especially cross-border transactions, consumers face higher levels of uncertainty and

vulnerability because sellers are often foreign, product quality cannot be physically verified, and delivery processes are complex (Iqbal et al., 2025; Wistedt, 2024). Shoppers often worry about financial fraud, privacy breaches, counterfeit products, or ineffective delivery, which makes trust a vital determinant in online purchasing (Iqbal et al., 2025; Yang, 2025). Given these conditions, trust becomes a critical factor in consumer decision-making, serving as a buffer against perceived risks and uncertainties in CBEC (Senali et al., 2024; Trung et al., 2025). Trust reduces perceived insecurity related to payment, privacy, delivery reliability, and product quality, thereby increasing consumers' willingness to purchase (Trung et al., 2025). Trust is also influenced by consumers' prior familiarity with the seller and their propensity to trust, which together reduce perceived vulnerability and enhance purchase intention (Senali et al., 2024; Wistedt, 2024).

**H10:** *Trust in the CBEC platform/seller (TS) positively influences purchase intention (PI) in CBEC.*

All of these ten hypotheses put together form the empirical basis of the UTAUT2-integrated model. They elaborate the interaction process of technological and psychological factors such as performance expectancy (PE), effort expectancy (EE), social influence (SI), and hedonic motivation (HM), and other consumer base factors that are digital acculturation (DA), consumer cosmopolitanism (CC), and trust propensity (TP) interact to shaping shopper belief and the buying intention in the perspective of e-commerce between nations (CBEC). while in addition, cultural intelligence (CQ) is introduced as a moderating variable that strengthens or weakens the effect of social influence (SI) on purchase intention (PI).

**Control Variables: Age, Gender, and Online Shopping Experience:** The confidence and privacy issues of consumers and the capability to coordinate online transactions in CBEC settings are influenced by demographic factors (i.e., age, gender, and online shopping experience) (Grishchenko, 2024; Singh et al., 2024). The ICT self-efficacy level, privacy anxiety, and confidence in assessing platforms and sellers are higher in younger and more experienced consumers and males, which also promotes building trust in the online market (Indiani et al., 2024; Singh et al., 2024; Zhao & Bacao, 2021). According to the previous studies, the control variables that will be considered are age, gender, and experience with online shopping to consider demographic differences in the formation of trust to the CBEC platform or a seller.

### 3.2. Methods and approaches to the data collection process

**Research Design:** The quantitative study usually follows to the positivist research paradigm, during which the researcher is an objective observer who is interested in measuring reality using objective and quantifiable indicators (Singh et al., 2024). The structured approach of positivism is suitable for

test theories (Singh et al., 2024). A cross-sectional time frame is appropriate for examining consumer behaviour that depends on various variables at one point in time (Singh et al., 2024). A cross-sectional study observed a phenomenon at one instance in time and does not necessitate the collection of data at multiple times (Singh et al., 2024). A survey method is typically the main way of data collection, which is based on the questionnaire survey (Cao & Putit, 2024; Tikhomirova et al., 2021). The quantitative approach along with the survey method can be considered as the good option when the aims to test the hypotheses, examining statistical relationships among variables, drawing inferences about the studied population (Indiani et al., 2024). Data are often collected with the help of online surveys (P. Wang & McCarthy, 2023; Yang, 2025).

Quantitative data are numerical structured information that are generally gathered with the help of structured questions (Sekaran & Bougie, 2016). Scientific research is systematic, logical, and structured process to identify of issues, collect and analyze information and reach to the valid conclusions (Sekaran & Bougie, 2016). Quantitative research is based on a solid theoretical basis and involves the formulation of research questions and hypotheses, with the main aim of explaining and predicting phenomena with the help of statistical data analysis (Kyngäs et al., 2020). A survey is a structured method of collecting data from individuals and about people (consumers) in order to describe, compare, or explain their knowledge, mindsets, and actions (Sekaran & Bougie, 2016). The majority of surveys are carried out as a one-time, and cross-sectional studies (Sekaran & Bougie, 2016). Survey research is common in both the exploratory and descriptive research, as well as correlational research and is used to collect information about individuals, events, or situations with descriptive research aiming to describing an area of interest and correlational research focus on identifying relation between variables (Sekaran & Bougie, 2016). The surveys are generally planned to gather large amount of measurable data (Sekaran & Bougie, 2016). It is easier to directly ask the respondents regarding the latent attitudinal aspect and this approach is more likely to give a more reliable and valid measurements than the format of agree/disagree, true/false, or yes/no questions (Krosnick & Presser, 2010). Electronic questionnaire surveys are the most suitable when massive information must be gathered by using structured questions in a cost-effective manner on samples that are scattered geographically (Sekaran & Bougie, 2016). The online questionnaires are developed in the form of web-based questionnaires where responses are stored in databases and statistical analysis is facilitated by specific software (Sekaran & Bougie, 2016). Web surveys as a web-based technique of data collection have a number of benefits which includes speedier transmission, lower cost delivery, more flexibility in design and a shorter time of data entry (Fan & Yan, 2010).

**Research Context, Population:** Web surveys are also gaining popularity as a web based data collection method within consumer research over the last ten years despite their use of non-

probability sampling and potential challenges such as level of respondent participation (American Association for Public Opinion Research, 2011; Fan & Yan, 2010). In consumer behaviour studies, it is a common practice to get respondents of a survey to report their attitudes, perceptions and judgements regarding products and brands (Dawes, 2008). Web-based surveys have a number of practical benefits, which consist of the faster data transmission, the lower delivery cost, and the increased flexibility of the design (Fan & Yan, 2010). Researchers using such designs often apply specific selection criteria to ensure that the respondents have relevant awareness or exposure related to the research topic, while acknowledging that non-probability web surveys do not have known or equal chances of selecting individual from the target population (Fan & Yan, 2010; Kyngäs et al., 2020). The use of survey research is common in exploratory and descriptive research, and cross-cultural or cross-border study designs should take into consideration such concerns as response equivalence and cultural diversity between participants (Sekaran & Bougie, 2016).

The idea of cross-border e-commerce (CBEC) is the online transactions between buyers and sellers located in different countries or regions, which allows the global consumer-retailer relationships to take place beyond the domestic transactions in e-commerce (Han et al., 2023; van Anh Pham et al., 2024; Wistedt, 2024). Using CBEC, customers can access foreign goods or products that are not restricted in their local market, even when there are language, currency, and institutional barriers (Chuang & Chuang, 2023). In comparison of domestic e-commerce, CBEC is linked with several additional issues, such as the use of the outsourced logistics service providers, customs clearance process, and distribution risk across the border (Chuang & Chuang, 2023). Consumers' purchase intentions in CBEC are formed under conditions of increased vulnerability arising from country specific elements such as language, regulations, culture and retailer specific elements which are payment security and overseas delivery procedures (Wistedt, 2024). The cross-border online shopping is commonly considered to be an activity with higher risk, especially with respect to domestic online shopping and offline purchasing because of the unknown situations and increased uncertainty, which makes consumers to act more cautiously (Sun & Li, 2021).

This study focused on Pakistani consumers who had intended to buy electronic or technology related accessories (e.g., electronic gadgets, mobile or laptop peripherals) via international (CBEC) sites. The respondents were identified through social-media communities, technology discussion forums, and internet buyer communities where cross-border shoppers discuss and provide recommendations to fellow shoppers. This inclusion approach allowed to cover possible first-time buyers in CBEC and ensured a diversified and realistic representation of Pakistani customers engaged in or thinking about cross-border online shopping.

