

Initial Trust in Cross-Border E-Commerce: A Qualitative Exploratory Study

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The main focus of our article is initial trust. Our aim is to highlight the importance of initial trust in international online transactions and to explore its explanatory factors and consequences in the context of cross-border e-commerce. Our article begins with a literature review defining the study variables and the links between them, which leads to the presentation of our conceptual model. After developing our model, we completed an exploratory qualitative research study to examine the identified variables and determine their significance within the context of cross-border e-commerce. Our study reveals the centrality of the constructs of feedback and third parties to initial trust. Other concepts also emerged, including perceived seller responsiveness, international delivery, and price. The factor of national integrity was eliminated. At the theoretical level, our study underlines the importance of certain factors in the formation of initial trust as well as the impact of initial trust on consumer behavior intentions within the context of cross-border e-commerce. At the managerial level, our study can help managers to manipulate relevant elements that inspire trust in foreign consumers, thereby significantly increasing sales. Given that few studies have investigated the concept of initial trust in cross-border e-commerce, our study fills a research gap. In addition, our study was conducted in the particular context of the rapid spread of the COVID-19 pandemic. As a next step, a confirmatory quantitative study should be carried out to statistically test the model.

Keywords: *initial trust, consumer behavior, cross-border e-commerce, signaling theory, risk*

JEL Classification: *M31*

1. Introduction

The Internet is increasingly present in all areas of our lives, and it has ushered in the powerful and revolutionary concept of e-commerce. First appearing in the 1990s (Santos et al., 2017), e-commerce technology allows users to carry out online transactions without having to move from one store to another. Thus, customers can place an order online in little time and have it delivered quickly and with minimal effort.

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The focus of our project is cross-border e-commerce, which has established itself as a mode of business and commerce for sellers and buyers all over the world. Based on previous research in this field, the central study concept is “initial trust,” which is the main engine that pushes consumers to make online purchases from foreign e-sellers.

The first objective of our study is to explore the factors determining initial trust in the context of cross-border e-commerce. The second objective is to explore the consequences of initial trust in terms of behavior intention. Thus, our research was guided by the following research question: what are the determinants and the consequences of initial trust within the context of cross-border e-commerce?

Our interest in this subject derives from the nature of the cross-border e-commerce transactional context. In e-commerce, transactions are done remotely, so it is not possible to physically verify the quality of the product or to be in direct and physical contact with the seller; this creates uncertainty and accentuates the notion of risk for the consumer. Hence, the concept of trust, and especially initial trust, is particularly important in e-commerce. When e-commerce take place between consumers and sellers from different countries, things become even more complicated, and the levels of risk and uncertainty further increase. In addition, the particular context of crisis due to the spread of Corona Virus around the world these days made the cross-border e-commerce more difficult. The fact that several countries closed their borders to protect the citizens has affected the business of the e-sellers that target foreign markets through the Internet.

Our project contributes in the following ways. Firstly, at the theoretical level, our research explores the explanatory factors of initial trust in the context of cross-border e-commerce as well as the consequences of this form of trust for consumer behavior. On a practical level, our research can be valuable to companies that aim to expand internationally through the Internet.

Our article is structured as follows. First, we explain the approach and methodology of our research. Second, we analyze the conceptual and theoretical framework of our research and present a conceptual model. Then, we move to the empirical section, which consists of an exploratory qualitative study in the form of interviews. Finally, we explain the contributions and limitations of our research in the conclusion.

2. Literature Review

2.1. Initial Trust

Initial trust is a special form of trust that is normally created during the first contact between two parties. The concept was introduced by Mcknight et al. (1998). It has been defined as follows:

- Willingness to rely on the other party in an exchange or to be vulnerable to its actions (Michaelis et al., 2008), denoting a behavioral intention that belongs to the behavioral approach;
- Belief or expectation in the other party (Chouk, 2005), which is a type of psychological vision;
- Belief and will (McKnight et al., 2004), which is a vision that integrates behavioral and psychological approaches at the same time.

Initial trust is the central concept of our research. Its determinants and consequences were introduced in our literature review.

2.2. Determinants of Initial Trust

2.2.1. Disposition to Trust

Also called trust propensity (Mayer et al., 1995; Lee and Turban, 2001; Zaheer and Zaheer, 2006; Alshehri, 2015), disposition to trust refers to an individual's psychological tendency to be dependent on others in different situations (Mayer et al., 1995; Mcknight et al., 1998; Kim and Kim, 2005). Disposition to trust relates to an individual's personal traits (Guo et al., 2018), and people therefore have different levels of disposition to trust (Mayer et al., 1995): some people tend to believe that other people deserve trust while others are generally suspicious.

Regarding the relationship between disposition to trust and initial trust, several researchers (e.g., Mayer et al., 1995; Mcknight et al., 1998; Koufaris and Hampton-Sosa, 2004; G. Kim et al., 2009 ; Michaelis et al., 2008; Lebatto, 2015) have posited that disposition to trust impacts initial trust.

2.2.2. Perceived National Integrity

Every consumer has an opinion that can be positive or negative regarding the behavior and conduct of residents of a country. It is a kind of categorization (Mcknight et al., 1998) that allows people to predict an individual's behavior according to their country of origin.

