

The effect of locus of control, uncertainty avoidance on online purchase intention with cognitive trust as a mediator¹

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ABSTRACT

The purpose of this paper is to examine the effect of internal locus of control (ILC), external locus of control (ELC), and uncertainty avoidance (UA) on online purchase intention through the mediating role of cognitive trust (CT). The research adopted the quantitative approach using structural equation modeling based on a sample of 184 participants. The results showed a negative relationship between ELC and CT and a positive relationship between UA and CT. In addition, CT does not mediate the relationship between ILC, ELC, UA and OPI.

The findings of this paper contribute to the current literature by integrating and incorporating cognitive trust as a latent variable in the suggested model. This provides an important contribution to the body of the literature by filling the existing gap and explaining the role of cognitive trust in mediating the relationship between internal locus control, external locus control, uncertainty avoidance and online purchase intention in the B2B industrial sector. The findings of this study provide online marketing managers with a deep understanding of the online purchase intention of their customers.

Keywords: Internal locus of control, External locus of control, Uncertainty avoidance, Cognitive trust, online purchase intention

INTRODUCTION

Online buying is important for the competitiveness of firms because it reduces costs and saves time. However, there are many companies in developing countries that still don't purchase online. To solve this problem, scholars and professionals made considerable efforts to encourage companies to buy online. Researchers attempted to understand the factors that influence online buying. The result of these attempts showed that many factors influence online purchase. Among these factors, for instance, cognitive trust, internal locus of control, external locus of control, and uncertainty avoidance which represent this paper's focus, have not received too much attention from marketing researchers.

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² The author(s) of this manuscript certify that the paper is an outcome of our independent and original work. We have duly acknowledged all the sources from which the ideas and extracts have been taken and we are responsible for any errors that may be discovered. The authors also thank the editor of CYRUS Global Business Perspectives (CGBP), and anonymous reviewers for their careful reading of the manuscript and their insightful comments and suggestions.

Consequently, to provide a deeper understanding of the relationship among these factors, this paper focuses on how internal and external locus of control and uncertainty avoidance are related to online purchase intention through the mediating variable cognitive trust.

After investigation of the current body of literature, three gaps were identified. Consequently, the contribution uniqueness of this paper is to bridge these gaps

First, although many empirical studies indicated that trust is a strong predictor of consumer behavior (Ling et al., 2011; Sotco-Acosta et al., 2014; Morrow et al., 2004; Alfina et al., 2014; Punyatoya, 2019; Meskaran et al., 2013), there is still a huge lack of studies that investigate the relationship between cognitive trust and online purchase intention. Therefore, it is of urgent need to examine the nature of this relationship by answering the following question:

Q1 does cognitive trust affect online purchase intention

Second, although it is undeniable that considerable research studies on locus of control have been published so far, many of them were applied in fields other than online consumer behavior. Despite several studies attempting to explain this relationship, they have failed to explain the difference between the effect of the two forms of locus of control, namely (internal locus of control and external locus of control) cognitive trust (cognitive trust). Therefore, the current empirical research on this topic is still in its infant stage. Consequently, the following questions need to be answered:

Q2 Do internal /external locus of control have an impact on cognitive trust and online purchase intention?

Q3 Does cognitive trust mediates the relationship between the internal/external locus of control and online purchase intention?

Third, although several studies have examined the relationship between uncertainty avoidance and trust (Al and Kumar, 2011; Hwang and Lee, 2012; Xin et al., 2015; Hwang, 2009), none of them have investigated the relationship between uncertainty avoidance and forms cognitive trust). In addition, most of the empirical studies that have examined the effect of uncertainty avoidance on online consumer behavior (Al and Kumar, 2011; Sohaib et al., 2019; Hwang and Lee, 2012), failed to investigate the mechanisms that explain this relationship. Consequently, the need to examine cognitive trust as a mediating variable in the UA-OPI relationship requires answering the following questions.

