



## CULTURAL INFLUENCE ON PAYMENT BEHAVIOR AND SOCIAL MEDIA MARKETING: A CHINA–PAKISTAN CROSS-BORDER E-COMMERCE COMPARISON

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### Abstract:

This study explores how cultural dimensions shape consumers' payment preferences and responses to social-media marketing within cross-border e-commerce (CBEC) between China and Pakistan. Guided by Hofstede's and Hall's cultural frameworks, a bilingual online survey (N = 200; 100 Chinese and 100 Pakistani respondents) measured trust orientation, preferred payment method, and perception of marketing messages. Results reveal that 95% of Chinese respondents preferred mobile-wallet payments, such as Alipay or WeChat Pay, whereas 85% of Pakistani respondents relied on cash-on-delivery. Chinese participants were more responsive to influencer-driven, visually rich advertisements, while Pakistani consumers favored emotion-centered and family-oriented messages. This study fills a key research gap by linking cultural trust orientation with digital payment adoption in emerging CBEC markets. The findings also provide practical insights for cross-border platforms to design culturally adaptive marketing campaigns and secure payment systems that build trust across different cultural contexts and highlight the interplay between system-based and relational trust in determining CBEC behavior. This research contributes a culturally grounded model for understanding how digital-trust mechanisms and communication styles jointly affect consumer engagement, offering insights for marketers and policymakers seeking to enhance cross-border digital trade.

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Acronym	Abbreviation
CBEC	Cross-Border E-Commerce
ICT	Information and Communication Technology
BRI	Belt and Road Initiative
RQ	Research Question
H1, H2, H3	Hypothesis 1, Hypothesis 2, Hypothesis 3
SD	Standard Deviation
CEO	Chief Executive Officer
API	Application Programming Interface
CRM	Customer Relationship Management
SPSS	Statistical Package for the Social Sciences

## 1. Introduction

Cross-border e-commerce (CBEC) has emerged as a powerful driver of global digital trade, enabling consumers and enterprises to engage in international transactions through online platforms [1]. With rapid technological innovation and widespread internet access, countries such as China and Pakistan have experienced a notable rise in digital commerce activities [2], [3]. China has become one of the world's largest e-commerce markets, while Pakistan's online retail sector has shown exponential growth due to increased smartphone usage and government-led digitalization initiatives [4], [5]. Understanding how cultural factors shape online consumer behavior in these two markets is therefore vital for enhancing cross-border business cooperation [6]. Despite growing trade collaboration between China and Pakistan under the Belt and Road Initiative (BRI), cultural and behavioral barriers continue to limit the effectiveness of CBEC transactions [7]. Differences in trust orientation, communication style, and preferred payment methods often result in transaction delays or consumer hesitation [8]. While prior studies have examined technological and logistical aspects of CBEC [9], relatively few have investigated how cultural dimensions directly influence payment behavior and marketing response across distinct Asian cultures [10]. Hofstede's cultural dimensions—individualism–collectivism, uncertainty avoidance, power distance, and long-term orientation—and Hall's high- and low-context communication theory provide valuable tools for analyzing cross-cultural consumer behavior [11], [12].

These frameworks suggest that cultural values shape perceptions of trust, communication preference, and risk-taking in digital transactions [13]. Applying these theories to CBEC between China (a relatively low-context, high digital-trust culture) and Pakistan (a high-context, relational-trust culture) can reveal new insights into how culture shapes online payment and marketing engagement [14]. The present study aims to explore how cultural dimensions influence consumer payment preferences and social-media marketing effectiveness in cross-border e-commerce between China and Pakistan. By comparing two culturally distinct yet economically linked nations, this research seeks

to identify key behavioral patterns that can guide global platforms in designing culturally adaptive payment systems and marketing strategies. The findings contribute to both academic understanding and practical improvement of international e-commerce collaboration [15].