National integrity is considered a clue (as defined by Spence [1973]) for the simple reason that salespeople cannot easily change the norms of society. National integrity is therefore a fixed indicator that

allows consumers to judge sellers according to their country of origin, and it is a valuable source of information that affects buyers' beliefs about sellers' (Spence, 1973b) reliability and credibility. It has been considered by some researchers (Koh et al., 2012; Guo et al., 2015; Guo et al., 2018) to be an antecedent of trust. However, national integrity alone remains insufficient for determining seller reliability and credibility, and other indicators of reliability are needed. The signals presented below function as additional indicators.

2.2.3. Feedback

Feedback mechanisms (Pavlou, 2002a; Pavlou, 2002b; Ba and Pavlou, 2002; Pavlou and Gefen, 2004; Bolton et al., 2004; Chouk, 2005) are tools made available to buyers to evaluate sellers in terms of other buyers' experiences. These mechanisms most notably take the form of testimonials (Chouk, 2005) made by former clients. Feedback can also take the form of ratings, stars, or photos relating to the products received. Feedback constitutes an important source of information for the buyer and helps to indicate the seller's level of credibility. Feedback is often synthesized in the form of statistics or percentages that allow the seller to be categorized.

Several authors (e.g., Pavlou, 2002a; Pavlou, 2002b; Pavlou and Gefen, 2004; Chouk, 2005; Pavlou and Dimoka, 2006; Ebende Kouedi, 2013) have demonstrated that the presence of testimonials and feedback from former customers on an online seller's website can have a positive impact on consumer trust in the seller. Thus, feedback mechanisms play an important role in establishing initial trust among online consumers because they provide information about the merchant's level of credibility.

2.2.4. Third Parties

Third parties are institutional mechanisms that facilitate transactions between buyers and sellers through institutional trust (Pavlou and Gefen, 2004). The buyer feels protected by third parties which act as an intermediary between the buyer and seller and which can intervene to resolve any problems. The institutional trust in third parties derives from the independence of these structures from dyadic relationships (Pavlou and Gefen, 2004) and creates structural assurances (Mcknight et al., 2002; Charki, 2005; Kim et al., 2009). Third parties play an important role in improving the quality of services (Kim et al., 2009) and in the establishment of trust among online consumers (Chouk, 2005). The role of third parties becomes even more important in the case of limited seller information: this is the case of markets where experience is not readily available (Pavlou and Gefen, 2004). In these situations, the intervention of third parties assures consumers relatively to transactions on the online sales platform. So the role of third parties is very important and their intervention can have a positive impact on consumer's initial trust (Lee and Turban, 2001; Pavlou, 2002a; Pavlou and Gefen, 2004; Chouk, 2005; Guo et al., 2018).

2.3. Consequences of Initial Trust

2.3.1. Intention to Purchase

Previous research on e-commerce has shown that initial trust in an online seller positively impacts purchase intention on that seller's site (Mcknight et al., 2002; Pavlou, 2003, Gefen and Straub, 2003; Chouk, 2005; Lowry et al., 2008). Initial trust in an online seller reassures the consumers regarding the willingness and ability of the seller to provide the goods or services purchased (Mcknight et al., 2002) and therefore encourages them to make the purchase. Initial trust therefore increases purchase intention from an e-seller.

2.3.2. Intention to Recommend

Making recommendations to others, also known as word of mouth, is a form of interpersonal communication that commonly occurs before people actually make a purchase. Recommendations allow individuals to benefit from the experiences of others before making the decision to buy a product or a service. Consumers who trust e-sellers will be more inclined to recommend them to others (family, friends, colleagues, etc...) (Chouk, 2005).

2.3.3. Intention to Return

Intention to return is a behavior intention that refers to a customer's willingness to return to the merchant site for information, to view products, or to make a purchase. If the seller succeeds in establishing consumer trust through signals (Chouk, 2005) issued on the merchant site, it is highly likely that the consumer will intend to return to the site. In other words, the consumer will visit the site on a recurring or regular basis to discover new products or services or to make purchases. The impact of trust on a consumer's intention to return to a site has been demonstrated by several researchers (e.g., Gefen, 2000; Chouk, 2005).

2.4. Perceived Risk

Perceived risk relates to the degree or level to which a consumer perceives a potentially negative outcome from an online transaction (Kim and Kim, 2005); that is, perceived risk refers to probable losses incurred as part of an online purchase.

Risk is even higher in cross-border e-commerce due to the seller's and the buyer's distant locations, which makes the role of initial trust even more important.

Based on several previous studies (e.g., Mayer et al., 1995; Fenneteau and Guibert, 1997; Lakhlii, 2018), our study treats the perceived risk as a variable that moderates the relationship between initial trust and intention to purchase.