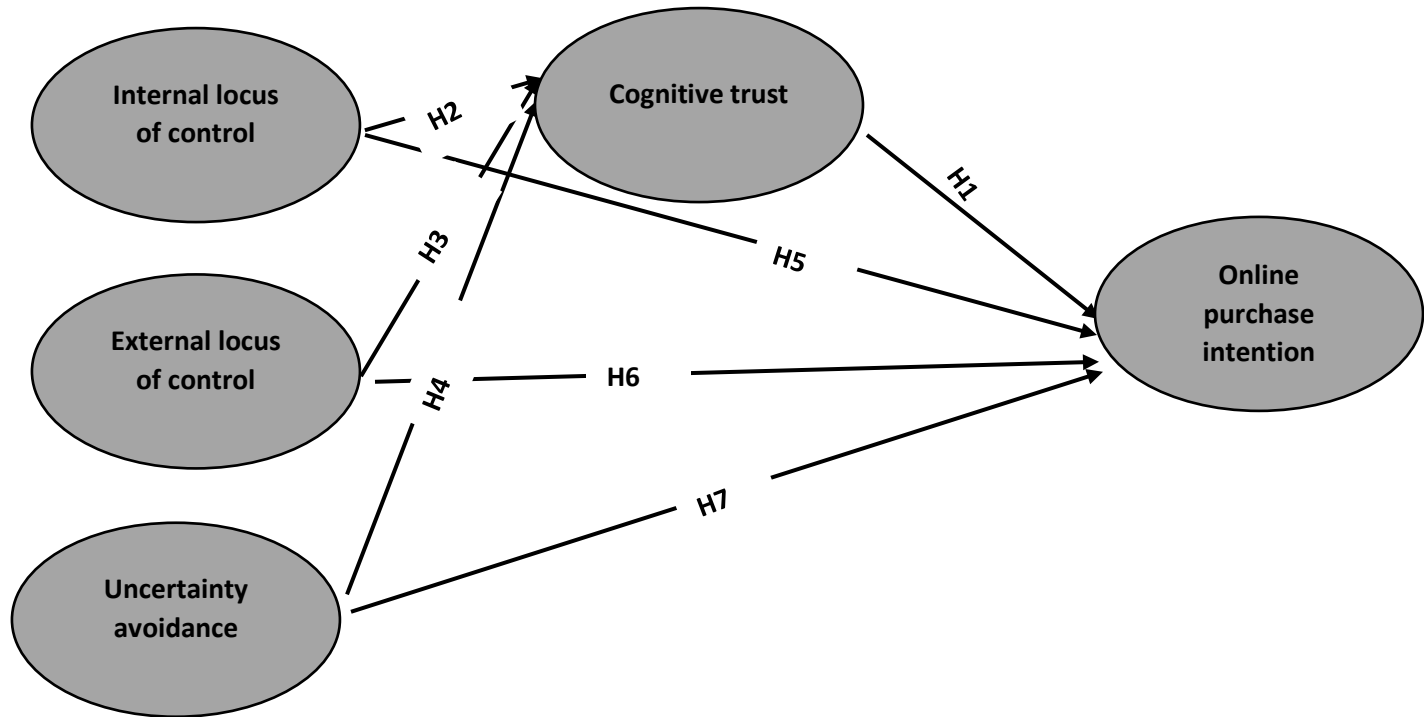
Q4 Does uncertainty avoidance significantly affect cognitive trust and online purchase intention?

Q5 Does cognitive trust mediate the relationship between uncertainty avoidance and online purchase intention?

The rest of this article is organized as follows. First, literature review is presented with the proposed model. Next, methods and data analysis employed in this article are presented. Lastly, discussion and research limitations are clarified

LITERATURE REVIEW

Figure 1: Proposed research model



Trust and OPI

In the context of electronic commerce and online buying, trust is considered one of the important factors (Meskaran et al., 2013).

A separate and distinct interaction with the actual e-vendor and its IT Web site interface is at the heart of online shopping. In addition, previous research has established that online purchase intentions are the product of both consumer assessments of the IT itself-specifically its perceived usefulness and ease-of-use (TAM)-and trust in the e-vendor. But these perspectives have been examined independently by IS researchers. Integrating these two perspectives and examining the factors that build online trust in an environment that lacks the typical human interaction that often leads to trust in other circumstances advances our understanding of these constructs and their linkages to behavior. Our research on experienced repeat online shoppers shows that consumer trust is as important to online commerce as the widely accepted TAM use-antecedents, perceived usefulness and perceived ease of use. Together these variable sets explain a considerable proportion of variance in intended behavior. The study also provides evidence that online trust is built through (1) a belief that the vendor has nothing to gain by cheating, (2) a belief that there are safety mechanisms built into the Web site, and (3) having a typical interface, (4) one that is, moreover, easy to use.