**Pakistan & South Asia Global Exposure Context:** Pakistan was selected as the empirical context of this study because consumers are increasingly exposed to foreign digital platforms and

international products through social media, communication applications, and global online marketplaces (Data Darbar, 2023, 2024). Market reports indicate that a substantial share of consumer attention and usage in Pakistan is directed toward foreign platforms, while locally developed applications are relatively underrepresented among the most downloaded and actively used services (Data Darbar, 2023). In particular, foreign language-learning and educational platforms dominate the edtech category, reflecting consumers' engagement with foreign knowledge, skills, and content ecosystems (Data Darbar, 2024). Similarly, foreign products, especially Chinese are highly visible in online and offline retail markets, making exposure to cross-border goods difficult to avoid in everyday consumption(Data Darbar, 2024).

In the questionnaire, respondents were asked to evaluate a generic cross-border online store representing an international platform offering consumer electronics and technology-related products (such as gadgets and mobile or laptop accessories), which served as the reference context for all measurement items.

**Sample Size, Data Screening and Analysis Techniques:** The gathered data underwent the reliability and regression analysis (Zhang et al., 2023). The first data quality control involved excluding the responses that included missing values or responded in an inconsistent pattern to guarantee data authenticity (Singh et al., 2024). To analyze the variables, the maximum and minimum values of the constructs were tested to explore the existence of the outliers within the data (Ali et al., 2025). The frequency analysis was executed to produce the results of descriptive analysis (Singh et al., 2024). The maximum and minimum scores were also in line with the extremes of the response scales (Ali et al., 2025). The internal consistency of the measurement items was assessed by means of the reliability analysis (Zdravković & Gašević, 2022). Cronbach alpha coefficient was used to determine the reliability of the questionnaires (Pan et al., 2023). The alpha coefficient of Cronbach was supposed to be more than 0.70 in order to assure internal consistency of measurement items and relevance of research model (Zdravković & Gašević, 2022). The correlation test was performed to establish the relationships among the variable (Zhang et al., 2023). Collinearity refers to a high correlation among factors and can cause methodological or interpretation issues (Chuang & Chuang, 2023). The values of variance inflation factor (VIF) should be lower than the mark of 5 and to demonstrate that is why there can be no multicollinearity (Chuang & Chuang, 2023; Zdravković & Gašević, 2022). The multiple regression analysis was used to test the effects of the selected independent variables on the consumer outcomes and all statistical tests including descriptive statistics, reliability analysis, correlation analysis, and the regression analysis were performed with the assistance of SPSS (Statistical Package for the Social Sciences) to test the proposed research hypotheses (Zdravković & Gašević, 2022). Past empirical researches in cross-border as well as online shopping research primarily utilize non-probability sampling techniques like convenience and

purposive sampling methods and use survey-based data collection techniques including online questionnaires. The size of samples in such studies is in the range of about 100 to 400 respondents, and an average sample size is about 307. Non-probability sampling, namely survey-based with medium-sized samples is a standard and acceptable use in this study.

**Table 1**  
*Supporting evidence from related research*

No.	Title of the Study	Authors (Year)	Sampling Method	Data Collection Method	Sample Size
1	Factors influencing the decision to choose online purchasing on multinational e-commerce platforms: A case study of Vietnamese consumers	(Hung & Uong, 2025)	Convenient non-probability sampling method	Survey	355
2	The effect of review quality on purchase intention in cross-border e-commerce: The case of Hungary	(van Anh Pham et al., 2024)	Purposive sampling technique	Online survey	400
3	Consumer purchase intention toward POI-retailers in cross-border e-commerce: An integration of technology acceptance model and commitment-trust theory	(Wistedt, 2024)	Not specified	Questionnaire	364
4	From Friends to Feedback: Effect of Social Influence on Mobile Shopping in the Post-COVID Era	(Tang et al., 2024)	Not specified	Questionnaire survey (using Google Forms)	198
5	The Effect of Hedonic Motivation and IT Affordance on Impulsive Buying Decisions in Social Commerce: TikTok	(Pranata et al., 2024)	Non-probability sampling - convenience sampling	Online surveys	203
6	From Expectancy to Acceptance: The Impact of Performance and Effort Expectations on Mobile Commerce Intentions	(Barry et al., 2024)	Convenience sampling	Survey questionnaires	385
7	Consumers' Behavioural Intentions to Reuse Recommender Systems: Assessing the Effects of Trust Propensity, Trusting Beliefs and Perceived Usefulness	(Acharya et al., 2023)	Non-probability sampling method	online survey	366
8	Expanding the UTAUT2 framework to determine the drivers of mobile shopping behaviour among older adults	(Huang, 2023)	Purposive sampling	Questionnaire	389
9	The Effects of Experienced Utility and PEEIM on the Purchase Intention of cross-border e-Commerce	(Chuang & Chuang, 2023)	Not specified	Online survey	300

No.	Title of the Study	Authors (Year)	Sampling Method	Data Collection Method	Sample Size
10	Effects of Consumer Ethnocentrism, Cosmopolitanism and Cultural Intelligence on the Acceptance of Foreign Brands	(Zdravković & Gašević, 2022)	Simple random sample	Questionnaire distributed personally & electronically	305
11	Factors Influencing Consumer Online Purchase Intentions of Fashion Products on the cross-border e-Commerce	(Mohd Salim & Doraisamy, 2022)	Non-probability convenience sampling	Online surveys	113
<b>Average</b>					<b>307</b>

(Source: Author's own work)

**Data-Collection Instrument:** The online questionnaire was conducted with the help of Google Forms and collected data (Pranata et al., 2024). The instrument was designed to measure UTAUT2 constructs and additional related variables (Huang, 2023). The items in the questionnaire were associated with Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Hedonic Motivation (HM), and Trust (TP) (Huang, 2023). Study focuses on the consumer purchase intention (PI) within the framework of cross-border e-commerce (CBEC) and specifically using the case of unfamiliar retailers (Wistedt, 2024). Measurement items were all taken out through previously validated scales that were used in previous research work (Singh et al., 2024; Wistedt, 2024). Everything was measured with the help of the seven-point Likert scale, where the potential responses were strongly disagree (1) to strongly agree (7) (Huang, 2023; Wistedt, 2024).

The inquiry form was divided into six parts. The initial portion outlined was introduction of the research and obtained informed consent from the participant. The second section comprised a screening question to determine the experience of the respondents with regard to cross-border online shopping. The third part involved a brief browsing activity on the internet, which involved asking the respondents to browse a foreign online shopping site and then responding to questions based on perceptions. The fourth and fifth sections were used to determine the research factors, which were Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Hedonic Motivation (HM), Digital Acculturation (DA), Consumer Cosmopolitanism (CC), Trust Propensity (TP), Trust in the CBEC Platform/Seller (TS), Cultural Intelligence (CQ), and Purchase Intention (PI). The last part gathered demographic data (age, gender, experience of online shopping and level of income).

