

Research Paper

## The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

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### ABSTRACT

This study examined the impact of self-construal on usability, trustworthiness, and digital self-efficacy in e-commerce platforms, hypothesizing that neither interdependent self-construal (INTSC) nor independent self-construal (IDSC) would significantly predict these outcomes, and that web design would not moderate these relationships. A sample of 200 participants (aged 18–45) completed Likert-scale surveys assessing self-construal, usability, trustworthiness, digital self-efficacy, and web design perceptions after interacting with a popular e-commerce platform. Linear regression analyses revealed no significant effects of INTSC or IDSC on usability (INTSC:  $t = 0.615$ ,  $p = .539$ ; IDSC:  $t = 0.098$ ,  $p = .921$ ), trustworthiness (INTSC:  $t = 0.754$ ,  $p = .451$ ; IDSC:  $t = 0.758$ ,  $p = .448$ ), or digital self-efficacy (INTSC:  $t = 0.111$ ,  $p = .911$ ; IDSC:  $t = 0.151$ ,  $p = .880$ ). These findings support the hypotheses, suggesting that self-construal and web design do not significantly influence user experiences in e-commerce contexts. The results challenge the emphasis on culturally tailored designs, highlighting the efficacy of universal design principles in globalized digital platforms. Implications for e-commerce development and future research directions are discussed.

**Keywords:** *Self-Construal, Usability, Trustworthiness, Digital Self-Efficacy*

E-commerce, which provides unmatched accessibility and convenience, has completely changed how customers engage with businesses. But in addition to product quality, an e-commerce platform's success hinges on its usability and credibility, both of which have a big impact on customer behavior (Gefen & Straub, 2004). Self-construal, or how people define themselves in relation to others, is one psychological component that influences how customers view and interact with online platforms. The two main categories of self-construal are interdependent self-construal, which is how people see themselves in connection to social groupings, and independent self-construal, which is how people see themselves as independent and unique (Markus & Kitayama, 1991). In e-commerce contexts, this distinction is vital in determining user experiences and trust.

The simplicity with which customers can navigate, comprehend, and finish transactions on a platform is known as usability in e-commerce (Nielsen, 1993). E-commerce systems that provide high degrees of customisation, minimalistic designs, and simple decision-making

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## **The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

procedures are preferred by people with an independent self-construal, according to research (Tsai & Men, 2013). On the other hand, social proof, community recommendations, and community involvement elements like reviews and shared buying experiences are valued by people who demonstrate interdependent self-construal since they increase their trust in the platform (Zhou et al., 2018). Consequently, usability and user happiness can be greatly increased by creating an e-commerce layout that is in line with users' perceptions of themselves.

On the other hand, a key element of e-commerce success is credibility. In order to reduce the inherent hazards of online transactions, it includes perceptions of security, dependability, and credibility (McKnight et al., 2002). Depending on self-construal orientations, trust building in e-commerce differs. Based on logical assessments of security features, financial guarantees, and expert website aesthetics, independent self-construal people have a tendency to trust platforms (Gefen et al., 2003). Conversely, social endorsements such influencer partnerships, testimonials, and culturally recognizable symbols are sources of trust for interdependent self-construal people (Choi et al., 2019). Businesses can adapt trust-building strategies to different customer segments by being aware of these subtleties.

In research, a theoretical framework aids in elucidating the connections between important ideas. Theories from consumer behavior, psychology, and human-computer interaction are used in this study to shed light on how self-perception influences e-commerce usability and trust. Self-construal theory, Hofstede's cultural dimensions theory, the technology acceptance model (TAM), and trust theory are the primary theories that underpin this study.

Markus and Kitayama (1991) established the self-construal theory, which describes how people identify themselves in relation to their social and cultural contexts. The hypothesis distinguishes between two categories of self-perception: Independent Self-Construal: People that have this mentality regard themselves as distinct and independent. Self-expression and personal objectives are their top priorities. They like e-commerce systems that offer effective navigation, comprehensive product descriptions, and customisation (Tsai & Men, 2013). Interdependent Self-Construal: These people use their interactions with other people to define who they are. They place a high value on social ties, group harmony, and collective decision-making. Consumer feedback, social media integration, and community involvement increase their likelihood of trusting online retailers (Zhou et al., 2018).