The current literature is full of definitions of trust. For instance, according to Gefen et al, trust can be defined as the willingness of consumers to interpret the possibility of loss during the shopping process, according to this definition, trust can be considered a kind of behavioral intention too (Meskaran et al., 2013). Alternatively, trust is defined as the willingness of one party that is willing to accept the actions of the other party even though the first party is not being protected by the second party and fails to control the actions of the second party (Mayer et al., 1995)

In an online environment, the absence of physical interaction between the seller and buyer increases the risk probability of the customer's data, money and also the probability of product delivery (sometimes the customer does not get the product that was promoted in the adverting, but another one) (Ling et al., 2011).

There is a belief that the construct of trust is composed of two parts: cognitive and affective. The first one is based on logic and reasoning and the second is based on emotions. (Ziegler and Golbeck, 2007). Morrow et al., 2004 emphasized the importance role of cognitive and affective trust in explaining the general trust construct. The authors also confirm the effect of these two components of trust in influencing the behavior of individuals (Morrow et al., 2004) and consumers (Alfina et al., 2014; Punyatoya, 2019). no studies claim categorically that cognitive trust has an impact on online purchase intention the findings of the research conducted by (Ling et al., 2010) show that several forms of trust are positively related to online shopping intention. Similarly, one of the trust forms related to online purchase intention is online trust. This construct was found by (Ling et al., 2011) to have a positive relationship with online purchase intention. Furthermore, it is known that a trust is a form of thinking because when people trust they, in fact use a form of thinking. In line with this perspective and the arguments there are several signals presented, that imply the cognitive trust is related to online purchase intention. For instance, the findings of (Moon et al., 2017) confirm the positive predictability of cognitive attitude on online purchase intention. In addition, there was a study where two aspects the feel-think-do hierarchy (the affective aspect of trust) versus the think-feel-do hierarchy (-the cognitive aspect of trust-) as predictors of online purchase intention. The results revealed the power of the think-feel-do hierarchy in predicting online purchase intention(Verhagen and Bloemers, 2018). From these results, it could be implied that cognitive trust is positively related to online purchase.

A survey in Indonesia on a sample of 401 internet consumers reveals that purchase intention is significantly influenced by internet trust. Survey analysis also shows that the type of trust is cognitive-based. (Kooli et al., 2014). To explore the trust-creating factors that explain online buying, a survey was conducted on 327 subjects in the railway travel industry in India. It showed that all the latent variables that represent trust have a significant effect on the intention of consumers to book and purchase the service. However, the same study shows no significant differences between gender groups in terms of the relationship between trust and online purchase intention. (Sahney et al., 2013). Trust is also an antecedent of the adoption of electronic commerce as a mechanism of exchange, because many consumers are extremely suspicious and skeptical about the processes of electronic commerce and product quality. In this regard, a research was

conducted to investigate the role of consumer trust in the processes of the acceptance diffusion of electronic commerce.(Grabner-Kraeuter, 2002). In addition, there are many strategies used to build trust that influence the online behavior of consumers especially when they are first time visitors to an online store that is not well known. Based on the current literature, a model was developed by (Lim et al., 2006). On the other hand, other studies show that online purchase intention is not influenced by the trust. The study that reveals this idea was conducted by (Chen, 2012) which tested the effect of trust, and perceived value on online buying intention. Integrity was among the measures of trust and it was found to have no significant effect on buying behavior.

Emotional trust

The findings of research in the industrial environment show that emotional trust is an antecedent of business relationships (Dowell et al., 2015). In this industrial context, the purchase is based on relationships. The critical role of affective trust in this relationship is proved by the findings of (Dowell et al., 2015) showing through a model they developed that these two variables have a positive impact on the business relationship outcomes. In addition, over time, affective trust is found to be superior to cognitive trust in affecting the intention of online shopping. (Ha et al., 2016).

Cognitive trust

A study found that cognitive trust has a significant influence on ms-commerce. The results of the same study confirmed that emotional trust also affects ms-commerce (Leong et al., 2021). It is confirmed that, in business to business contexts purchase is based on relationship. For example (Dowell et al., 2015) finds that cognitive trust explains the business relationship. Another study on the effects of cognitive trust on the buyer–supplier relationship in a global context was found to be significantly positive (Graça and Barry, 2019).

H1: cognitive trust has a positive effect on online purchase intention

Locus of control and trust

Locus of control is an important construct in understanding consumer online behavior individual characteristics. (Hoffman et al., 2003). There are two types of locus of control. The first type is the Internal locus of control, in which people believe that events that happened to them are controlled by themselves (Triplett and Loh, 2017). These are called the internals and they feel that they have the responsibility for what happens to them (Srinivasan and Tikoo, 1992).