Multi-item scales of the different constructs were used in measuring all constructs and were based on previously validated scales in the literature. The variables that were measured, performance expectancy, effort expectancy, social influence, and purchase intention according to (Farhat et al., 2025). Hedonic motivation was modified based on (Sugijono & Pratomo, 2024),

digital acculturation on (XI & Kim, 2024), consumer cosmopolitanism on (Gil et al., 2024) and trust propensity on (Frazier et al., 2013) and (Urbonavicius et al., 2023), trust in CBEC platform or seller on (Senali et al., 2024; Sun & Qu, 2025). All items were measured using a seven-point Likert-type scale ranging from strongly disagree (1) to strongly agree (7). The more categories of response one has, the better the quality of measurement will be as the shift towards the 7-point format is associated with increased reliability and larger explained variance compared to lower-point formats such as 5 and 6-point formats (Tekin et al., 2024). They enhance the ability of items to differentiate between respondents and offer more response options to express higher performance levels, which results in a better distribution of responses and helps to reduce the concentration of responses at the higher end that is often observed in five-point scales (Debets et al., 2020; Tekin et al., 2024). Further explained in table 2.

**Table 2**

*A summary of the constructs, their theoretical roles, and measurement sources  
(Adapted from validated scales in prior studies)*

<b>Construct</b>	<b>Original Items (exact wording)</b>	<b>Measurement</b>	<b>References</b>
Performance Expectancy (PE)	<ul style="list-style-type: none"> <li>• I believe this website would be useful for my online shopping.</li> <li>• I think this website would help me be more productive when shopping online.</li> <li>• I expect this website would make my shopping more efficient.</li> </ul>	7-point Likert-type scale	(Farhat et al., 2025)
Effort Expectancy (EE)	<ul style="list-style-type: none"> <li>• I think learning how to use this website would be easy for me.</li> <li>• I believe that using this website would be clear and understandable.</li> <li>• I expect that it would be easy to find and search for products on this website.</li> </ul>	7-point Likert-type scale	(Farhat et al., 2025)
Social Influence (SI)	<ul style="list-style-type: none"> <li>• People who are important to me would encourage me to try this new website.</li> <li>• My friends or family would think I should use this new website.</li> <li>• Social media or online communities would influence me to consider using this new website.</li> </ul>	7-point Likert-type scale	(Farhat et al., 2025)
Hedonic Motivation (HM)	<ul style="list-style-type: none"> <li>• Using this website feels exciting to me.</li> <li>• I feel happy when I browse this website.</li> <li>• Using this website matches my personal preferences..</li> </ul>	7-point Likert-type scale	(Sugijono & Pratomo, 2024)
Digital Acculturation (DA)	<ul style="list-style-type: none"> <li>• I prefer using English on international websites.</li> <li>• I feel more comfortable expressing myself to foreign users online.</li> <li>• I like engaging with people from different cultures online.</li> </ul>	7-point Likert-type scale	(XI & Kim, 2024)

Construct	Original Items (exact wording)	Measurement	References
Consumer Cosmopolitanism (CC)	<ul style="list-style-type: none"> <li>• I enjoy learning about people from other countries.</li> <li>• I like discovering different lifestyles and cultures.</li> <li>• I find other cultures interesting and inspiring.</li> </ul>	7-point Likert-type scale	(Gil et al., 2024)
Trust Propensity (TP)	<ul style="list-style-type: none"> <li>• I generally trust people easily.</li> <li>• I believe most people are trustworthy.</li> <li>• I am comfortable relying on others in general.</li> </ul>	7-point Likert-type scale	(Frazier et al., 2013; Urbonavicius et al., 2023)
Trust in CBEC Platform/Seller (TS)	<ul style="list-style-type: none"> <li>• I feel that this website seems trustworthy.</li> <li>• I believe this website would keep my information secure.</li> <li>• I think this website would be honest in its dealings with customers.</li> </ul>	7-point Likert-type scale	(Senali et al., 2024; Sun & Qu, 2025)
Cultural Intelligence (CQ)	<ul style="list-style-type: none"> <li>• I know that people behave differently in different cultures.</li> <li>• I can adjust my communication style when dealing with people from other cultures.</li> <li>• I know how to behave appropriately with people from other cultures.</li> <li>• I am aware of the cultural knowledge I use in cross-cultural interactions.</li> <li>• I think about how culture shapes my behavior and others' behavior.</li> </ul>	7-point Likert-type scale	(Darici et al., 2025; Thomas et al., 2017)
Purchase Intention (PI)	<ul style="list-style-type: none"> <li>• I would consider buying from this new website in the future.</li> <li>• I am willing to try purchasing from this new website.</li> <li>• I would be likely to buy a product from this new website if I needed it.</li> </ul>	7-point Likert-type scale	(Farhat et al., 2025)

(Source: Author's own work)

**Ethical Considerations:** The data collection procedure was conducted under the ethical principles, and all the participants were informed about the scholarly aim of the research, their voluntary involvement, and their opportunity to exit the study at any moment. No personal identifiable data were gathered, and all responses were anonymous and would only be utilized in an academic context. The data was stored in a secure place so that there is confidentiality and research integrity.

## 4. ANALYSIS OF CONSUMER-RELATED FACTORS INFLUENCING PAKISTANI CONSUMERS' FIRST-TIME PURCHASE INTENTION IN CHINESE CROSS-BORDER E-COMMERCE

### 4.1. Demographic characteristics and reliability of collected data

This section presents the demographic characteristics of the respondents and the reliability of the collected data. The demographic profile of the sample is summarized in Table 3 and described in the following subsections by gender, age, shopping experience, product type, and income level. After data screening, a total of 317 valid responses were retained and used for the statistical analysis

**Gender Distribution:** Data collection was then done by distributing the google form over the internet. The first responses initially obtained were 544. When the incomplete questionnaires were discarded there were 448 complete responses. In data screening processes, 131 responses were removed due to patterns of response which appeared inconsistent and repetitive. The final valid sample was therefore 317 respondents which is quite high compared to the average sample size of 307 reported in related studies.

Gender distribution of the respondent demonstrates that female subjects formed the major part of the sample. Among the total sample (317 respondents), 205 respondents (64.7 percent) were women, and 106 respondents (33.4 percent) were men. Only a few respondents, 6 participants (1.9%) did not want to specify their gender.

**Age Distribution:** The age structure of the respondents reveals that the majority of the participants were between the ages of 26 and 35 years (63.1%). This was succeeded by two other age groups, the 36-45 age group (18.6%) and the 18-25 age group (14.5%). A very low percentage of the respondents were aged between 46 and 55 (3.8%).

**Online Shopping Experience:** The online shopping experience distribution among the respondents indicates that almost half of the sample was beginners. The 317 participants were split into 158 people (49.8%) who identified as beginners, and 137 people (43.2%) defined their experience as moderate. A minority, 22 respondents (6.9%), said that they were experienced online shoppers.

**Type of Product Browsed:** The findings indicate that the most common product category that was browsed was mobile accessories. Mobile accessories were chosen by a high percentage of respondents (79.5%), and next were laptop accessories (15.5%). A minimal percentage of the respondents indicated that they browsed electronics or gadgets (3.8%) and other types of products (1.3%).

**Income Level:** The incomes of the respondents reveal that most of them stated that their incomes were average in the country. Among 317 respondents, 183 participants (57.7% of the respondents)

stated that their income is equal to the average in their country. This was accompanied by 70 respondents (22.1%) who reported slightly lower than average income and 28 respondents (8.8%) who had lower than average income. The lower percentages of the respondents indicated slightly higher than average income (16 respondents, 5.0%), much lower-than-average income (13 respondents, 4.1%), higher than average income (6 respondents, 1.9%), and much higher than average income (1 respondent, 0.3%).