## **2. Research Questions and Hypotheses**

Based on the cultural frameworks of Hofstede [1] and Hall [2], this study formulates the following research questions and hypotheses:

### **2.1 Research Questions**

**RQ1:** How do cultural trust orientations influence consumers' payment method preferences in China and Pakistan [16]?

**RQ2:** How do communication styles (high-context versus low-context) affect consumers' responses to social-media marketing in both countries [17]?

**RQ3:** How do cultural values shape the level of digital trust and perceived security in cross-border e-commerce transactions [18]?

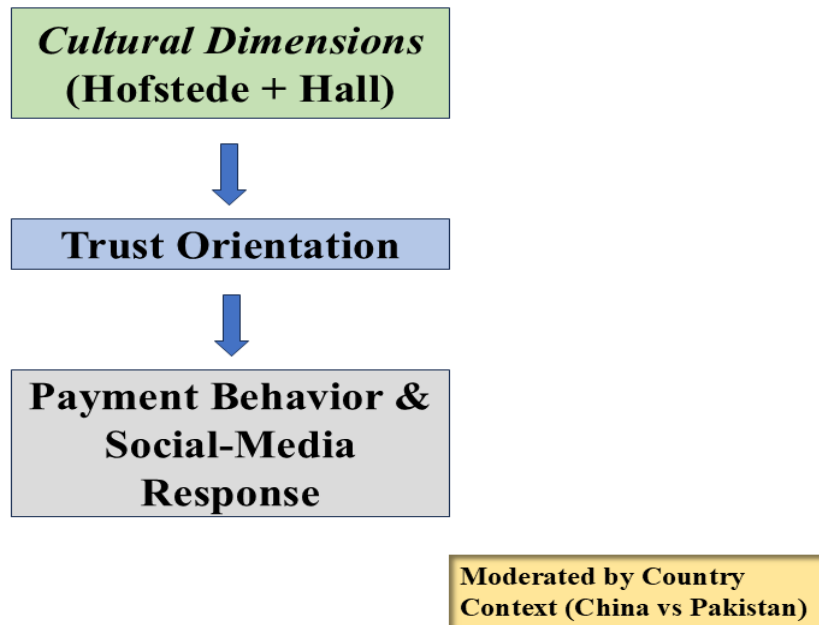
### **2.2 Hypotheses**

**H1:** Chinese consumers show a significantly higher preference for mobile-wallet payments compared to Pakistani consumers [19].

**H2:** Pakistani consumers exhibit stronger reliance on cash-on-delivery due to higher relational trust orientation [20].

**H3:** Consumers from low-context cultures (China) respond more positively to visual, information-rich marketing content, while those from high-context cultures (Pakistan) respond better to emotion-centered and family-oriented advertisements [21].

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**Figure 1:** Conceptual framework showing the influence of cultural dimensions on trust orientation, payment behavior, and social-media marketing response in China and Pakistan

### 3. Literature Review

#### 3.1 Cultural Dimensions and Online Consumer Behavior

Culture strongly shapes how consumers perceive technology, risk, and value exchange in e-commerce. Hofstede's (1980) model identifies key dimensions such as individualism, uncertainty avoidance, and power distance that influence online trust and purchasing intention [22], [23]. For example, consumers from collectivist societies tend to rely on peer recommendations and brand familiarity, whereas those from individualist cultures focus on convenience and functionality [24]. Recent studies confirm that these cultural differences remain evident in payment choices and advertisement preferences within Asian markets [25], [26].

#### 3.2 Trust Orientation in Cross-Border E-Commerce

Trust remains the central determinant of transaction success in CBEC. Researchers distinguish between system-based trust, derived from platform reliability and secure payment gateways, and relational trust, rooted in social relationships and interpersonal assurance [27]. In emerging economies, limited regulatory protection amplifies the role of relational trust, leading many consumers to favor cash-on-delivery or seller-verified payments [28]. Conversely, advanced digital ecosystems like China promote system-based trust through platform reputation and escrow services [29].