The second type is the external locus of control, in which people believe that others are the cause of what happens to them (Triplett and Loh, 2017). These are called the externals, who believe that what happens to them is out of their control and is determined by external factors (Srinivasan and Tikoo, 1992).

Although there are many studies in the topic of locus of control, most of them conducted in the medical and psychological field. Although locus of control is one of the key determinants of

consumer behavior, there is still a lack in studies that provide a deep understanding of the mechanisms underpinning this relationship.

In an attempt to understand the effect of locus control of consumers on the intention to purchase and recommend co-created products, a study examined two products with different levels of complexity. The findings of the study revealed that people with internal locus of control accept to buy co-created products and recommend them than people with external locus of control. The findings also showed that this difference can be influenced by the level of product's complexity (Dias, 2016). In addition, internal locus of control and external locus of control determines the way people purchase products. During the pandemic, people with internal locus of control had higher level of hygiene consciousness and social distancing behavior. In contrast, people with external locus of control had lower level of hygiene consciousness social distancing behavior (Itani and Hollebeek, 2021). Furthermore, word of mouth is a consequence of the level of satisfaction. For example, when people recommend others to buy a product, this means that they have the intention to buy it again. This means that word of mouth is an indicator of the intention to purchase again. In an attempt to investigate the effect of internal and external locus of control on word of mouth (Lam and Mizerski, 2005) found that people with higher level of internal locus of control tend to participate in word of mouth communication with people that are not close to them, however people with high level of external locus of control tend to participate in word of mouth communication even with people they have close relationship with them (family friends, etc.).

Prior studies have indicated that several forms of internet use are related to personal characteristics of the user. Based on this fact (Chak and Leung, 2004) tested the effect of locus of control on internet addiction. The results confirmed a high positive effect. According to (Koo, 2009) people with external locus of control are more likely to adopt a behavior use effect on the intention to use internet than people with internal locus of control. The authors also indicated in their article that people with external locus of control have a tendency to act impulsively. The locus of control affects also the information search behavior. For instance, the findings of (Srinivasan and Tikoo, 1992) confirm that internals are engaged in information search more than externals. Based on this finding, it could be implied that they don't trust the merchants.

In order to examine the effect of locus control on trust, (Sharan and Romano, 2020) tested the nature of the causal relationship between locus control and trust based on AI technology on a sample of 171 participants. It was found that locus of control has an impact on AI trust. Trust was found to be an important factor in performance when the level of internal locus of control increases (Saud Khan et al., 2014). Investigating 245 individuals on the factors that affect participation in a crowdfunding, trust was found to play the role of a mediator of the relationship between the internal locus of control and the intention of individuals to participate in

the crowdfunding (Rodriguez-Ricardo et al., 2019). Psychological safety is related to cognitive trust in a way that people with high cognitive trust can have a higher level of psychological safety. Research confirm that psychological safety is related to locus of control and particularly external locus of control. This can be illustrated by with the study of (Triplett and Loh, 2018) who found

that the external locus of control is an antecedent of psychological safety that is a consequence of cognitive trust. The findings of the study conducted on more than 40 managers in a Swedish company showed that managers with high external locus of control use participative decision-making more than those with low external locus of control (Selart, 2005). People with internal locus of control feel that their role is very important in the occurrence of the events in their lives. Furthermore, they think that they have the ability to control the direction of their lives. Individuals with external locus of control need more help than those with external locus of control. (Mali, 2013)

Based on the above discussion the following hypotheses are suggested:

H2: internal locus of control has an effect on cognitive trust

H3: external locus of control has an effect on cognitive trust

H5: internal locus of control has an effect on online purchase intention

H6: external locus of control has an effect on online purchase intention

H8: cognitive trust mediates the relationship between internal / external locus of control and online purchase intention

Uncertainty avoidance and trust

Uncertainty avoidance is considered one of the main dimensions to have an impact on online purchase intention. Based on Hofstede's model, people with high uncertainty avoidance have a strong need for formal, structured norms, regulations, and knowledge of experts. This is the reason why they are institutions-oriented (Doney et al., 1998). In addition people with high uncertainty avoidance have a high resistance against change which is not the case for people with low uncertainty avoidance who are willing to take risks because they don't fear the future (Kale and Barnes, 1992).