**Table 3**  
*Demographic profile of respondents (N = 317)*

Description		Frequency	Valid Percent
Gender	Male	106	33.44%
	Female	205	64.67%
	Prefer not to say	6	1.89%
Age	18–25	46	14.51%
	26–35	200	63.09%
	36–45	59	18.61%
	46–55	12	3.79%
shopping experience	Beginner	158	49.84%
	Moderate	137	43.22%
	Experienced	22	6.94%
Product Type	Mobile accessories	252	79.50%
	Laptop accessories	49	15.46%
	Electronics / gadgets	12	3.79%
	Other	4	1.26%
Average Monthly Income	Much lower than average in my country	13	4.10%
	Lower than average in my country	28	8.83%
	Slightly lower than average in my country	70	22.08%
	My income correspond to the average in my country	183	57.73%
	Slightly higher than average in my country	16	5.05%
	Higher than average in my country	6	1.89%
	Much higher than average in my country	1	0.32%

(Source: Author's own work)

## 4.2. Statistical analysis and results

**Reliability, Data Normality, and Descriptive Statistics:** All constructs showed a favourable internal consistency with Cronbach's alpha values ranged from 0.878 to 0.934, which are above 0.70, the recommended threshold. The findings have shown that the respondents tended to have a positive perception in all the variables with a mean value that is above the middle point of the scale. The performance expectancy (M = 5.39, SD = 1.18), effort expectancy (M = 5.74, SD = 1.06), and social influence (M = 5.36, SD = 1.18) have rather large average scores. Both hedonic motivation (M = 5.49, SD = 1.22) and digital acculturation (M = 5.67, SD = 1.19) have high mean values. Equally,

consumer cosmopolitanism ( $M = 5.73$ ,  $SD = 1.12$ ) and trust propensity ( $M = 5.36$ ,  $SD = 1.41$ ) are generally positive orientations. The mean score of trust in the CBEC platform or the seller ( $M = 5.51$ ,  $SD = 1.19$ ) and cultural intelligence ( $M = 5.55$ ,  $SD = 1.09$ ) is relatively high as well. Lastly, purchase intention ( $M = 5.36$ ,  $SD = 1.18$ ) implies that the intention to purchase cross-borders online is rather positive. In general, the descriptive findings indicate that the respondents are positive about the constructs under study, which justifies further correlation and regression analysis.

**Table 4**  
*Descriptive statistics and reliability of study constructs*

S.No.	Variables	Cronbach's Alpha	No. of Items	Mean	Std. Deviation
1	Performance Expectancy (PE)	0.92	3	5.38906	1.176143
2	Effort Expectancy (EE)	0.899	3	5.73502	1.059362
3	Social Influence (SI)	0.887	3	5.35752	1.17662
4	Hedonic Motivation (HM)	0.912	3	5.49001	1.21653
5	Digital Acculturation (DA)	0.878	3	5.66667	1.185354
6	Consumer Cosmopolitanism (CC)	0.921	3	5.73396	1.115212
7	Trust Propensity (TP)	0.93	3	5.36278	1.411666
8	Trust in CBEC Platform/Seller (TS)	0.91	3	5.50894	1.188468
9	Cultural Intelligence (CQ)	0.934	5	5.54763	1.093437
10	Purchase Intention in cross-border e-Commerce (PI)	0.928	3	5.35857	1.177046

(Source: Author's own work)

Descriptive statistics are also computed before performing the formal hypothesis testing to analyze the response patterns, measure the data normality, and determine the possible extreme values in the dataset (Ali et al., 2025). The Pearson correlation coefficient was used to test the relationship between the variables in the paper (Zhang et al., 2023). For testing hypothesized direct relationships between variables, linear regression was employed in the study (P. Wang & McCarthy, 2023). The multiple regression analysis has been used to study the impact of variables on consumer outcomes (Zdravković & Gašević, 2022). The moderating relationship implies that there is a third variable (the moderating variable) that has an impact on the relationship between two factors (Chuang & Chuang, 2023).

**Results of Correlation Analysis:** The Pearson correlation test was used to explore the correlation between the study constructs. The findings show that all the correlations are positive and significant at the level of 0.01 ( $p < .001$ ). Performance expectancy has positive significant associations with purchase intention ( $r = 0.786$ ), trust in CBEC platform or seller (TS) ( $r = 0.772$ ), and social influence

( $r = 0.763$ ). The purchase intention ( $r = 0.616$ ) and trust (TS) ( $r = 0.673$ ) have a positive relationship with effort expectancy too. Trust (TS) and purchase intention exhibit a high level of association with social influence ( $r = 0.790$  and  $0.775$ , respectively).

Trust (TS) ( $r = 0.811$ ) and purchase intention ( $r = 0.747$ ) have positive relationships with hedonic motivation that are moderate to high, whereas digital acculturation has moderate to high relationships with trust (TS) ( $r = 0.660$ ) and purchase intention ( $r = 0.587$ ). The positive relationship between consumer cosmopolitanism and trust (TS) ( $r = 0.642$ ) and purchase intention ( $r = 0.611$ ) can be seen. Positive correlations also exist between trust propensity and trust (TS) ( $r = 0.678$ ) as well as purchase intention ( $r = 0.557$ ).

There is a positive relationship between cultural intelligence and trust (TS) ( $r = 0.636$ ) as well as purchase intention ( $r = 0.660$ ). Lastly, purchase intent is most closely related to trust in the CBEC platform or seller (TS) ( $r = 0.808$ ), which means that the two constructs are closely related.

**Table 5**  
*Correlation matrix among study variables*

		Correlations									
		PE	EE	SI	HM	DA	CC	TP	TS	CQ	PI
PE	Pear. Corr.	1	.724**	.763**	.755**	.640**	.571**	.520**	.772**	.604**	.786**
	Sig. (2-tailed)		< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
EE	Pear. Corr.	.724**	1	.662**	.727**	.668**	.636**	.444**	.673**	.553**	.616**
	Sig. (2-tailed)	< .001		< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
SI	Pear. Corr.	.763**	.662**	1	.790**	.620**	.566**	.611**	.790**	.585**	.775**
	Sig. (2-tailed)	< .001	< .001		< .001	< .001	< .001	< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
HM	Pear. Corr.	.755**	.727**	.790**	1	.700**	.633**	.632**	.811**	.546**	.747**
	Sig. (2-tailed)	< .001	< .001	< .001		< .001	< .001	< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
DA	Pear. Corr.	.640**	.668**	.620**	.700**	1	.742**	.542**	.660**	.601**	.587**
	Sig. (2-tailed)	< .001	< .001	< .001	< .001		< .001	< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
CC	Pear. Corr.	.571**	.636**	.566**	.633**	.742**	1	.546**	.642**	.691**	.611**
	Sig. (2-tailed)	< .001	< .001	< .001	< .001	< .001		< .001	< .001	< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
TP	Pear. Corr.	.520**	.444**	.611**	.632**	.542**	.546**	1	.678**	.450**	.557**
	Sig. (2-tailed)	< .001	< .001	< .001	< .001	< .001	< .001		< .001	< .001	< .001