2.5. The Conceptual Model

Based on our review of the literature, we propose the conceptual model below:

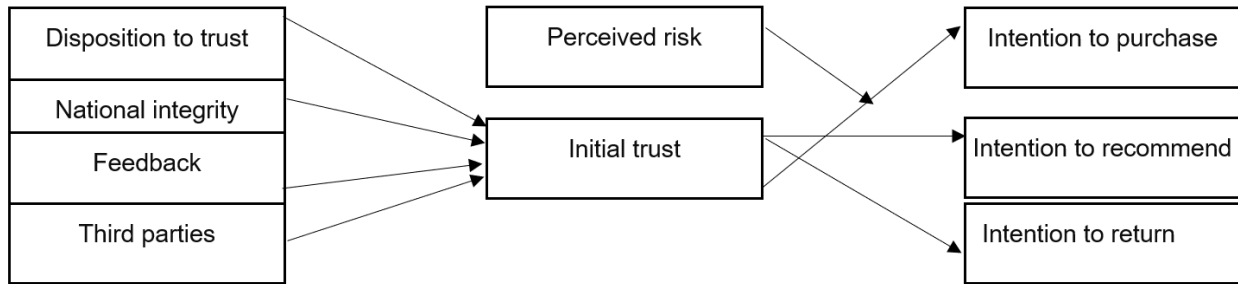


Figure 1. The conceptual model from the literature review

3. Research Approach and Methodology

The subject of our study is cross-border e-commerce, which is a context with several notable specificities. Cross-border e-commerce offers several opportunities for buyers and sellers and allows for borderless transactions. However, this type of trade is characterized by certain constraints that increase the different types of risks incurred by the consumer, thereby increasing their vulnerability. Thus, the establishment of trust, and especially initial trust, is essential to fostering the e-consumer's purchase intention. Our research explores the variables that have a significant impact on the central variable of the study, initial trust. We also explore the impact of initial trust on consumer behavior and intention.

In order to answer the research question of the determinants and consequences of initial trust in the context of cross-border e-commerce, our study was carried out through several stages. The first stage consisted of a literature review synthesizing pertinent existing research on initial trust and its determinants and consequences, particularly within the context of cross-border e-commerce.

The framework of our study was informed by Spence's (1973) signal theory. We chose this theory because in the field of e-commerce, to acquire consumer trust, the online seller needs to send trust signals in the short term to push the e-consumer to conclude a first transaction (El Haraoui, 2013). If this transaction proves satisfactory, this can have a positive impact on consumers trust and encourage them to engage in other purchasing processes (El Haraoui, 2013). This first step is therefore essential in the process of building trust between the e-consumer and the e-seller (El Haraoui, 2013). Thus, signals play an important role in building consumer trust, especially in the case of the first transaction between the two parties.

However, in the e-commerce context, the consumers may not have sufficient information on the product they need (Chouk, 2005) or the seller in question. Thus, consumers use "cognitive shortcuts" (inferences from available information) to form a judgment and make a decision (Chouk, 2005). Inferences are often based on signals that guide consumer choice and decision (Chouk, 2005). Therefore, in this situation of information asymmetry, a signal can provide a means (Boulding and Kirmani, 1993) of guiding one's choice and making a decision. A signal makes it possible to provide information on conditions that are not directly observable, such as the quality of a product or the reliability of a seller (Chouk, 2005). Therefore, signaling is particularly effective when the consumer has little information in the pre-purchase phase (Kirmani and Rao, 2000).

Thus, signal theory is relevant to understanding the mechanisms underlying the generation of trust. When the information available in the pre-purchase phase is relatively scarce, individuals seek signs or clues allowing them to make inferences about the reliability of the seller (Chouk, 2005). When making purchases on the Internet, this asymmetry is even more accentuated when the consumer is not familiar with the seller. In such a situation, the use of a signaling strategy is especially valuable (Chouk, 2005). As such, online sellers

should consider the different types of signals that can impact consumer trust (Chouk, 2005) and, in turn, their business and commercial performance. Hence, studying trust in relation to signaling is relevant for understanding the mechanisms of the development of trust (Chouk, 2005).

In the context of cross-border e-commerce, which is characterized by a separation in time and space between buyers and sellers, the risks associated with information asymmetry are more accentuated, which increases the value of trust (Koh et al., 2012). Thus, signal theory is particularly useful in our project on initial trust both because the e-consumer is not familiar with the seller and because there are factors inherent to cross-border e-commerce that exacerbate perceived risk. As a result, establishing initial trust in cross-border e-commerce is even more challenging for e-sellers, and these sellers must identify signals that will have a positive impact on consumer trust to increase their performance.

Following the literature review, we developed a conceptual model. Then, we completed an exploratory and qualitative analysis in the form of semi-structured interviews. We chose this approach because our objective was exploratory, and the semi-structured interviews allowed us to complete our literature review and compare the results obtained with the theoretical framework. A total of fifteen interviews were performed, with an average duration of forty-one minutes. Convenience sampling, a non-probability or non-random sampling method, was used because our sample needed to consist of consumers with experience in international online purchasing. Most respondents were buyers with experience in international online shopping. Most of the interviews took place remotely. They were recorded and transcribed manually, then added to Nvivo software specialized in processing and analyzing data from qualitative studies. The analysis of the results revealed the significance of the majority of variables. Thus, certain variables were retained and others were eliminated after observing their significance level and importance to respondents.

4. Analysis and Results of the Exploratory Qualitative Study

The present qualitative study is an exploratory study with the objective of verifying the relevance of the variables in the proposed model. Semi-structured interviews were chosen as the method to collect data from individuals who made purchases from foreign e-sellers.