The process of trust building depends on uncertainty avoidance (Doney et al., 1998). Consequently, people with high uncertainty avoidance level may have a low level of trust that affects in turn their online purchase intention and vice versa. Therefore, uncertainty avoidance is an orientation to avoid risk and create security (Hwang, 2009).

Similarly, the concept of uncertainty avoidance has a relationship with concept of risk, especially the risk reducing. According to Srite and Karahanna, uncertainty avoidance is defined as the risk level that is accepted by individuals in uncertain situations. When people have high uncertainty avoidance level they avoid risks and when they have low uncertainty avoidance they can take risks. (Xin et al., 2015). Based on this evidence, high uncertainty avoidance people have low levels of trust while people with low uncertainty avoidance level high level of trust (Xin et al., 2015).

While studies that interest in the uncertainty avoidance-trust-online purchase intention are almost rare, one study is of interest in this topic. It tested moderating role of uncertainty avoidance on trust

and purchase intention. The authors of this research (Hwang and Lee, 2012) found that uncertainty avoidance is predictor of trust while it has no effect on purchase intention.

The empirical findings of (Sohaib et al., 2019) indicated that manipulation of web atmosphere has an impact on the intention to purchase new products for consumers with different level of uncertainty avoidance. This means the uncertainty avoidance could have an effect on online purchase intention. Furthermore, In their study, (Lee et al., 2007) attempted to show the differences between consumers with different levels of uncertainty avoidance and product uncertainty evaluation. The results confirmed that the uncertainty avoidance level of consumers has an effect on the uncertainty product evaluation. In addition, the findings of (Al and Kumar, 2011) showed that people with high uncertainty avoidance is positively related to perceived risk but negatively with online buying . Although there are several studies involving uncertainty avoidance and trust, most of them have failed to explain the role of the cognitive trust uncertainty avoidance-online purchase intention relationship.

Performing a regression analysis on data collected from 45 countries in 2012, the results of a study confirm that the willingness of consumers to shop online increases when consumers feel trust and decreases when they have a higher feeling of uncertainty avoidance (Yildirim et al., 2016). In contrast, a question might arise about the relationship of uncertainty avoidance and trust in opposite direction. This means that even trust can be an antecedent of uncertainty avoidance. This evidence was tested by (Lechner, 2023) and developed a model about this relationship and investigated the effect of cognitive trust on uncertainty avoidance. The findings of this study show that individuals from cultures with low uncertainty avoidance rate have the tendency to form trust via a processes of transference when compared with individuals from uncertainty avoidance cultures. (Lechner, 2023)

As discussed in the above paragraphs the following hypotheses are suggested:

H4: Uncertainty avoidance has an effect on cognitive trust

H7: Uncertainty avoidance has an effect on online purchase intention

H9 cognitive trust mediates the uncertainty avoidance-online purchase intention

METHODOLOGY AND RESEARCH DESIGN

A sample of 184 respondents was selected. The survey was conducted in a B2B context, it focused on the investigation of managers working in departments such as sales, marketing and other job positions related to customers and sales in different sectors: food-processing, hotels, wood, marbles, building industry, and other industrial industries. Before meeting the respondents, they were contacted by phone and being told the purpose of research and asked if they wanted to participate in this survey. Because the country is not Anglophone country, most managers understand French, for this reason two a French questionnaire versions was designed. The respondents were contacted face to face and were given an online questionnaire. The online questionnaire was chosen in order to increase data entry accuracy. In addition, to reduce bias,

respondents were asked to fill the online questionnaire during the meeting so that to insure that the answers are theirs and not of another person. The average time spent for each questionnaire/ respondent was around 20 minutes. 4 questionnaires that were not valid were removed.

Measures

To assess the attitude of respondents toward the first construct *Internal locus of control*, 3 questions were used based on the items of (Rodriguez-Ricardo et al., 2019). The second construct *External locus of control* was measured using 5 items based on the questions of the scale used in (Vijayashree and Jain, 2017). The third construct *Uncertainty avoidance* included 5 questions adapted from the items of (Hwang, 2005). The fourth construct, *Cognitive trust* was measured using 5 items based on the study of (Johnson and Grayson, 2005). Finally, to assess the fifth construct, *Online purchase intention*, 3 items from (Pappas, 2016) were used.