How people accept and use technology is explained by Davis's (1989) Technology Acceptance Model (TAM). It implies that adoption of technology is influenced by two factors: The degree to which a person thinks a technology will improve their performance is known as perceived usefulness, or PU. The technology's perceived ease of use, or PEOU, measures how simple it is to use.

Because it emphasizes the importance of usability, TAM is essential in e-commerce. PEOU is important to independent self-construal people, who like straightforward interfaces (Gefen et al., 2003). According to Choi et al. (2019), interdependent self-construal users view PU as significant if the platform facilitates peer engagement, shared recommendations, and social shopping.

Because internet transactions are risky, trust is crucial in e-commerce. Users' faith in online platforms is explained by trust theory (McKnight et al., 2002). It draws attention to three

## **The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

crucial elements: Integrity: The conviction that a business is truthful and fulfills its commitments. Benevolence: The belief that a business behaves in the best interests of its customers. Competence: The conviction that the business can deliver on its promises. According to Gefen and Straub (2004), independent self-construal persons prioritize a company's competence and integrity, valuing transparent business practices, professional website designs, and safe payment methods. According to Choi et al. (2019), interdependent self-construal people place a high value on social validation and trust companies that have a large community presence and positive word-of-mouth referrals.

The cultural aspects theory of Hofstede (1980) describes how cultural variations affect consumer behavior. Two aspects are especially pertinent to e-commerce and self-perception: Collectivism vs. Individualism: Eastern cultures place more emphasis on collectivism (interdependent self-construal) than Western cultures do on individualism (independent self-construal). While collectivists rely on the ideas of the group, individualists desire customized purchasing experiences (Shavitt et al., 2006). Avoiding Uncertainty: Risk aversion varies among cultures. Strong security precautions in online purchasing are valued by high uncertainty avoidance cultures (like Japan), but low uncertainty avoidance cultures (like the U.S.) might feel more at ease experimenting with new platforms (McKnight et al., 2002).

The term "self-construal" describes how people view themselves in connection to other people. The definition given by Markus and Kitayama (1991) is "the extent to which individuals view themselves as either autonomous or connected to others." There are two primary kinds: According to Markus and Kitayama (1991), those who possess an independent self-construal "emphasize personal goals, uniqueness, and self-expression". They like personalized purchasing experiences and little social impact when it comes to e-commerce (Tsai & Men, 2013). These people "see themselves as fundamentally connected to others and define their identity based on social relationships" (Markus & Kitayama, 1991, p. 227). This is known as interdependent self-construal. When it comes to online buying, they prioritize social interaction, peer recommendations, and collaborative decision-making (Zhou et al., 2018).

"The extent to which a product can be used by specified users to achieve specified goals with effectiveness, efficiency, and satisfaction in a specified context of use" is the definition of usability (International Organization for Standardization [ISO], 1998). Usability in e-commerce refers to user-friendly interfaces, clear product information, and ease of navigation (Nielsen, 1993). Usability is defined as "having a streamlined, personalized shopping experience with minimal interruptions" by independent self-construal users (Gefen et al., 2003, p. 55). Usability is defined as "access to community reviews, social shopping tools, and collective decision-making features" for interdependent self-construal users (Choi et al., 2019, p. 238). Heuristic evaluation, usability testing, and survey tools such as the System Usability Scale are commonly used to quantify usability (Brooke, 1996).

"The degree to which consumers perceive an online platform as reliable, secure, and capable of fulfilling its promises" is the definition of trustworthiness in e-commerce (McKnight et al., 2002, p. 335). Three key elements make up trustworthiness: According to McKnight et al. (2002), integrity is "the belief that the company adheres to ethical principles and transparency". According to Gefen and Straub (2004), benevolence is "the perception that the company acts in the best interest of customers". According to McKnight et al. (2002),

## The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

competence is "the belief that the company has the ability to deliver quality products and services".

As stated by Eastin and LaRose (2000) on page 5, "an individual's belief in their ability to successfully use digital technologies to accomplish tasks" is known as digital self-efficacy. It affects how individuals handle digital interactions, make purchases online, and traverse e-commerce systems.

"Higher digital self-efficacy leads to increased confidence in using online platforms and reduces anxiety related to digital transactions," claim Eastin & LaRose (2000) (p. 7). "Higher digital self-efficacy, as they are accustomed to self-reliant decision-making and exploration of new technologies" is a common trait of independent self-construal users (Shavitt et al., 2006, p. 1107). However, according to Zhou et al. (2018), interdependent users "may rely on social networks to guide their online behavior and validate their digital competencies".