Correlations											
		PE	EE	SI	HM	DA	CC	TP	TS	CQ	PI
	N	317	317	317	317	317	317	317	317	317	317
TS	Pear. Corr.	.772**	.673**	.790**	.811**	.660**	.642**	.678**	1	.636**	.808**
	Sig. (2-tailed)	< .001	< .001	< .001	< .001	< .001	< .001	< .001		< .001	< .001
	N	317	317	317	317	317	317	317	317	317	317
CQ	Pear. Corr.	.604**	.553**	.585**	.546**	.601**	.691**	.450**	.636**	1	.660**
	Sig. (2-tailed)	< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001		< .001
	N	317	317	317	317	317	317	317	317	317	317
PI	Pear. Corr.	.786**	.616**	.775**	.747**	.587**	.611**	.557**	.808**	.660**	1
	Sig. (2-tailed)	< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001	< .001	
	N	317	317	317	317	317	317	317	317	317	317
**. Correlation is significant at the 0.01 level (2-tailed).											
Note: p-values reported as 0.000 in SPSS indicate $p < .001$											
***Pear. Corr. = Pearson Correlation											

(Source: Author's own work)

### 4.3. Hypothesis testing results

A multiple linear regression was performed where trust in the CBEC platform or seller (TS) was the dependent variable and performance expectancy, effort expectancy, social influence, hedonic motivation, digital acculturation, consumer cosmopolitanism, trust propensity as independent variables in order to test **H1, H2, H4, H5, H6, H7, and H8**. The analysis was to test the hypothesis of the statistically significant influence of each of the proposed factors on the trust and identify which of the hypotheses were accepted or rejected against each other with the help of the regression coefficients and the level of their significance.

The general regression equation was found to be significant ( $F = 151.646$ ,  $p < .001$ ), which implies that the combination of predictors had a substantial effect on explaining the variance of trust (TS). There was a strong explanatory power with the model explaining 77.5% of the variation in trust (TS) ( $R^2 = .775$ ; adjusted  $R^2 = .769$ ).

H1 was supported because performance expectancy positively and significantly influenced trust (TS) ( $\beta = .242$ ,  $p < .001$ ) see Table 6. It was found that effort expectancy did not have a substantial impact on trust (TS) ( $\beta = .016$ ,  $p = .726$ ), to support H2. H4 was supported as social influence positively and significantly predicted trust (TS) ( $\beta = 0.210$ ,  $p < .001$ ). Hedonic motivation also positively and significantly affected trust (TS) ( $\beta = .264$ ,  $p < .001$ ), which confirms H5.

The effect of digital acculturation on trust (TS) was not significant ( $\beta = -.003$ ,  $p = .944$ ), so H6 was not proved. The impact of consumer cosmopolitanism on trust (TS) was significant and positive ( $\beta = .104$ ,  $p = .017$ ), which supported H7. H8 was also supported by the positive and significant impact

of trust propensity on trust (TS) ( $\beta = 0.195$ ,  $p < .001$ ). Altogether, 5 hypotheses (H1, H4, H5, H7 and H8) were accepted and two (H2 and H6) were not. Further details are mentioned in below table.

**Table 6**

*Multiple regression analysis of consumer base factors influencing TS*

Model Summary								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson			
1	.880a	0.775	0.769	0.57067	1.865			
a. Predictors: (Constant), TP, EE, CC, SI, DA, PE, HM								
b. Dependent Variable: TS								
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.038	0.194		0.199	0.843		
	PE	0.245	0.049	0.242	5.004	<.001	0.311	3.212
	EE	0.018	0.051	0.016	0.351	0.726	0.350	2.856
	SI	0.212	0.050	0.210	4.214	<.001	0.295	3.394
	HM	0.258	0.053	0.264	4.859	<.001	0.247	4.042
	DA	-0.003	0.046	-0.003	-0.070	0.944	0.343	2.917
	CC	0.111	0.046	0.104	2.406	0.017	0.392	2.553
	TP	0.164	0.031	0.195	5.233	<.001	0.523	1.911
a. Dependent Variable: TS								

(Source: Author's own work)

In order to examine the role of social influence on purchase intention in cross-border e-commerce, a simple linear regression analysis was conducted. This approach was used to isolate and test the direct bivariate effect of social influence on purchase intention as specified in the conceptual framework.

**H3: Social influence (SI) positively influences purchase intention (PI) in CBEC.**

The model of regression was significant ( $F = 474.294$ ,  $p < .001$ ), showing that social influence had a considerable percentage of variance in purchase intention. Sixty one percent ( $R^2 = .601$ ; adjusted  $R^2 = .600$ ) of the purchase intention variance was explained by the model. H3 was supported, and the positive and significant social influence on purchase intention was observed ( $\beta = .775$ ,  $p < .001$ ).

**Table 7**  
Simple linear regression analysis of the effect of SI on PI in CBEC

Model Summary								
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	Durbin-Watson		
1	.775a	0.601	0.600		0.74476	2.056		
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.204	0.195		6.165	<.001		
	SI	0.775	0.036	0.775	21.778	<.001	1.000	1.000

a. Dependent Variable: PI

(Source: Author's own work)

The moderation test based on PROCESS Model 1 was applied to determine the moderator role of cultural intelligence in the relationship between social influence and the purchase intention in e-commerce cross-borders.

**H9:** Cultural intelligence (CQ) positively moderates the relationship between social influence (SI) and purchase intention (PI) in CBEC.

The total model was statistically significant ( $F = 209.7876$ ,  $p < .001$ ) and was able to account for over 66.8% of the variance in purchase intent (PI) ( $R^2 = .6679$ ). Social influence (SI) had a strong positive impact on purchase intention ( $B = .5857$ ,  $p < .001$ ). The effect of cultural intelligence (CQ) on purchase intention (PI) was also found to be significant ( $B = .3185$ ,  $p < .001$ ).

Nevertheless, the interplay effect between social influence (SI) and cultural intelligence (CQ) was not meaningful ( $B = -.0277$ ,  $p = .1449$ ) which shows that cultural intelligence (CQ) did not moderate the connection between social influence (SI) and purchase intention (PI). Thus, H9 was not accepted.

**Table 8**

*Moderation analysis: Effect of cultural Intelligence on the social Influence-purchase Intention relationship in CBEC*

Model Summary						
R	R <sup>2</sup>	MSE	F	df1	df2	p
0.8172	0.6679	0.4646	209.788	3.0000	313.000	<.001
Regression Coefficients						
Predictor	Coefficient (B)	Std. Error	t	p	LLCI	ULCI
Constant	5.3794	0.0408	131.7107	< .001	5.2990	5.4597
Social Influence (SI)	0.5857	0.0404	14.4932	< .001	0.5062	0.6652
Cultural Intelligence (CQ)	0.3185	0.0452	7.0448	< .001	0.2295	0.4074
SI × CQ (Interaction)	-0.0277	0.0190	-1.4613	0.1449	-0.0650	0.0096
Test of Interaction Effect						
Interaction	ΔR <sup>2</sup>	F	df1	df2	p	
SI × CQ	0.0023	2.1354	1.0000	313.0000	0.1449	
<b>Notes: SI and CQ were mean-centered prior to creating the interaction term</b>						
Dependent variable: <b>Purchase Intention (PI)</b>						
Sample size: N = 317						
Confidence intervals are reported at the <b>95% level</b>						

(Source: Author's own work)

A simple linear regression was applied to review the impact of trust in CBEC platform or seller on purchasing intention.