Table 1: Construct measures

Internal (ILC)	When I make plans, I am almost certain to make them work Getting people to do the right thing depends on ability; luck has nothing to do with it What happens to me is my own doing
External (LOC)	Finding another job is like taking part in a lottery Success in your work is mainly determined by favorable conditions When there is a reorganization in your company, you are just lucky not being fired The way my career will develop is something I have little influence on Being promoted depends on whether there happens to be a vacancy
Uncertainty avoidance	It is important to have job requirements and instructions spelled out in detail so that employees always know what they are expected to do. Managers expect employees to closely follow instructions. Rules and regulations are important because they inform employees what the organization expects of them. Standard operating procedures are helpful to employees on the job. Instructions for operations are important for employees on the job.
Cognitive trust	Given my financial adviser’s track record, I have no reservations about acting on his or her advice. Given my financial adviser’s track record, I have good reason to doubt his or her competence. I can rely on my financial adviser to undertake a thorough analysis of the situation before advising me.

	<p>I have to be cautious about acting on the advice of my financial adviser because his or her opinions are questionable.</p> <p>I cannot confidently depend on my financial adviser since he/she may complicate my affairs by careless work.</p>
Online purchase intention	<p>I am likely to purchase tourism products online</p> <p>I am likely to recommend online shopping to my friends</p> <p>I am likely to make another online purchase if the products I buy prove to be useful</p>

Data collected in the industrial context, can be characterized as reliable and unique given that it would generate the same results if it is applied to other samples under similar conditions. Four main types of reliability can be performed to test the reliability; test retest reliability, inter-rater reliability, parallel reliability and internal consistency. The last type of reliability is the most common test of reliability that is measured using the Cronbach Alpha. In the case of the current research. Alpha Cronbach was performed and it was a valid test because it was higher than 0,7. When Cronbach Alpha is higher than 0, 7, this means that internal consistency should be accepted because this means that all responses of respondents across all items are consistent and the level of internal consistency of the instrument used to measure the variables is evident. Data explaining the demographic profile of managers who participated in this survey showed they are between the age of 30 and 50. More than 50% of them were men. Most managers who participated in the survey answered to all questions which generated a response rate that is more than 95%. Only a few questionnaires were not included because they were not well filled

DATA ANALYSIS

To test the model hypotheses, AMOS 22 was used to analyze the data collected using the method of confirmatory factor analysis. The results showed that all the model constructs have a *Cronbach alpha* that is higher than 0.7. Internal locus of control (ILC) 0.78. External locus of control (ELC), 0.77, uncertainty avoidance (UA) 0.79. Cognitive trust (CT) 0.93, online purchase intention (OPI) 0.85. The factor loadings of the construct were all higher than 0.6, which means that the unidimensionality of the model was achieved.

To test the suggested hypotheses, the fit indices of the model are satisfactory, because they met the required levels after ($\chi^2 = 153,479$; $df = 75$; $RMSEA = 0.078$; $GFI = 0.902$; $CFI = 0.940$). This suggest that the latent variables of this research fit the data. The results of the tested hypotheses for the structure relationship are presented in table 2 and figure 2.

The proposed model

Based on the results presented in table 2 below, we can see that *cognitive trust* doesn't have an effect on the online purchase intention because the P-value is 0.877. This means that the first hypothesis that H1 that cognitive trust has an effect on online purchase intention is not supported. Similarly, based on the p-value of 0.612, the relationship between the construct *Internal locus*

control and *cognitive trust* is found to be nonsignificant and consequently the hypothesis H2 is also not supported which means that Internal locus of control has no effect on Cognitive trust. However, the effect of -0.287 of External locus of control on Cognitive trust is found to be significantly negative based on the p-value that is 0.005. This confirms the hypothesis H3. Similarly, the hypothesis H4; the effect 0.907 of uncertainty avoidance on Cognitive trust is also found to be significant (0.001). The hypothesis H5, hypothesize that Internal locus of control has an effect on online purchase intention. This relationship is shown to be nonsignificant because the p-value is 0.356 and consequently H5 is not supported. The hypothesis H6 states that External locus of control has an effect on online purchase intention which is also found to be not supported because the effect estimate 0.354 is not significant (p-value: 0.738). The hypothesis H7 is also not supported because the negative effect -0.293 is not significant (p-value: 0.931). To examine the mediating role of Cognitive trust in the relationship between the three constructs internal locus of control, external locus of control, uncertainty avoidance and online purchase intention, the results of the 5000 iteration of the bootstrapping method that was used in this regard showed that he mediating effect of Cognitive trust is nonsignificant because the indirect effect of International locus of control, External locus of control, uncertainty avoidance respectively (0. 0174; $p > 0. 05$), (0.1682; $p > 0.05$) (0.527; $p > 0.05$). On the basis of these results this mediating effect is not confirmed.