4.1. Descriptive Analysis

4.1.1. Semi-Structured Interviews

The data was collected through fifteen semi-structured interviews with online consumers who made international online purchases. Thirteen individual interviews were completed over the phone, though two were done face-to-face. The average interview time was approximately forty-one minutes. All interviews were recorded and transcribed onto a computer. A convenience sample was used because it was necessary to target individuals who already had international online shopping experience.

To conduct these interviews, an interview guide was developed. The guide was inspired by Chouk (2005), who created a guide as part of an exploratory study on a similar subject, namely “the determinants of trust in electronic commerce.” Before starting the interviews with respondents from our sample, we pre-tested the interview guide with two individuals, one of whom was an expert in cross-border e-commerce. Then, we conducted interviews with fifteen individuals who made purchases from foreign e-sellers; the majority of interviewees were experts in the field of e-commerce. They confirmed that the questions were clear and understandable, which supported that their responses could be used to measure the constructs of the model.

The structure of the interview guide was such that the respondents felt comfortable and also facilitated data collection in order to achieve the objective of the study. After presenting the context and the subject, each respondent was asked what first comes to mind when he hears “cross-border e-commerce.” Then, general questions about trust were asked, followed by questions regarding the interviewees’ online shopping experience. After this, participants were asked about the risks associated with cross-border e-commerce and the factors that can impact a consumer’s initial trust and behavioral intentions. Before closing the interview, questions were asked about the interviewees’ expectations in relation to the actions and behaviors of foreign e-sellers. Finally, interviewees were asked to provide socio-demographic details.

After collecting data, the interviews were processed using NVivo software, which is a software specializing in processing and analyzing the content of qualitative studies. This analysis allows us to study the relevance of the variables of the conceptual model.

4.1.2. Profile of the Interviewees

All the interviewees live in Morocco and precisely in Casablanca (the biggest city of the country). Most of them were men (73%). The majority of respondents were young people aged between 21 and 37 years (80%). An overwhelming majority (87%) of those interviewed were educated, having studied at least three

additional years after obtaining their baccalaureate degree. Regarding the respondents' professional status, most were entrepreneurs (40%), followed by employees in the private or public sector (27%); 20% of respondents were unemployed. Thus, the majority of interviewees had an income-generating activity. In terms of income, 34% of respondents earned more than 10,000 dirhams (about USD \$1,000), which is considered a high income; 33% had an income between 5,000 and 10,000 dirhams, which is considered an average income; and 20% of respondents had a low income of less than 5,000 dirhams. Finally, 13% of respondents had no income. Regarding family situation, 60% of the interviewees were single, while the remainder were married. The majority (60%) of respondents made international online purchases with an average (5 to 10 times per year) to high frequency (more than 20 times per year). Respondents therefore had fairly rich to very rich experience in international online shopping.

4.1.3. Summary of Interviewees' Responses

In the context of cross-border e-commerce, interviewees agreed on the importance of feedback and intervention from third parties in deciding to trust an unfamiliar online seller. These two variables were thus confirmed to play an important role in building initial consumer trust online. Feedback is a reliable signal of the credibility and integrity of an online seller, while third parties help protect buyers and ensure the smooth execution of a transaction. The following are examples of respondents' answers:

1. *"Personally, I don't trust the seller, I mostly trust feedback."*
2. *"The feedback is important for the buyer as well as the seller... Many buyers use these ratings to assess the seller. It is necessary at the end of a transaction to give a positive or negative evaluation."*
3. *"Platforms like Amazon or Aliexpress play the role of an intermediary. They are like a market that brings together the seller and the buyer and organizes the relationship between them; they ensure that there are no scams, and they intervene when there is a return of merchandise."*

Given the two important determinants of initial trust for an online merchant—feedback and third party involvement—most interviewees resorted to the use of international marketplaces rather than sites belonging to a single party because these marketplaces have strong international reputations, can intervene in the event of litigation, and allow buyers to view feedback and reviews for online sellers.

In contrast, the national integrity variable was not at all relevant for most interviewees. As such, this variable does not play a significant role in building initial trust and therefore does not have a significant impact on the central variable of our study. The following quotation outlines respondents' thoughts on a seller's national integrity:

"For me, country of origin is not a criterion because there are scammers all over the world . . . for example . . . a site can be from France while the developer is in Senegal!"

Disposition to trust a seller varied from one interviewee to another depending on each individual's experiences in different contexts and relationships. As an individual variable, disposition to trust was found to be relevant as a moderating variable in the link between trust and its determinants. This finding is confirmed by the studies of the literature review (Mayer et al., 1995; Lee and Turban, 2001; Chouk and Perrien, 2005; Pavlou and Dimoka, 2006; Guo et al., 2018).

Most of the interviewees considered the main variable of initial trust to be characterized by credibility and integrity. These two sub-dimensions showed that in the context of cross-border e-commerce, the cognitive dimension of initial trust is the most dominant dimension.

According to almost all of the interviewees, the most relevant risks in cross-border e-commerce are those linked with payment and delivery. One of the main risks associated with payment is the risk of phishing, scams, or hacking when using a given payment method. The second type of risk is delivery risk, which increases in cross-border e-commerce because of the possibility of various obstacles such as the blocking of goods at customs, delays in delivery, or the loss or deterioration of the goods. The following quotations summarize respondents' views of the risks linked to payment and delivery.