**H10: Trust in the CBEC platform/seller (TS) positively influences purchase intention (PI) in CBEC.**

It was statistically significant ( $F = 594.336$ ,  $p < .001$ ) which means that trust was found to be explaining a large percentage of the variation in the purchase intention. The model accounted for the purchase intention variance (65.4%) ( $R^2 = .654$ ; adjusted  $R^2 = .652$ ). The positive and significant impact of trust on purchase intention ( $\beta = .808$ ,  $p < .001$ ) supported H10.

Although prior literature discusses trust as a potential mediating variable, the present study, in line with the proposed conceptual framework and hypotheses, focuses on testing the direct effect of trust on purchase intention and does not empirically examine mediation effects.

**Table 9**  
Simple linear regression analysis of the effect of TS on PI

Model Summary								
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	Durbin-Watson		
1	.808a	0.654	0.652		0.69386	1.781		
a. Predictors: (Constant), TS								
b. Dependent Variable: PI								
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.948	0.185		5.120	<.001		
	TS	0.801	0.033	0.808	24.379	<.001	1.000	1.000
a. Dependent Variable: PI								

(Source: Author's own work)

#### 4.4. Additional analysis: direct effects of consumer-related factors on purchase intention

Besides the analysis of the determinants of trust, another regression analysis was carried out to determine the direct impact of consumer related factors on purchase intention. The findings reflect that the model interprets a significant percentage of purchase intention variance ( $R^2 = .723$ ,  $F = 115.381$ ,  $p < .001$ ). The significant positive effects on purchase intention were obtained with regard to performance expectancy ( $\beta = .417$ ,  $p < .001$ ), social influence ( $\beta = .307$ ,  $p < .001$ ), hedonic motivation ( $\beta = .190$ ,  $p = .002$ ), and consumer cosmopolitanism ( $\beta = .205$ ,  $p < .001$ ). The effect on effort expectancy showed as small but significant negative effect ( $\beta = -.102$ ,  $p = .046$ ) and digital acculturation was marginal / close but still not significant and trust propensity was not significant predictors.

Comparing it with the trust model, it is possible to note a range of similarities and differences. Performance expectancy, social influence, hedonic motivation, and consumer cosmopolitanism were found to have a significant role in influencing trust as well as purchase intention, which suggests the influence of these variables in shaping the intention both directly and indirectly via trust. Conversely, trust propensity had a significant impact on trust but no direct impact on purchase intention, indicating that it has a more indirect influence. The expectancy of effort was also a factor that influenced the intention to purchase but not trust, which shows that the influence was direct rather than mediated. These results not only contribute to the conceptual framework where trust is a key factor in the development of purchase intention but also indicate that certain aspects associated with consumers have direct effects outside of trust. The detailed regression output is presented in Annex 2 (Table 11).

#### 4.5. Discussion

The results of the research indicate the significance of trust as the central factor in the decision-making process of consumer behaviour in e-commerce across borders, especially in relation to the first-time purchase intention. The discussion presents empirical findings in light of the available literature and explains how various consumer-based factors interact to form trust and purchase intentions in CBEC settings. When online reviews are perceived as valid and true by customers, they are more likely to exhibit confidence and trust in the sellers because these views are useful in eliminating some levels of uncertainty that exist in social commerce contexts (Senali et al., 2024). The above result indicates that confidence in the seller serves as a booster to build trust in the products and customers tend to demonstrate greater trust in products when they believe that the seller is reliable, customer-focused, promise-keeper, and is informative enough about the provided products or services (Senali et al., 2024). The perceived risk associated with the products is also reduced as belief in the seller serves as a heuristic in shaping consumers' decision making (Senali et al., 2024). Trust in the seller and products is the factors that contribute to reducing the feeling of vulnerability of customers in the online setting (Senali et al., 2024). Such assurance reduces the risk perception that comes with the purchase and customers are more persuaded to purchase (Senali et al., 2024). Moreover, customer trust in the product gives customers an assurance that the items they buy will meet their expectations and demands (Senali et al., 2024). These results confirm the study findings on the contribution of trust in the CBEC platform or seller in purchase intention of the consumers which indicates that trust is an essential mechanism by which the uncertainty is reduced in online cross-border shopping.

Low trust propensity of individuals is more reserved in trusting products and thus, depend highly on the signals to form their trust (Senali et al., 2024). Without the core trust, these customers expect to rely on signals like review quality (RQL) and responsiveness of the seller to develop trust in seller and its provided products (Senali et al., 2024). Conversely, the high trust propensity customers find it easier to trust sellers and the products they sell and do not rely as much on signals and informational cues, like the review quality (RQL) and seller responsiveness, to develop this trust (Senali et al., 2024). This argument conforms to the empirical evidence of the study that shows propensity to trust as a very significant factor in determining trust in the CBEC platform or seller particularly in a first-time purchasing situation where least or no prior experience is available.

The impact of trust on the buying behaviors in e-commerce can be described in terms of reduction of the perceived risk and the enhancement of consumer confidence and loyalty (Handoyo, 2024). Other studies have shown that trust plays a key role in e-commerce by reducing perceived risk and uncertainty, which in turn increases consumers' intention to purchase (Singh et al., 2024). These findings align with the findings of the study that trust with the CBEC platform, or the seller has

a strong and positive effect on the purchase intention, which confirms the theory that trust is a significant factor of participation in cross-border e-commerce.

This implies that the usefulness and ease of use the consumers perceive with a country-specific site of a POI-retailer are positively related to the trust they have in the retailer (Wistedt, 2024). This may be observed the same on CBEC platforms. In line with this, regardless of the familiarity of the retailer, consumers will form trust when the online store of the retailer is seen as helpful and convenient (Wistedt, 2024). The easiness of use and utility of the country-specific site are expected to help the consumers address the weakness of the unfamiliarity of the POI-retailer (Wistedt, 2024) same could be in case of with foreign sellers. The arguments are quite persuasive in the theoretical explanation of the results of the study, which indicate the presence of performance expectancy as an element that contributes to trust positively, whereas the same cannot be said about effort expectancy, and, by extension, of usefulness as an element that contributes to trust in the CBEC platform or a seller instead of ease of use.

Consumers rate the online shopping experience positively whenever they are enthusiastic and happy with the experience of shopping online (Sugijono & Pratomo, 2024). Positive user experiences, engagement, and satisfaction lead to the further use of technology because of the excitement and pleasure experienced by users throughout the process of using technology (Yang, 2025). These hedonic values assist in compensating the perceived risks of cross-border transactions and enhancing the trust and loyalty of the users (Yang, 2025). This validates the result of the research that hedonic motivation positively influences trust, emphasizing the importance of emotions and experiences in the online environment of cross-border orientation.

Even though earlier research (XI & Kim, 2024) demonstrated a positive relationship between digital acculturation and trust in seller by explaining that the high correlation between digital assimilation and conformity consumption leads to the idea that digitally assimilated consumers adopt mainstream trends in consumption, but the current study did not establish any meaningful connection between the two. This shows that the mere presence of digital adaptation does not necessarily translate to trust unless other trust signals are present or some kind of familiarity with CBEC platforms.