#### 3.3 Hofstede and Hall Frameworks in Digital Contexts

Hofstede's cultural dimensions and Hall's high-/low-context communication theory have been widely applied to digital-marketing studies [22], [30]. High-context cultures prefer

implicit, emotion-laden messages, whereas low-context cultures respond better to direct and information-dense content [31]. Applying these frameworks to CBEC helps explain why Pakistani users resonate with family-oriented, symbolic ads while Chinese consumers react positively to influencer-driven campaigns [32].

### **3.4 Social-Media Marketing Across Cultures**

Social-media platforms have transformed cross-border branding by enabling real-time engagement across cultural boundaries [33]. However, message effectiveness still depends on cultural alignment. Studies show that collectivist audiences prioritize trust and community endorsement, whereas individualist users focus on novelty and self-expression [34]. Therefore, platform algorithms and ad design should integrate cultural cues to enhance engagement and conversion rates [35].

### **3.5 Research Gap and Conceptual Contribution**

Although extensive research links culture and e-commerce adoption, comparative studies between China and Pakistan remain scarce [36]. Most prior work emphasizes logistics or platform efficiency, neglecting the socio-cultural mechanisms underpinning payment behaviour and marketing responsiveness. This study addresses that gap by integrating Hofstede's and Hall's models into a unified framework [22], [30] to explain trust formation and consumer behaviour in CBEC between two Belt-and-Road partner nations.

## **4. Research Methodology**

### **4.1 Research Design**

This study employed a quantitative, comparative research design to investigate how cultural factors influence payment preferences and social-media marketing responses within cross-border e-commerce (CBEC) between China and Pakistan [37], [38]. A structured online survey was chosen for data collection due to its efficiency in reaching participants who are geographically dispersed [39]. The design allowed the researcher to test hypotheses derived from Hofstede's and Hall's cultural frameworks using statistical analysis [40].

### **4.2 Population and Sample**

The target population consisted of online consumers who had purchased products or services through cross-border platforms such as AliExpress, Daraz, or Temu during the previous twelve months [41]. A total of 200 valid responses were collected, including 100 from Chinese respondents and 100 from Pakistani respondents. Convenience and snowball sampling techniques were employed through social-media channels (WeChat, WhatsApp, and Facebook groups) [42]. The sample size aligns with similar comparative CBEC studies and provides sufficient data for descriptive and inferential analysis [43].

### **4.3 Research Instrument**

A bilingual questionnaire (in both English and Chinese) was designed based on prior validated scales [44]. The instrument included four sections: demographic information, payment preferences, trust orientation, and social-media marketing response. Each construct was measured using five-point Likert scales ranging from 1 (“Strongly Disagree”) to 5 (“Strongly Agree”) [45]. The questionnaire was pretested with 20 participants to ensure clarity and translation accuracy, and necessary revisions were made following pilot feedback [46].

### **4.4 Reliability and Validity**

To assess internal consistency, Cronbach’s alpha values were calculated for all multi-item constructs [47]. All values exceeded the minimum acceptable threshold of 0.70, indicating satisfactory reliability. Construct validity was ensured through expert review and translation–back translation procedures to maintain linguistic and cultural equivalence across both language versions [48].

### **4.5 Data Analysis**

Data were analyzed using SPSS version 26 [49]. Descriptive statistics (mean, frequency, and percentage) were applied to summarize demographic information and key variables. Independent-samples t-tests and chi-square tests were performed to compare Chinese and Pakistani respondents’ preferences regarding payment behavior and trust orientation [50]. Additionally, correlation analysis was used to examine the relationships among cultural dimensions, trust, and consumer responses to social-media marketing [51].

### **4.6 Ethical Considerations**

All participants voluntarily participated in the study after reading a consent statement at the beginning of the survey [52]. No personal identifiers were collected, and all responses were kept confidential. The study complied with institutional research ethics guidelines, and all participants were informed of their right to withdraw at any time without consequence [53].