### **METHODOLOGY**

#### *Aim*

To study whether self-construal impacts usability, trustworthiness and digital self-efficacy in the context of e-commerce platforms and to examine whether web design moderates these relationships.

#### *Objective*

1. To assess the extent to which self-construal is associated with perceived usability, trustworthiness and digital self-efficacy in e-commerce platforms;
2. To evaluate whether web design moderates the relationship between self-construal and perceived usability, trustworthiness and digital self-efficacy;
3. To collect and analyse the data from a diverse sample to test the hypotheses that self-construal and web design do not significantly influence the specified outcomes.

#### *Hypotheses*

- **H1:** Self-construal will not have a significant relationship with the perceived usability of e-commerce platforms.
- **H2:** Self-construal will not have a significant relationship with the perceived trustworthiness of e-commerce platforms.
- **H3:** Self-construal will not have a significant relationship with digital self-efficacy in using e-commerce platforms.
- **H4:** Web design will not moderate the relationship between self-construal and usability, trustworthiness, or digital self-efficacy in e-commerce platforms.

#### *Research Design*

In order to investigate the hypothesis that web design does not modify the links between usability, trustworthiness, and digital self-efficacy, and that self-construal does not significantly influence these interactions, this study uses a cross-sectional, quantitative research approach. Likert-scale surveys will be used to gather data, and they will be distributed both online and offline to guarantee accessibility and a range of answers. The study will concentrate on how users interact with e-commerce platforms, a common digital setting where self-efficacy, trust, and usability are crucial.

## **The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

### ***Variables***

1. Independent variable- self construal (independent V/S interdependent)
2. Dependent variable- usability, trustworthiness, digital self-efficacy
3. Moderator variable- web design

### ***Data collection***

Structured questionnaires with Likert-scale items (e.g., 1 = Strongly Disagree to 5 = Strongly Agree) will be used to gather data on perceptions of web design, digital self-efficacy, trustworthiness, and self-construal. Two formats will be used to deliver the questionnaires:

- Offline: Participants gathered through campus networks, friends, and family will be given paper-based surveys in person. This approach guarantees the inclusion of people who might prefer physical media or have restricted web access.
- Online: To reach a wider sample, including people accustomed to digital interfaces, digital surveys will be placed on a platform such as Google Forms.

### ***Sample***

- Sample size- 200 participants
- Age Range- 18-45 years old which represents a wide range of adults who are probably frequent users of e-commerce sites.

**Recruitment:** Convenience sampling will be the main method used to find participants, utilizing easily accessible networks like:

1. Family members and friends, guaranteeing a variety of adults who are not students.
2. Local university students, who offer a youthful, tech-savvy viewpoint.
3. Initial participants' recommendations to broaden the sample within the desired age range.

### ***Inclusion criteria:***

1. The target age range for active e-commerce users is 18 to 45 years old.
2. To guarantee familiarity with the context, have utilized an e-commerce platform (such as Amazon, eBay, or a comparable one) at least once in the previous six months.
3. Able to read and comprehend the survey language (which may be translated based on the locale or English, for example).
4. Being prepared to give their informed consent in order to participate.

### ***Exclusion criteria:***

1. Ages under 18 or over 45 will help you stay focused on your target audience.
2. No prior six-month experience with e-commerce platforms, as this could restrict pertinent answers.
3. Unable to finish the survey because of cognitive impairments or language obstacles.
4. Participants with professional experience in e-commerce development or web design, as their knowledge may skew answers.

### ***Instruments***

Five measures were used in this study,

## The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

1. **Scale of Trust in Automated Systems:** Developed in the year 2008 by S. J. Lee & K. J. See the reliability of the scale is Cronbach's alpha values typically above 0.80 and has demonstrated construct validity. This scale was used to test trustworthiness in the participants.
2. **System Usability Scale:** Developed in 1986 by John Brooke, the reliability is Cronbach's alpha ranging from 0.80 to 0.91, the test has strong construct validity. It's a five-point likert scale to assess the usability of a system/ in this case the website
3. **Self-Construal Scale:** Developed in the year 1994 by Singelis, T. M. The reliability is Cronbach's alpha coefficients ranging from 0.70 to 0.90, It has strong predictive validity. It's 30 item likert scale to identify independent and interdependent participants.
4. **Digital Self-Efficacy scale:** Developed by Anna-Sophie Ulfert-Blank and Isabelle Schmidt. It is a 25-item scale designed to measure an individual's confidence in their ability to use digital technologies successfully.
5. **Choose a web design:** The participants were shown two web designs Proctor & Gamble (associated with independent individuals) and Dongsuh corporation (associated with interdependent individuals) and were asked to choose based on the web design, preference.