Cosmopolitan consumers are open-minded and exposed to international products, so they tend to trust more in global products, believing that they are of high quality, innovative, and provide a cultural value (Trung et al., 2025). This positive judgment is in contrast to ethnocentric consumers, who are usually negative toward foreign products (Trung et al., 2025). The findings reveal that the more the consumers are exposed to foreign traveling, the more familiar they are with other cultures and products and hence become more accepted of such products and are more ready to pay a premium for what the international market offers (Mohamed et al., 2025). These findings are in line

with the empirical results of the research that found that consumer cosmopolitanism positively influences trust in CBEC platforms or sellers. The negligible role of the metacognitive component of cultural intelligence may be justified by the fact that the majority of the respondents were young and were included in the sample, and the metacognition processes are formed primarily with age (Zdravković & Gašević, 2022). This agrees with the result of the moderation analysis in this study which reveals that cultural intelligence has no significant moderating effect on the relationship between social influence and purchase intention albeit its direct effect on purchase intention is significant. On the whole, the discussion supports the fact that trust is a main tool that connects consumer perceptions, individual characteristics, and the behavioral intentions in cross-border e-commerce. The results add to comprehension of how trust is established and how it leads to first-time purchase intention in CBEC. The table below provides a brief summary of the result of the hypotheses testing in this section.

**Table 10**  
*Summary of hypotheses testing results*

H#	Statement	Result
H1	Performance expectancy (PE) positively influences trust in the CBEC platform/seller (TS).	Supported
H2	Effort expectancy (EE) positively influences trust in the CBEC platform/seller (TS).	Not Supported
H3	Social influence (SI) positively influences purchase intention (PI) in CBEC.	Supported
H4	Social influence (SI) positively influences trust in the CBEC platform or seller (TS).	Supported
H5	Hedonic motivation (HM) positively influences trust in the CBEC platform/seller (TS).	Supported
H6	Digital acculturation (DA) positively influences trust in the CBEC platform/seller (TS).	Not Supported
H7	Consumer cosmopolitanism (CC) positively influences trust in the CBEC platform/seller (TS).	Supported
H8	Trust propensity (TP) positively influences trust in the CBEC platform/seller (TS).	Supported
H9	Cultural intelligence (CQ) positively moderates the relationship between social influence (SI) and purchase intention (PI) in CBEC.	Not Supported
H10	Trust in the CBEC platform/seller (TS) positively influences purchase intention (PI) in CBEC.	Supported

*(Source: Author's own work)*

## **CONCLUSIONS, SUGGESTIONS AND PRACTICAL IMPLICATIONS OF THE STUDY BASED ON THE ANALYSIS OF RESEARCHED FACTORS**

### **Conclusion**

The purpose of this study was to examine the factors influencing consumers' first-time purchase intention in cross-border e-commerce (CBEC), with a particular focus on the role of trust. Based on the UTAUT2 framework and individual-difference factors, the study investigated how technological, psychological, and cultural factors shape trust in the CBEC platform or seller, and how this trust subsequently affects purchase intention. In doing so, the research was to fill the increasing uncertainties experienced by consumers in the cross-border online settings as well as to determine the processes that foster engagement in international e-commerce.

The empirical findings confirm that trust plays a central role in shaping first-time purchase intention in CBEC. The results show that performance expectancy (PE), social influence (SI), hedonic motivation (HM), consumer cosmopolitanism (CC), and trust propensity (TP) have positive and significant effects on trust in the CBEC platform or seller, while effort expectancy (EE) and digital acculturation (DA) do not show significant effects. These findings indicate that consumers are more likely to trust foreign online platforms when they perceive them as useful, easy to use, socially endorsed, enjoyable, culturally familiar, globally oriented, and when they possess a general tendency to trust others. This emphasizes that the development of trust in CBEC is not solely based on the technical usability, but other emotional, social, and cultural orientations of consumers.

Furthermore, the study confirms that trust in the CBEC platform or seller has a strong and positive influence on purchase intention, highlighting trust as a key mechanism through which uncertainty and perceived risk are reduced in cross-border online shopping environments. This result supports the argument that trust is especially critical in first-time purchase situations, where consumers lack prior experience with foreign sellers. Here, trust is a linking factor between the perceptions and actual behavioral intentions of consumers so that the consumer is able to overcome fear of fraud, quality of product, security of payment and risk of delivery.

The moderation analysis reveals that cultural intelligence (CQ) does not significantly moderate the relationship between social influence and purchase intention. Although cultural intelligence (CQ) shows a significant direct effect on purchase intention, its interaction effect with social influence is not supported. This suggests that, in this study, social influence affects purchase intention similarly across different levels of cultural intelligence. This observation suggests that though culturally intelligent customers might be more receptive to international shopping, social recommendations and peer influence are significant at all levels of cultural awareness. Overall, the

study achieves its research objectives and provides empirical support for an integrated UTAUT2-based model in explaining trust formation and first-time purchase intention in CBEC. The results add to the literature by extrapolating the UTAUT2 model into a cross-border and emerging economy environment, proving that trust is a key process by which technological, social, and cultural influences shape consumer behavior. This is especially significant in regard to the emerging economies, where institutional uncertainty, less effective consumer protection systems, and a lack of experience with international platforms make trust even more essential in participating in the market. The paper is thus both theoretically and practically valuable as it describes the process of trust formation and the way in which it helps consumers to participate in the global digital markets.

### **Implications of the study**

**Theoretical Implications:** This study contributes to the existing literature on cross-border e-commerce by extending the UTAUT2 framework with individual-difference factors and trust-related mechanisms. By positioning trust as a mediating variable, the study explains how technological and psychological factors indirectly influence purchase intention through trust formation in the CBEC platform or seller. This provides a more integrated and comprehensive explanation of consumer behavior in CBEC contexts.

The inclusion of digital acculturation, consumer cosmopolitanism, and trust propensity enriches the theoretical understanding of how cultural familiarity, global orientation, and personality traits influence trust toward foreign online sellers. The results also help to understand the cultural intelligence importance (CQ) which reveals that as much as it has a strong direct impact on the purchase intention, it does not have a major moderating impact on the linkage between social influence and purchase intention. This offers important insight into the boundary conditions of cultural intelligence in CBEC research.

It is encouraged that future studies focus on this model by considering more moderators and mediators including perceived risk, institutional trust, or platform reputation to further explain how trust is established in cross-border environments. This framework can also be used in future research in various emerging and developed economies to determine whether the relative significance of the technological, cultural and trust-related factors differ across institutional and cultural settings. The longitudinal research design may also be applicable to monitor the progress of trust and purchase intention over time as consumers get to know more about cross-border platforms.

**Practical Implications:** The findings offer several practical implications for CBEC platforms, online sellers, and digital marketers. First, building and maintaining consumer trust should be a primary strategic focus. Platforms should clearly communicate product information, ensure secure payment

systems, and provide transparent policies related to delivery, returns, and customer service. Uncertainty can be further reduced with clear guarantees, visible trust badges, verified seller information and consistent after-sales support, particularly among first-time buyers who have little experience with foreign sellers.

Second, improving performance expectancy is essential. CBEC platforms should focus on usability, simple navigation, fast response times, and reliable system performance to enhance consumers' trust and confidence. Though the expectancy of the effort was not observed to be significant in predicting trust, ease of use is still a factor in ensuring a smooth user experience indirectly to support the formation of trust. The platforms should thus invest in intuitive design, effective product categorization, and effective search and filtering options. An intuitive interface that is easy to use can go a long way in minimizing uncertainty and perceived complexity, especially when it comes to first time users making cross-border purchases.