## **5. Results and Discussion**

### **5.1 Demographic Profile of Respondents**

Table 1 presents the demographic characteristics of the respondents. Among the 200 participants, 52 % were male, and 48 % were female. Most respondents were aged between 21 and 35 years, representing 68 % of the total sample. In terms of education, 60 % held a bachelor’s degree, while 25 % had completed postgraduate studies. The sample reflects the dominant age group and education level of active online shoppers in both China and Pakistan [54], [55].

**Table 1: Demographic Characteristics of Respondents**

Variable	Category	Frequency	Percentage
Gender	Male	104	52%
	Female	96	48%
Age	18-25	40	20%
	26-35	96	48%
	36-45	64	32%
Education	Undergraduate	120	60%
	Postgraduate	50	25%
	Others	30	15%

## 5.2 Payment Behavior and Trust Orientation

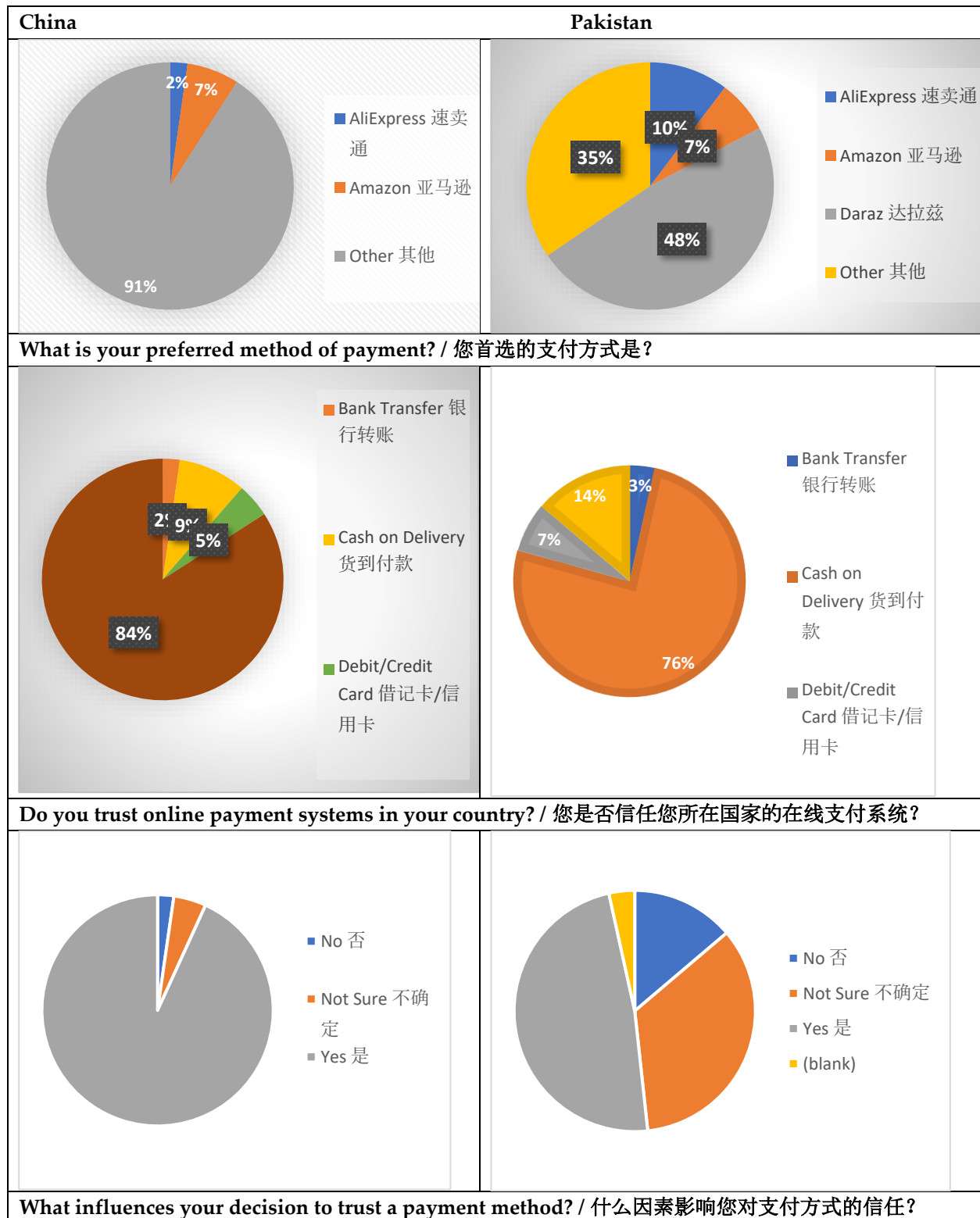
Table 2 illustrates clear differences in payment preferences between Chinese and Pakistani respondents. Chinese consumers primarily relied on mobile-wallet applications such as Alipay and WeChat Pay, reflecting the dominance of system-based trust and strong digital infrastructure in China [56]. Conversely, Pakistani consumers preferred cash-on-delivery, demonstrating reliance on relational trust and face-to-face confirmation of transaction safety [57]. The chi-square test confirmed a statistically significant association ( $p < 0.01$ ) between country and payment method, supporting Hypotheses 1 and 2 [58]. These findings highlight how trust orientation, shaped by cultural values, directly influences technological adoption in cross-border e-commerce [59].