### *Procedure*

Participants are approached through personal networks and in college campus, with invitations sent via WhatsApp or in-person conversation. A brief description of the study will outline the purpose along with the questionnaire, time constraint and voluntary participation. Participants will provide informed consent either offline or In online questionnaire. The administration is done in both offline and online settings. For online settings the link for the survey along with the links of the website is shared for the participant to explore. For offline survey a printed questionnaire is provide along with anything else that might be needed by the participant. The online responses are easily transported to an excel sheet, for the offline responses all raw scores were manually entered. Then the data was analysed and scored.

## RESULTS

*Table No. 1 Anova of usability and independent self-construal (IDSC)*

		ANOVA <sup>a</sup>					
WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	16.321	1	16.321	.198	.657 <sup>b</sup>
		Residual	8650.852	105	82.389		
		Total	8667.173	106			
1.00	1	Regression	37.935	1	37.935	.437	.510 <sup>b</sup>
		Residual	7905.344	91	86.872		
		Total	7943.280	92			

a. Dependent Variable: USE

b. Predictors: (Constant), IDSC

**The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

**Table No. 2 Coefficients of usability and independent self-construal (IDSC)**

**Coefficients<sup>a</sup>**

WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	63.711	5.747		11.086	<.001
		IDSC	.486	1.092	.043	.445	.657
1.00	1	(Constant)	63.088	4.662		13.533	<.001
		IDSC	.628	.950	.069	.661	.510

a. Dependent Variable: USE

**Table No. 3 Comparison of T-value and probability of IDSC and Usability**

t-value	df	Probability
0.09810702	196	0.92194761

**Table No. 4 Anova of Trustworthiness and independent self-construal (IDSC)**

**ANOVA<sup>a</sup>**

WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	1.752	1	1.752	.113	.737 <sup>b</sup>
		Residual	1622.211	105	15.450		
		Total	1623.963	106			
1.00	1	Regression	9.180	1	9.180	.609	.437 <sup>b</sup>
		Residual	1371.142	91	15.067		
		Total	1380.323	92			

a. Dependent Variable: TRUST

b. Predictors: (Constant), IDSC

**Table No. 5 Coefficients of Trustworthiness and Independent Self-Construal (IDSC)**

**Coefficients<sup>a</sup>**

WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	49.847	2.489		20.030	<.001
		IDSC	-.159	.473	-.033	-.337	.737
1.00	1	(Constant)	47.840	1.942		24.640	<.001
		IDSC	.309	.396	.082	.781	.437

a. Dependent Variable: TRUST

**Table No. 6 Comparison of T-value and probability of IDSC and Trustworthiness**

t-value	df	Probability
0.75865241	196	0.44897184

**The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

**Table No. 7 Anova of Digital Self-Efficacy and independent self-construal (IDSC)**

**ANOVA<sup>a</sup>**

WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	35.206	1	35.206	.113	.737 <sup>b</sup>
		Residual	32583.616	105	310.320		
		Total	32618.822	106			
1.00	1	Regression	129.465	1	129.465	.322	.572 <sup>b</sup>
		Residual	36621.202	91	402.431		
		Total	36750.667	92			

a. Dependent Variable: digital self efficacy

b. Predictors: (Constant), IDSC

**Table No. 8 Coefficients of Digital Self-Efficacy and Independent Self-Construal (IDSC)**

**Coefficients<sup>a</sup>**

WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	105.979	11.153		9.502	<.001
		IDSC	.714	2.119	.033	.337	.737
1.00	1	(Constant)	99.099	10.034		9.876	<.001
		IDSC	1.159	2.044	.059	.567	.572

a. Dependent Variable: digital self efficacy

**Table No. 9 Comparison of T-value and probability of IDSC and Digital Self-Efficacy**

t-value	df	Probability
0.15114651	196	0.88001562

**Table No. 10 Anova of usability and Interdependent Self-Construal (INTSC)**

**ANOVA<sup>a</sup>**

WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	84.006	1	84.006	1.028	.313 <sup>b</sup>
		Residual	8583.167	105	81.744		
		Total	8667.173	106			
1.00	1	Regression	2.750	1	2.750	.032	.859 <sup>b</sup>
		Residual	7940.529	91	87.259		
		Total	7943.280	92			

a. Dependent Variable: USE

b. Predictors: (Constant), INTSC

The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

Table No. 11 Coefficient of usability and Interdependent Self-Construal (INTSC)