Third, social influence plays an important role in trust and purchase intention. Online reviews, ratings, and recommendations should be actively managed and displayed in a credible manner. Encouraging authentic customer feedback can help reduce perceived risk and increase trust in foreign platforms. The CBEC platforms must have mechanisms of verifying reviews, emphasize recent and relevant reviews and encouraging user-generated content like ratings, testimonials and forum discussions. Positive social signals and purchase intention can also be reinforced through collaborations with opinion leaders or influencers.

Fourth, hedonic motivation should not be overlooked. Features such as personalized recommendations, attractive design, and engaging browsing experiences can enhance enjoyment and emotional connection, which in turn strengthens trust. The shopping experience can also be made more interesting and enjoyable, by using gamified features, personalized offer, interactive visuals, and entertaining content, which may increase willingness of consumers to explore and trust unfamiliar platforms

Finally, the fact that consumer cosmopolitanism (CC) has a strong effect on trust whereas digital acculturation (DA) does not seem to have an effect further suggests that CBEC platforms should use globally attractive, yet culturally neutral, communication strategies. International consumers are more likely to respond positively to modern, globally standardized designs and messages, whereas less experienced consumers might find it more comforting when they recognize more cultural cues. International standards and recognition of symbols, multilingual support, and use of clear language, as well as culturally inclusive content, can improve the confidence and acceptance of various groups of consumers.

### **Limitations and further research directions**

Despite its contributions, this study has several limitations. First, the research is based on a single-country context (Pakistan), which may limit the generalizability of the findings to other cultural or economic settings. Therefore, future studies could replicate the model in different countries or conduct cross-country comparisons.

Second, the study focuses on first-time purchase intention, which does not capture long-term consumer behavior such as repeat purchases or loyalty. Accordingly, future research could extend the model to examine post-purchase behavior and long-term trust development.

Third, even though cultural intelligence (CQ) was incorporated as a moderator, the interaction effect was not supported. This constraint implies that future research could focus on the other moderating functions of CQ, including examining its moderating effects across varying cultural distances, product goods or even the level of buyer experience.

Finally, the study uses a cross-sectional survey design, which limits the ability to draw causal conclusions. To address this issue, longitudinal studies could provide deeper insights into how trust and purchase intention evolve over time in cross-border e-commerce. Overall, these limitations highlight important opportunities for future research and contribute to advancing the understanding of consumer behavior in cross-border e-commerce environments.

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## Annex 1

### Questionnaire Development

#### Section 1 of 6

#### Experience with cross-border Online Shopping

**I am Rana Basharat, a master's student in Digital Marketing at Vilnius University.**

This survey is part of my thesis research that aims to understand how people feel when they visit a foreign online shopping website for the first time. Your answers will help us learn what factors influence people's intention to buy from cross-border e-commerce websites.

The survey takes 5–7 minutes, and your responses will remain anonymous and used only for academic research. If you have any questions, you may contact me at: [rana.faraz@vm.stud.vu.lt](mailto:rana.faraz@vm.stud.vu.lt)

Thank you very much for your valuable participation.

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1. **Do you agree to take part in this survey? \***
  - Yes

#### Section 2 of 6

2. **Have you ever purchased anything from a cross-border online shopping website that ships products internationally. (e.g., Temu, AliExpress, etc.)?**
  - NO — Continue the survey
  - If YES — End of survey → **End Survey**

#### Section 3 of 6

##### ❖ **Website Browsing Task**

Before answering the next questions, please visit the following website:

Banggood.com is an international online store that sells electronics, gadgets, mobile & laptop accessories, and household products with worldwide shipping. Please visit the website to get a general idea of how products, categories, and information are presented before answering the next questions.

 <https://www.chinavasion.com>

1. **Did you visit and browse the website for 1–2 minutes? \***
  - YES — Continue the survey
  - If NO — End of survey → **End Survey**

#### Section 4 of 6

Which type of product did you mainly browse on the website? \*

- Mobile accessories
- Laptop accessories
- Electronics / gadgets
- Other







**Section 6 of 6**

13. **What is your age?**
- 18–25
  - 26–35
  - 36–45
  - 46–55
  - 56+
14. **What is your gender?**
- Male
  - Female
  - Prefer not to say
  - Other
15. **How would you describe your online shopping experience?**
- Beginner
  - Moderate
  - Experienced
16. **Please choose one answer that best describes your average monthly income after taxes.**
- Much lower than average in my country
  - Lower than average in my country
  - Slightly lower than average in my country
  - My income corresponds to the average in my country
  - Slightly higher than average in my country
  - Higher than average in my country
  - Much higher than average in my country

Thank you for your time and participation.

Your responses have been recorded successfully and will be used only for academic research as part of my master's thesis at Vilnius University.

**Annex 2****Additional Tables****Table 11a***Multiple Regression Analysis of Consumer base Factors Influencing TS*

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	345.704	7	49.386	151.646	< .001b
	Residual	100.632	309	0.326		
	Total	446.336	316			
a. Dependent Variable: TS						
b. Predictors: (Constant), TP, EE, CC, SI, DA, PE, HM						

*(Source: Author's own work)***Table 12a***Simple Linear Regression Analysis of the Effect of SI on PI in CBEC*

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	263.077	1	263.077	474.294	< .001b
	Residual	174.721	315	0.555		
	Total	437.798	316			
a. Dependent Variable: PI						
b. Predictors: (Constant), SI						

*(Source: Author's own work)***Table 13a***Simple Linear Regression Analysis of the Effect of TS on PI*

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	286.142	1	286.142	594.336	< .001b
	Residual	151.656	315	0.481		
	Total	437.798	316			
a. Dependent Variable: PI						
b. Predictors: (Constant), TS						

*(Source: Author's own work)*

**Table 11***Additional Analysis: Direct Effects of Consumer-Related Factors on Purchase Intention*

<b>Model Summary</b>										
					<b>Change Statistics</b>					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.850a	0.723	0.717	0.626	0.723	115.381	7	309	<.001	2.002
a. Predictors: (Constant), TP, EE, CC, SI, DA, PE, HM										
b. Dependent Variable: PI										
<b>Coefficients<sup>a</sup></b>										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	0.326	0.212		1.536	0.126	-0.092	0.744		
	PE	0.417	0.054	0.417	7.768	<.001	0.311	0.523	0.311	3.212
	EE	-0.113	0.056	-0.102	-2.007	0.046	-0.223	0.002	0.350	2.856
	SI	0.307	0.055	0.307	5.573	<.001	0.199	0.416	0.295	3.394
	HM	0.184	0.058	0.190	3.162	0.002	0.070	0.299	0.247	4.042
	DA	-0.096	0.051	-0.097	-1.892	0.059	-0.196	0.004	0.343	2.917
	CC	0.216	0.050	0.205	4.284	<.001	0.117	0.315	0.392	2.553
	TP	0.015	0.034	0.018	0.430	0.668	-0.053	0.083	0.523	1.911
a. Dependent Variable: PI										
<b>ANOVA<sup>a</sup></b>										
Model		Sum of Squares	df	Mean Square	F	Sig.				
1	Regression	316.652	7	45.236	115.381	<.001b				
	Residual	121.146	309	0.392						
	Total	437.798	316							
a. Dependent Variable: PI										
b. Predictors: (Constant), TP, EE, CC, SI, DA, PE, HM										

*(Source: Author's own work)*