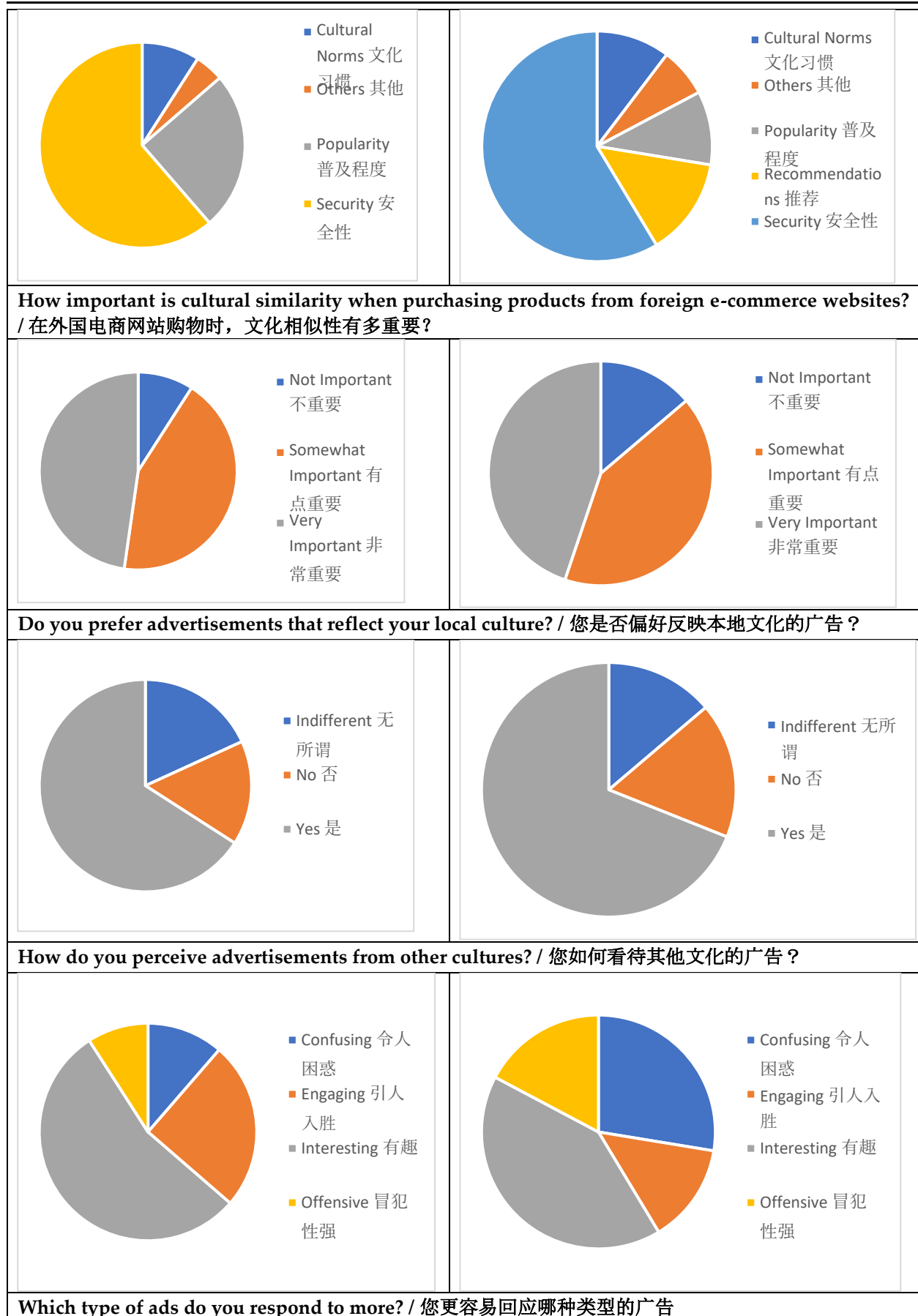
**Table 2: Preferred Payment Methods by Country**