**Coefficients<sup>a</sup>**

WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	60.710	5.523		10.992	<.001
		INTSC	1.099	1.084	.098	1.014	.313
1.00	1	(Constant)	65.276	4.754		13.731	<.001
		INTSC	.182	1.023	.019	.178	.859

a. Dependent Variable: USE

Table No. 12 Comparison of T-value and probability of INTSC and Usability

t-value	df	Probability
0.61523052	196	0.53911618

Table No. 13 Anova of Trustworthiness and Interdependent Self-Construal (INTSC)

**ANOVA<sup>a</sup>**

WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	40.059	1	40.059	2.656	.106 <sup>b</sup>
		Residual	1583.904	105	15.085		
		Total	1623.963	106			
1.00	1	Regression	6.695	1	6.695	.444	.507 <sup>b</sup>
		Residual	1373.627	91	15.095		
		Total	1380.323	92			

a. Dependent Variable: TRUST

b. Predictors: (Constant), INTSC

Table No. 14 Coefficient of Trustworthiness and Interdependent Self-Construal (INTSC)

**Coefficients<sup>a</sup>**

WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	52.836	2.373		22.269	<.001
		INTSC	-.759	.466	-.157	-1.630	.106
1.00	1	(Constant)	50.612	1.977		25.596	<.001
		INTSC	-.283	.425	-.070	-.666	.507

a. Dependent Variable: TRUST

Table No. 15 Comparison of T-value and probability of INTSC and Usability

t-value	df	Probability
0.75471839	196	0.45132384

**The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform**

**Table No. 16 Anova of Digital Self-Efficacy and Interdependent Self-Construal (INTSC)**

			ANOVA <sup>a</sup>				
WD_NEW	Model		Sum of Squares	df	Mean Square	F	Sig.
.00	1	Regression	103.948	1	103.948	.336	.564 <sup>b</sup>
		Residual	32514.874	105	309.665		
		Total	32618.822	106			
1.00	1	Regression	66.107	1	66.107	.164	.686 <sup>b</sup>
		Residual	36684.560	91	403.127		
		Total	36750.667	92			

a. Dependent Variable: digital self efficacy

b. Predictors: (Constant), INTSC

**Table No. 14 Coefficient of Digital Self-efficacy and Interdependent Self-Construal (INTSC)**

			Coefficients <sup>a</sup>				
WD_NEW	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
.00	1	(Constant)	103.542	10.750		9.632	<.001
		INTSC	1.222	2.110	.056	.579	.564
1.00	1	(Constant)	100.616	10.218		9.847	<.001
		INTSC	.890	2.199	.042	.405	.686

a. Dependent Variable: digital self efficacy

**Table No. 15 Comparison of T-value and probability of INTSC and Digital Self -Efficacy**

t-value	df	Probability
0.11102337	196	0.91171145

Linear regression analysis was conducted to test the hypotheses(H1-H4) that interdependent self-construal (INTSC) and Independent self-construal (IDSC) do not significantly predict usability, trustworthiness or digital self-efficacy in e-commerce platforms and that web design does not moderate these relationships (N=200). For usability, INTSC showed no significant effect (t=0.615, p= 0.539) similarly IDSC also showed no significant effect (t=0.098, p=0.921). For trust worthiness, INTSC showed no significant effect (t=0.754, p=0.451) similarly IDSC showed no significant effect (t=0.758, p=0.44). for digital self-efficacy, INTSC showed no significant effect (t=0.111, p= 0.911) similarly IDSC showed no significant effect (t=0.151, p= 0.880). These results are consistent with the hypotheses (H1–H4), showing that usability, trustworthiness, and digital self-efficacy in e-commerce platforms are not significantly impacted by self-construal or its relationship to web design.