1. *"You add the risk of loss plus the risk of confiscation of the item by customs!"*
2. *"The risk of breakage—on the road [the item] can break!"*
3. *"Payment risks—phishing—and the second risk . . . is that you pay and you don't receive the item!"*

Three variables showed significance when analyzing the results. The first variable is the perceived responsiveness of salespeople, which almost half of the respondents mentioned. Perceived responsiveness refers to the seller's communicativeness and quick responses to questions and queries. It also refers to listening

skills and responding quickly to problems such as late delivery. Seller responsiveness plays an important role in creating trust for online consumers and can drive consumers to make a purchase. The second variable that emerged as significant from the analysis is price. Several interviewees cited the importance of price in selecting a seller to buy from. Buyers look for the lowest price, including delivery costs, when choosing where to buy. The third variable is international delivery, which all interviewees agreed that it plays an important role in establishing trust. The importance of these variables is supported by the following quotations from the interviews.

1. *"I expect responsiveness because you are happy to pay and should receive your purchase as soon as possible!"*
2. *"I see the prices: I check if they are not more expensive than the competitors!"*
3. *"I expect them to agree to respect the delivery time; for example, if I buy from [a seller] today, the next business day, they have to send me the order!"*

Regarding the consequences of initial trust, the majority of interviewees agreed that if they trust an unfamiliar online seller, they will intend to make a purchase from them or return to their website. This purchase intention is formed because trust is only established after having verified several elements indicating that the seller is credible and honest. These elements include feedback and the presence of third parties (marketplaces or payment platforms like PayPal). These elements significantly reduce risk, encourage the buyer to trust the seller, and increase purchase intention and/or intention to return to the store. Regarding the intentions to make a purchase from a new trusted e-seller or to return to his store, interviewees made the following statements.

1. *"Yes, I can make a purchase from him!"*
2. *"I will return . . . afterwards I will return if I remember him, and if I remember his site, I will return. However, at the same time I will check the updates. I'll see if the reviews have changed—did anything happen?"*

Conversely, the majority of respondents denied having the intention to recommend an unfamiliar e-seller to someone else, even if they trust the seller. The respondents felt that trust is not sufficient to recommend a seller, and buyers must already have at least one shopping experience with the seller to make a recommendation. Respondents made comments like:

"No, if I haven't bought from [a seller] before, I can't recommend him."

4.2. Statistical Analysis

4.2.1. Lexical Analysis

The lexical analysis presented in Figure 2 shows that the five most used words in the answers of interviewees in descending order are:

1. Trust
2. Shipping-Shipped
3. Pay-Payment
4. Risk
5. Feedback

The prevalence of these words shows the importance of these concepts and explains their predominance in the answers of the interviewees.

The most used word by interviewees was "trust." The cognitive dimension of the concept of trust is more dominant in the answers of the respondents, while the affective dimension was negligible. This is logical in the context of e-commerce given that interactions are mediated by machines without any direct human relations. The study's focus on initial trust, which is based on credibility and integrity, further explains the predominance of the cognitive dimension. The words "serious" and "credible/credibility" refer to the dimension of credibility, while the words "honest," "respected commitment/promise," "commitment/committed" refer to integrity. The dimensions of credibility and integrity were also prevalent in the literature review.