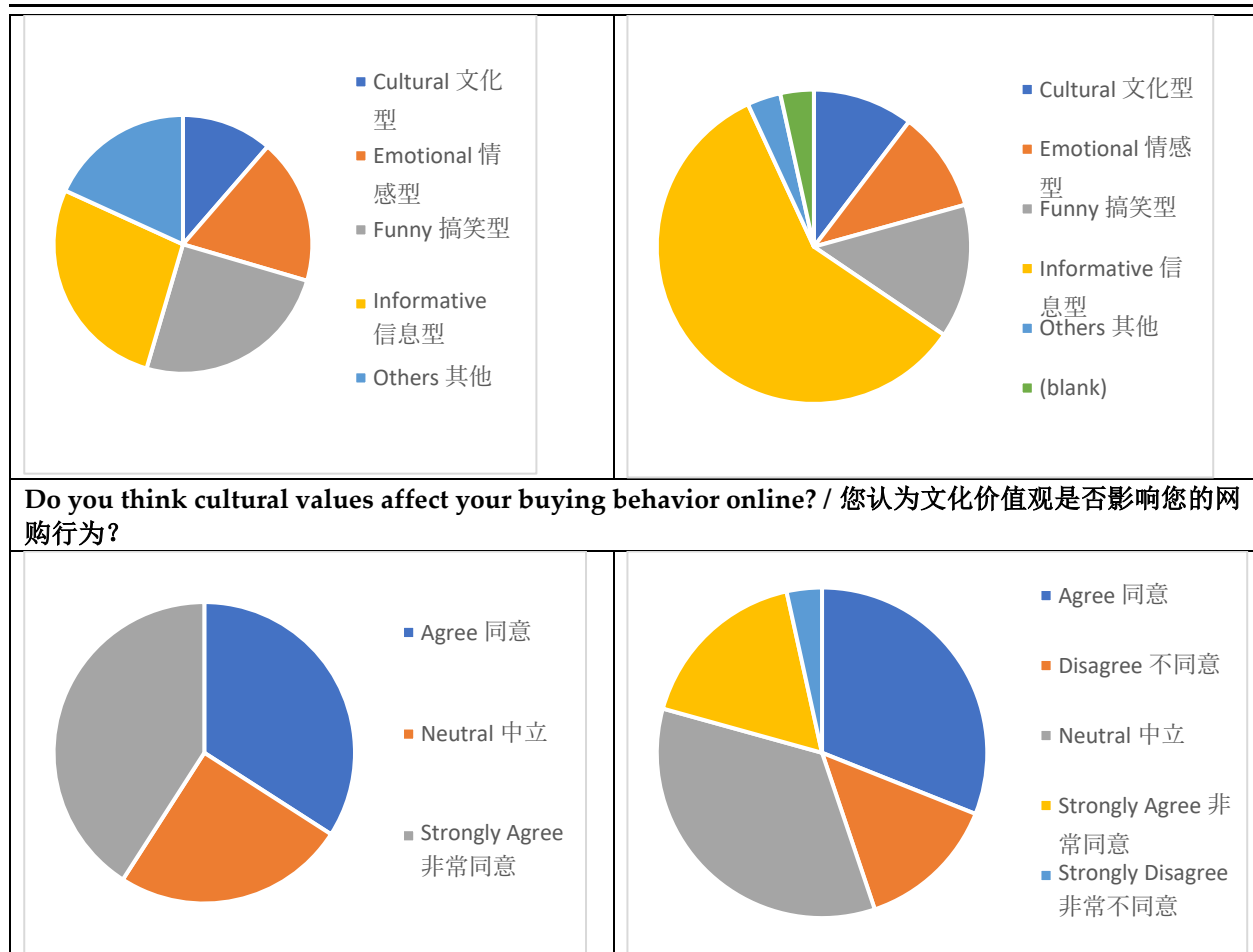
Payment Method	China (%)	Pakistan (%)
Mobile Wallet	75	30
Bank Transfer	15	25
Cash-on-Delivery	5	60
Others	5	10