Table 2: Structural model results

Effect		estimate	P-value	Results
Cognitive trust -----Online purchase intention	H1	0.58	0.877	Not supported
Internal locus of control -----Cognitive trust	H2	0.026	0.612	Not supported
External locus of control -----Cognitive trust	H3	-0.287	0.005	supported
Uncertainty avoidance -----Cognitive trust	H4	0.907	0.001	supported
Internal locus of control -----Online purchase intention	H5	-0.103	0.356	Not supported
External locus of control -----Online purchase intention	H6	0.354	0.738	Not supported
Uncertainty avoidance -----Online purchase intention	H7	-0.293	0.931	Not supported

Figure 2: Path coefficients of the structural model

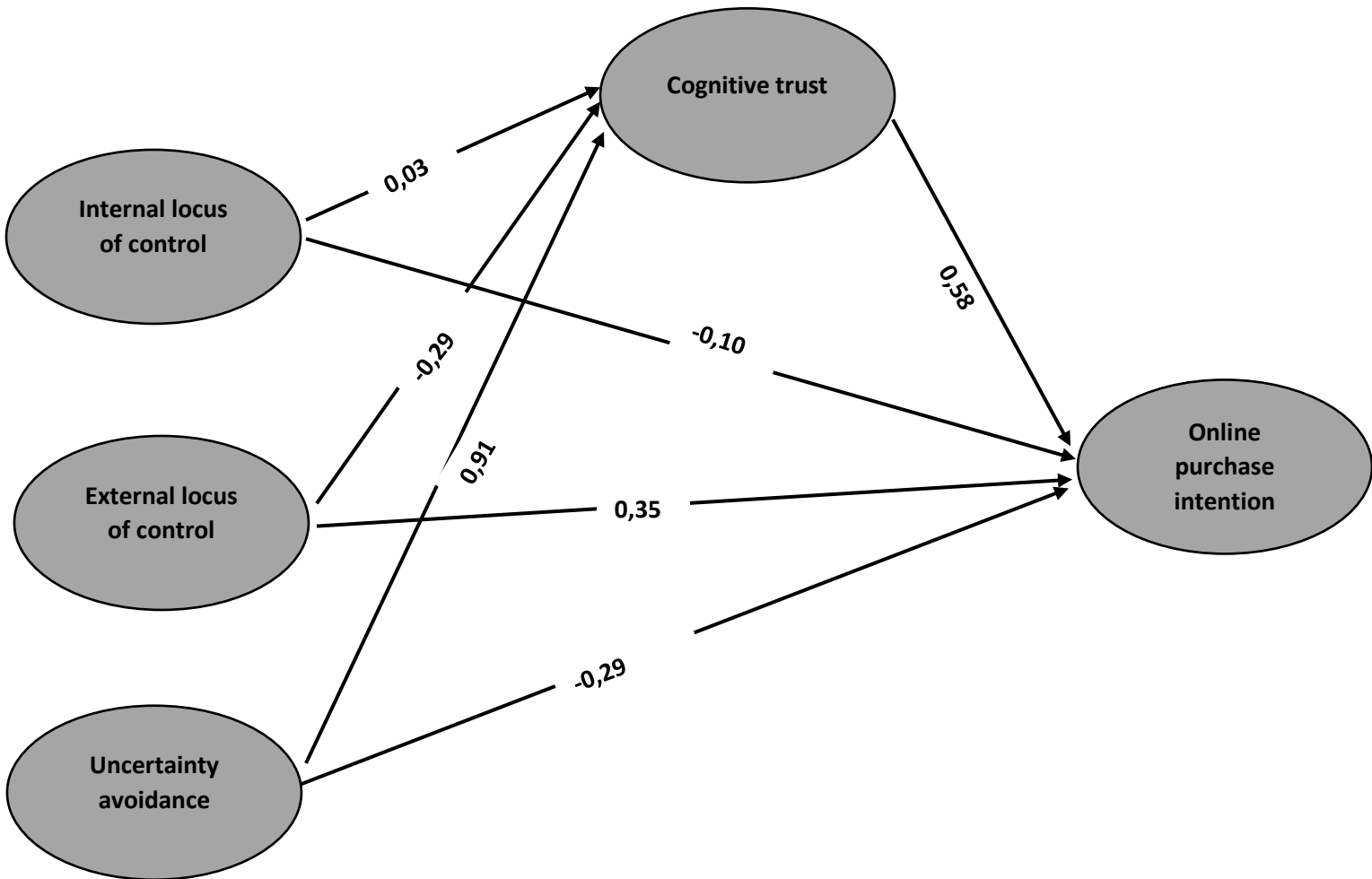


Table 3: Direct and indirect effects

Path	Direct effect	Indirect effect	Bias-corrected confidence levels	
			lower confidence level	upper confidence level
ILC--CT--- OPI	-0.1	0.0174	-0.008	0.873
ELC --CT--- OPI	0.35	0.1682	-5.244	0.006
UA--CT--- OPI	-0.29	0.527	-0.109	11.633

DISCUSSION

This paper has examined factors that influence the cognitive trust and online purchase intention and found different results that confirm prior studies and also disconfirm others. For instance, this research has found that cognitive trust is not related to online purchase intention which is completely different from many studies such as those (Meskaran et al., 2013; Soto-Acosta et al., 2014; Morrow et al., 2004; (Alfina et al., 2014; Punyatoya, 2019; Moon et al., 2017; Verhagen and Bloemers, 2018. This study also disconfirms the findings of Ling et al., 2010; linguee 2011, who had found that forms of trust are related to online shopping intention and online purchase intention. In conclusion, not all forms of trust are related to online purchase intention. In this study, the results showed that internal locus of control is not related to cognitive trust nor online purchase intention. Again this finding disconfirm the findings of (Hoffman et al., 2003; Chak and Leung, 2004; Busseri et al., 1998; Srinivasan and Tikoo, 1992). However, in this paper, external locus of control was found to have a significant negative relationship with cognitive trust but a non-significant relationship with online purchase intention. Regarding the external locus of control-cognitive relationship, this finding is in line with Hoffman et al., 2003; Chak and Leung, 2004; Koo, 2009, but at the same time, this finding does not converge with Busseri et al., 1998 who found that people with external locus of control don't take risk in online buying compared to people with internal locus of control.