## DISCUSSION

The present study aimed to investigate whether self-construal, specifically interdependent self-construal (INTSC) and independent self-construal (IDSC), influences usability, trustworthiness, and digital self-efficacy in e-commerce platforms, and whether web design moderates these relationships. Linear regression analyses (N = 200) revealed no significant

## The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

effects of INTSC or IDSC on usability (INTSC:  $t = 0.615$ ,  $p = .539$ ; IDSC:  $t = 0.098$ ,  $p = .921$ ), trustworthiness (INTSC:  $t = 0.754$ ,  $p = .451$ ; IDSC:  $t = 0.758$ ,  $p = .448$ ), or digital self-efficacy (INTSC:  $t = 0.111$ ,  $p = .911$ ; IDSC:  $t = 0.151$ ,  $p = .880$ ). Additionally, web design did not moderate these relationships, as interaction terms were non-significant across all outcomes. These findings align with the hypotheses (H1–H4), suggesting that self-construal and web design do not significantly impact usability, trustworthiness, or digital self-efficacy in e-commerce contexts. This discussion explores the implications of these non-significant results, situates them within the broader literature, addresses limitations, and proposes directions for future research. The theoretical premise that cultural structures like self-construal, which have their roots in Markus and Kitayama's (1991) paradigm, significantly influence user interactions with digital interfaces is called into question by the non-significant connections between self-construal and the dependent variables. According to self-construal theory, people with independent self-construal value efficiency and autonomy, which may lead them to favor minimalist, task-oriented web designs, while people with interdependent self-construal value relational harmony, which may lead them to favor interfaces that are visually rich or socially interactive. Our results are more in line with Chen and Zhang's (2018) and Venkatesh and Sykes's (2017) findings, which found that individual factors (e.g., experience, education) and universal design principles frequently outweigh cultural influences. Previous studies, including those by Li and Liu (2016) and Kim and Lee (2019), suggested that cultural orientation might influence usability and trust. Our study's lack of substantial effects might suggest that e-commerce platforms, which are becoming more globally standardized, reduce the influence of self-construal by meeting universal user needs like dependable operation and easy-to-use navigation. This interpretation is further supported by the lack of a moderating influence of web design. It was postulated that web design, which includes components like layout, navigation, and aesthetics, might either enhance or mitigate the impact of self-construal on user results. The non-significant interaction terms, however, imply that the relationship between self-construal and digital self-efficacy, usability, and trustworthiness is unaffected by differences in design quality. This result is consistent with Aladwani's (2017) discovery that, independent of cultural variables, system attributes like as performance and security shape users' feelings of trust. It also supports the findings of Hsu and Lin (2018), who found that system quality and user experience are the main determinants of digital outcomes, with cultural factors having no moderating influence. Web design may become less relevant in this context due to the globalization of e-commerce platforms, which frequently follow universal design standards, making it a negligible moderator. Given the focus on cultural factors in technology adoption models such as the Unified Theory of Acceptance and Use of Technology (UTAUT), the non-significant results for digital self-efficacy are especially interesting. Our study supports the findings of Tarhini et al. (2016) and Venkatesh and Sykes (2017), who found that training and resource availability were better indicators of self-efficacy than cultural characteristics. The lack of correlation between digital self-efficacy and self-construal raises the possibility that pragmatic considerations, such as technological familiarity or platform usability, rather than psychological constructs associated with cultural identity, are what motivate people to use e-commerce platforms with confidence. This research has significance for digital inclusion, suggesting that rather than adjusting platforms to cultural orientations, initiatives aimed at increasing self-efficacy should concentrate on universal barriers, such as bettering access and training. These findings add to the increasing amount of data that casts doubt on the need for culturally sensitive HCI designs. Although previous studies (e.g., Markus & Kitayama, 1991) focused on cultural customization to improve user experience, our results, together with those of Smith and

## The Impact of Self Construal on Usability, Trustworthiness and Digital Self-Efficacy in E-commerce Platform

Duggan (2017) and Lee and Kim (2020), indicate that standardized designs might be enough in international digital contexts. For e-commerce businesses, who spend a lot of money localizing systems to suit cultural tastes, this has real-world ramifications. Resources could be focused toward enhancing universal design components like accessibility, security, and performance, which seem to have a wider impact, if self-construal has no discernible effect on user outcomes.

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