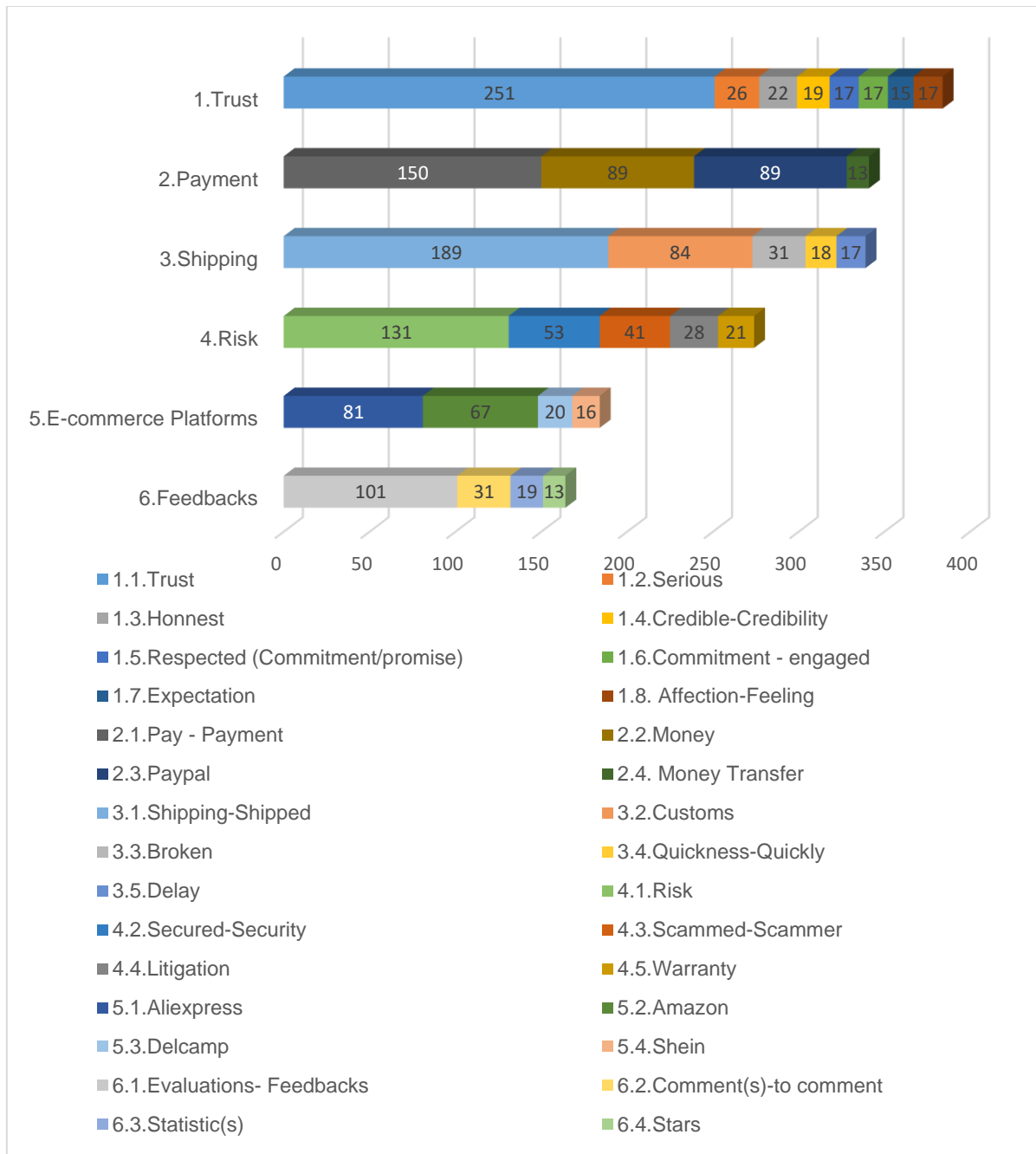


Figure 2. Frequency of the most used words sorted by categories

The second most frequently used words pertained to delivery: delivery, delivered, shipping, expedition; this demonstrates once again that delivery plays a crucial and essential role in pushing consumers to shop internationally online. The international dimension further emphasizes the importance of delivery because the risks associated with delivery increase in this context. The three risks most cited by the interviewees were 1) customs, which can block the goods, require complicated procedures to allow the goods to pass, require the payment of exorbitant taxes, or prohibit the importation of certain types of goods; 2) late delivery, which can occur because of logistical problems often linked to the carrier and not to the seller and which can represent a major barrier to international purchasing, especially when the exporting country is far from the importing country; and 3) the possibility of receiving a broken or damaged product either because of poor packaging by the seller or because of poor delivery conditions if the carrier does not take care of the goods.

The third most cited word was payment, which reflects that this dimension is an essential component of the transaction. International e-payment can be done with several methods; the most cited method among the interviewees was PayPal. Most of the interviewees used this payment method because it is considered the most secure way to pay for international online purchases. PayPal can also be considered a third party that

facilitates transactions, reinforcing the role of third parties in building trust, particularly with unfamiliar e-sellers. One of the strengths of PayPal is that it allows a fast and full refund for the buyer in the case of disputes with the seller, which strengthens the buyer's trust and purchase intention.

The fourth most used word was risk, which is a multidimensional concept. The most mentioned and most dominant dimensions of risk were linked to delivery and payment. According to the lexical analysis, the concept of risk among interviewees was most often linked to the concepts of security, dispute management, guarantees, and scams. Thus, the online buyer seeks to make purchases on platforms that secure the purchases and make it easy to open a dispute in case of a problem. Respondents also sought marketplaces that offer guarantees in case of problems or scams, including full refund; this again underscores the importance of third parties.

The fifth most used word was feedback. Feedback refers to the reviews left by consumers who have already made a purchase from the seller. Feedback can take many forms, such as comments, ratings, stars, and even photos. Feedback is useful because, in most cases, there is no connection between the consumer and the seller, which makes feedback credible and reliable. Feedback synthesis produces valuable statistics (e.g., the number of positive, neutral, and negative evaluations as well as percentages or the average number of stars) that make it possible to inform consumers about a seller's level of credibility, seriousness, and honesty. Interviewees greatly appreciate feedback with photos because photos show whether the product received matches with the one described in the advertisement. Thus, feedback is a significant determinant of consumer trust in an e-seller.

Among the most used words, we found the names of international marketplaces such as the Chinese platform AliExpress and the American platform Amazon. These marketplaces connect independent sellers and buyers from different countries and play the role of intermediaries to secure transactions and guarantee online exchanges. The majority of interviewees trust marketplaces that have a good reputation and offer guarantees for online buyers. These platforms therefore act as third parties that play an essential role in building trust among e-consumers, especially in the case of transactions with an unfamiliar seller.