Finally, this paper has found that uncertainty avoidance is positively related with to cognitive trust but not to online purchase intention. Regarding uncertainty avoidance, this result converge does not converge completely with the current literature (Lim et al., 2004; Hwang, 2009; Xin et al., 2015; Hwang and Lee, 2012) except the findings of (Al and Kumar, 2011) as it consists of the idea people with higher uncertainty avoidance level have higher levels of cognitive trust. This indicates that people with high score of uncertainty avoidance tend to base their decision on logic and norms. Regarding the online purchase intention, the non-significant relationship found in this study converge and confirm the findings of (Hwang and Lee, 2012), who found that there is no relationship between uncertainty avoidance and online purchase intention.

PRACTICAL IMPLICATIONS

Besides the theoretical contributions discussed above, this paper suggests several managerial-implications for marketers who want to understand what are the causes that influence online purchase intention so that to be able to take the appropriate actions and strategies to affect consumers' online purchase behavior. First, in developing countries, most companies are small and medium-sized are seeking to reduce costs, online purchase is one of the methods that reduce costs for the company and for the consumer. By taking these results into account managers and marketers, will understand the causes of online purchase intention. Managers could also adapt their websites based on the type of locus of control or the level of the uncertainty avoidance of his customers so that they could customize the pages and the user experience to meet these psychological and sociological needs of consumers. Second, managers and marketers could also develop programs that change the consumer behavior, for instance if a consumer has a high level

of uncertainty avoidance and is not willing to buy online, they could understand what are the variables to manipulate to achieve this objective

LIMITATIONS AND FUTURE RESEARCH

The findings of this paper also have some limitations to consider. First, data were collected using the cross-sectional design that does not allow for investigation the changes in the long run. Future researchers are invited to use the longitudinal research design. Second, data were collected based on a sample of 184 which could affect the results. Future research could use a large sample so that the results will be much more consistent. Third, the research model investigated only one dimension of Hofstede's model, that is the uncertainty avoidance, and also only one component of trust that is cognitive trust. We recommend that future research use the other dimensions of the Hofstede model and also the second component of trust that is the affective trust.

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