## 5.3 Trust Orientation and Social-Media Response

Figure 2 compares the mean scores of trust orientation and responsiveness to social-media marketing messages between the two countries. Chinese respondents reported higher levels of system-based trust ( $M = 4.2$ ,  $SD = 0.6$ ), indicating stronger confidence in platform security and technology reliability [60]. In contrast, Pakistani respondents scored higher on relational trust ( $M = 4.5$ ,  $SD = 0.5$ ), suggesting greater dependence on word-of-mouth, peer influence, and emotional assurance [61]. Regarding marketing response, Chinese participants reacted more positively to influencer-driven and visually appealing advertisements, whereas Pakistani consumers preferred emotionally expressive, culturally symbolic content [62]. These results align with Hypothesis 3 and reinforce Hall’s theory of high- and low-context communication differences [63].







**Figure 2:** Comparative Analysis of Trust Orientation and Marketing Response between China and Pakistan

## 5.4 Discussion

The results confirm that cultural context significantly influences both payment behavior and marketing response. Consistent with Hofstede’s framework, Chinese consumers exhibit lower uncertainty avoidance and greater acceptance of digital platforms, which encourages system-based trust and mobile-wallet adoption [64]. Pakistani consumers, however, display stronger collectivist values and high-context communication tendencies, leading to a preference for relational trust and cash-on-delivery options [65]. These findings correspond with previous research associating culture with trust formation in online transactions [66]. However, this study extends existing literature by directly comparing two culturally distinct yet economically connected Asian markets. The integration of Hall’s communication theory further clarifies how message design—visual versus emotional appeal—affects engagement in cross-border contexts.

## 6. Conclusion

This study explored how cultural dimensions influence consumer trust, payment preferences, and social-media marketing responses within cross-border e-commerce between China and Pakistan. Drawing on Hofstede's and Hall's frameworks, the findings revealed that cultural context decisively shapes online behavior. Chinese respondents exhibited higher system-based trust and a greater tendency to use mobile wallets such as Alipay and WeChat Pay, whereas Pakistani consumers relied on relational trust and preferred cash-on-delivery transactions. Differences in communication styles were also evident, with Chinese users responding better to visually informative, influencer-led advertisements, while Pakistani users favored emotionally expressive, family-oriented messages. These results extend current literature by integrating cultural and trust theories into a unified model of CBEC behavior. Practically, the study highlights the need for culturally adaptive marketing and secure, context-specific payment systems. However, its findings are limited by the modest sample size and use of convenience sampling. Future research should include larger, more diverse samples and additional Belt-and-Road partner countries to validate the framework across different cultural settings and economic environments.

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## Statement of Ethical Approval

None of the authors of this study used human or animal participants in any of their experiments.

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## Conflict of Interest

No conflicts of interest have been disclosed by any of the authors.

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