4.2.2. Analysis of Matrix Crossings

4.2.2.1. The Determinants of Initial Trust

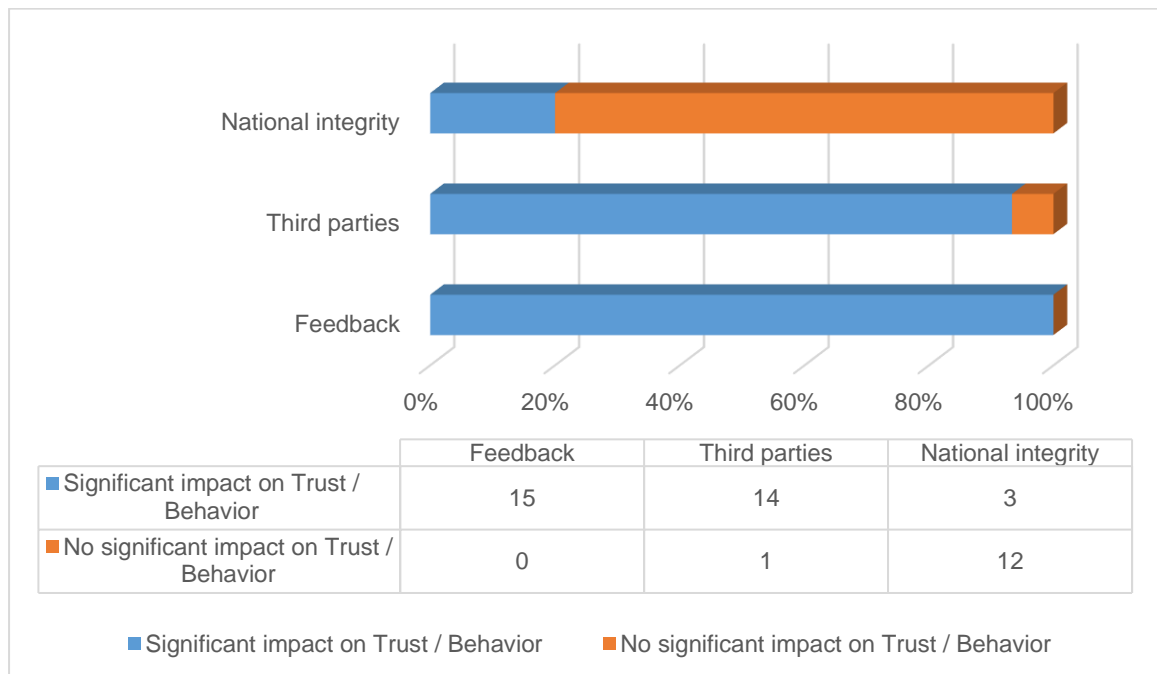


Figure 3. Relevance of the determinants of initial trust

- Feedback

All interviewees (15/15) agreed on the significant role of feedback. Thus, feedback is a relevant variable that can indicate consumer trust in an e-seller.

- Third Parties

Almost all interviewees (14/15) confirmed the importance of the role of third parties that oversee transactions and protect the consumer from any possible manipulation by the seller. Third parties can take the form of international marketplaces like AliExpress or Amazon, or they can take the form of a payment method like PayPal. Third parties were confirmed as a determinant of trust.

- National Integrity

The majority of interviewees (12/15) confirmed the irrelevance of the seller's country of origin in terms of trust, in particular the perceived national integrity. Firstly, it is often difficult to know the origin country of a seller. Secondly, a country can have both honest and credible sellers and dishonest and malicious sellers. Thirdly, third parties reassure consumers and intervene in case of disputes or possible scams, regardless of the seller's country of origin. Finally, feedback provides information on a seller's level of credibility regardless of their country of origin. Thus, the perceived integrity of people or sellers from the same country is not a relevant variable for establishing trust.

4.2.2.2. The Consequences of Initial Trust

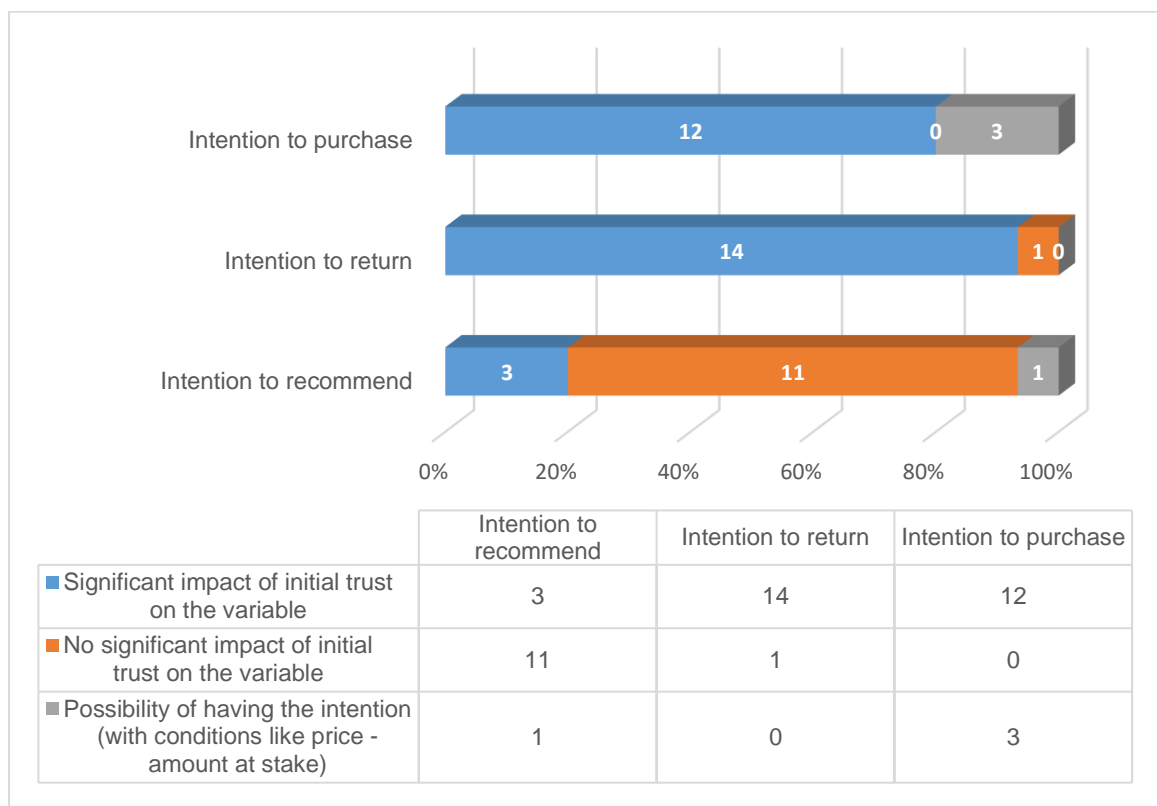


Figure 4. Relevance of the consequences of initial trust

- Intention to Purchase

The majority of interviewees (12/15) agreed that if they trust an unfamiliar e-seller, they intend to make a purchase from them. For some interviewees (3/15), intending to purchase from a seller is conditioned by the price or the amount of money involved in the transaction. The higher the price is, the less the consumer intends to make the purchase; hence, the variable of intention to purchase is relevant in relation to initial trust.

- Intention to Return

Almost all interviewees (14/15) agreed that if they trust an unfamiliar seller, they will intend to return to their store at a later time. They may even memorize the nickname of the store or the seller. Some interviewees indicated that each time they return to the seller's store, they treat them as a new seller and re-check the credibility indicators. Thus, the variable of intention to return is confirmed to be dependent on initial trust.

- **Intention to Recommend**

The majority of interviewees (11/15) indicated that trusting an unfamiliar e-seller does not mean that they intend to recommend them. The main reason for this is that in order to recommend the seller, they must already have at least one positive shopping experience with them. Thus, intention to recommend is considered irrelevant to initial trust and should be eliminated from the conceptual model.

This qualitative study enabled us to highlight the determinants and consequences of initial trust in cross-border e-commerce and to measure the importance of the perceived risk associated with using the Internet as a mode of purchase. At the theoretical level, we demonstrated the importance of the variables of feedback and third parties in establishing initial trust. Three new variables—international delivery, perceived responsiveness of the seller, and price—also emerged as important through the qualitative study. Disposition to trust was considered as a moderating variable for initial trust and its determinants. The variable of risk was also considered a moderating variable for initial trust and purchase intention. The variables that were eliminated included national integrity and the intention to recommend the seller because they were insignificant for the majority of respondents.

5. Discussion and Conclusion

Our research supports that initial trust is a central and essential concept in any economic exchange relationship between two unfamiliar parties. This form of trust is not easy to build and is difficult to maintain and develop (Mcknight et al., 1998). This delicacy occurs because initial trust is indirect (Mcknight et al., 1998) and is based on assumptions constructed from clues and signals emitted by the other party (Spence, 1973) rather than knowledge of the other party (Mcknight et al., 1998). Our research also allowed us to explore the explanatory factors of initial trust and its impact on consumer intentions in the context of cross-border e-commerce.

At the managerial level, we were able to highlight the signals that must be taken into consideration by managers operating in cross-border e-commerce to establish initial trust, which has a significant impact on consumer purchase intention or return intention. The e-seller must be responsive to requests and questions from the buyer, which can inspire trust among consumers. The online seller should also do his best to meet consumer needs to ensure successful transactions and to receive positive feedback from the consumer. This feedback will increase the seller's reputation and illustrate his seriousness and his credibility. As a result, other consumers will be more inclined to make purchases from his store. For the international delivery, its quality and speed depend on the carrier and the transit or delivery conditions. However, the seller can send the product as quickly as possible, offer a delivery method that meets the buyer's needs, and ensure that the goods are well packaged to avoid damage in transit. Consequently, the e-seller must take seriously the image he gives to the consumer through the signals he sends out on his online store. Thus, a negative signal can prevent the establishment of initial trust by the consumer. As a result, he will not intend to make the purchase, to return to the store or even to recommend the seller. In this context of crisis on an international scale due to the spread of COVID-19 virus, trade has become difficult between countries, which has considerably reduced the size of the international market that becomes very narrow. As a result, the task of international sellers has become difficult to gain new market share. As a consequence to this reason, the e-seller must do his best to send out positive signals that will create the trust that is essential to encourage the consumer to make the purchase.

The fact that this study is exploratory limits the scope of the results. Therefore, the model developed from the literature review and the qualitative study should be tested by a quantitative study that can confirm or refute the relationships between the variables. Given that the conceptual model is complicated and includes intermediate variables (moderators and mediators), structural equations are recommended to analyze the model.

Among the limitations of our research, there is the small number of respondents with significant experience in international online shopping. Moreover, most of our interviews were done remotely due to the barriers imposed by public authorities to limit the spread of the COVID-19 virus. So it was difficult to take note of the non-verbal communication of the interviewees which could supplement their answers.

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