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Distrust as Obstacle to e-Commerce Development in Serbia

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The development of electronic commerce (e-commerce) can be analyzed from many different aspects, which consequently affect the selection of substantial elements that can be used for understanding the obstacles for e-commerce implementation. In this paper we analyzed the (dis)trust as one of the elements which is, in our opinion, somehow neglected even though it can be the key factor of slow e-commerce development in Serbia. Although the distrust can be studied on different levels when related to e-commerce, it seems that cultural and socio-psychological are the most important for the countries that are still in the process of modernization and do not have a long tradition of free markets. This is why in our paper we focus on two macro factors of distrust in Serbia: distrust related to the normative and value systems, and distrust as part of the Serbian cultural pattern. To illustrate to what extent the distrust is embedded into Serbian society we analyzed the results of World Values Survey, which involved 80000 participants around the world including the citizens of Serbia. In the concluding remarks of the paper we highlight the importance of transformation of the normative and value system and point out that without this, all other actions for raising the confidence in e-commerce will have a limited impact.

Keywords: e-commerce, distrust, Internet, cultural patterns, normative and value system

1. Introduction

One of the main global consequences of the revolutionary development of information and communication technologies (ICT) was a diffusion of e-commerce, i.e., activities related to purchasing and distribution of goods and services over the Internet and other channels of electronic communications. Today, every country with Internet access has some kind of e-commerce, while Europe, Asia and North America are the leading regions in this segment of trade (Nielsen, 2010). However, further analysis of e-commerce in European countries reveals cross-country differences. Northwest European countries are leaders while southeast European (SEE) countries lag in e-commerce development (Eurostat, 2011). For the purpose of this study the most important data is that Serbia, with only 4% of e-commerce users (Vukmirović et al, 2011), is at the bottom of the list of European countries. This leads to the conclusion that the existing e-commerce initiatives failed to yield significant result.

Our paper deals with the reasons of e-commerce underdevelopment in Serbia with a focus on cultural factors. Although there are many reasons for poor ICT development in Serbia (Petrović et al., 2012), the premise we have followed in this paper is that the low level of e-commerce in Serbia is mainly the consequence of socio-cultural factors, especially the widely spread *atmosphere of distrust* that is deeply embedded in the Serbian society.

The paper is organized as follows. The next section, after the introduction, explains and emphasizes that cultural factors are somehow neglected in studies of e-commerce in developing countries. Within the third section theoretical framework is devised and used to signify the importance of trust for modernization of a society. In this sense the modernization potential of e-commerce is discussed along with distrust as the key obstacle for significant e-commerce development. In the fourth - analytical section general social factors are analyzed as the reasons for underdevelopment of e-commerce in Serbia with a focus on distrust as an important cultural element of sociability in Serbia. The fifth section deals with the analysis of the *World Values Survey* with special attention to the level of (dis)trust in Serbian society, especially regarding the institutions that should guaranty the security of e-commerce in a modern society. The concluding remarks include perspectives for e-commerce development in Serbia.

2. Culture as a factor of e-commerce development

In analyzing the different aspects of ICT use, we can distinguish four main perspectives. The first perspective can be defined as *technical* - implying that ICT development is perceived through *infrastructural prism*. The premise is that the development of infrastructure will automatically lead to a growth in the Internet use. The second perspective is *legislative* - the ICT diffusion is perceived through *legal prism*. This implies that if suitable laws are adopted, the ICT use will be higher. The third perspective is *policy* - the spread of ICT is analyzed through the *institutional prism*. The standpoint is that the adoption of different governmental and nongovernmental strategies and initiatives will result in a higher level of ICT use. The fourth perspective can be defined as *instrumentally – utilitarian* where the main aspects of ICT use are perceived through the *service prism*. The focus is on the development of online services which are expected to foster ICT diffusion. However, there is one more, somehow neglected, perspective which, in our opinion, could have substantial influence on the ICT use. This is the *socio-psychological* perspective which uses the *cultural prism* to emphasize the aspects of ICT use that are important but not easily detectable. For instance, *The Strategy of Information Society Development in Serbia until 2020* (Official Gazette of RS, 2010) is dominated by *infrastructural and instrumentally – utilitarian* perspective. This can be stated because two main elements of information society development in this *Strategy* are: 1) high level of Internet access; 2) development of different e-services. Although the *Strategy* stresses the need for higher level of information availability, skills, inclusion of different social groups, it seems that cultural factors are somehow neglected.

All the mentioned perspectives of ICT development can be used in analyzing e-commerce. In that sense we can state that the scope of e-commerce in overall economy depends on the infrastructure development, referent legislative and strategies, overall socio-economic development, business environment, etc. However, when it comes to the implementation of e-commerce in developing countries, i.e. countries with a short market economy tradition, it is of great importance to take cultural characteristics into consideration. A similar standpoint can be found in several studies dealing with factors of slow e-commerce expansion in developing countries. For example, Efendioglu et al., (2005) found that although the Governments in developing countries, such as China, dispose with necessary infrastructure capacities, the e-commerce development will not occur until the cultural specifics of this country are taken into account. For example, the important elements of China's market tradition are direct i.e. face-to-face transactions, familiarity with the other party ("guanxi", strong individual relationship and long term association between the parties) and getting satisfaction from winning business negotiations of all sorts. It is obvious that such tradition is incompatible with e-commerce. Similar observation is made by Dekhordi et al., (2011) who conducted a comparative study on e-commerce factors in Iran and United Arab Emirates. They confirmed two of the three hypotheses of their research - clear evidence that the culture and the previous experience in ICT use have a strong impact on e-commerce, while the use of e-commerce is not gender sensitive.

Serbia is a country without a long tradition of wide market economy and a country of incomplete or distorted modernization. That is why one must include cultural factors in order to understand the diffusion of ICT use in Serbia. Although there are a number of studies dealing with e-commerce in Serbia, only few of them take these factors into account. One of the few papers that considered cultural factors (among others) is written by Travica et al., (2007). They analyzed different levels of e-commerce in Serbia and came to the conclusion that a *distrustful customer* was a major obstacle to its development in Serbia. Travica et al., (2007) defined several factors of customers' distrust: collapse of the old chain stores during the crisis in the 90's in XX century; the collapse of the banking system that also occurred during this period and came to be known by despoliation of citizens through subtraction of old savings or savings in private banks of dubious quality. The authors also emphasize the following factors: socio-psychological factors like the conservatism of old people who are not ready to accept new brands; and cultural factors - which are characterized by a strong reliance on the past instead of on the future. They concluded that the distrust is the key socio-psychological obstacle for e-commerce diffusion.

3. Distrust and e-commerce

Distrust is a cultural and psychological phenomenon and as such represents one of the basic building blocks of every human community. With the development of the society, extensive division of labour, and growing interdependence of society as a whole and its segments, the role of trust as integrative element is more important than ever. Nevertheless, when social development overcomes the defined and controlled boundaries, the society becomes a *risk society* (Beck, 2001), where the *a priori* trust (especially in abstract elements of life) becomes a crucial element for the functioning of a modern society.

In many theories of different authors that studied the social functions of trust, in our further analyses we decided to focus on two. The author of the first one is Sztompka and he defines trust as a bet about the future contingent actions of others (Sztompka, 2000). In line with that, he explains two main elements of trust: beliefs and commitment. In contrast, the concept of “distrust” is treated as the negative mirror-image of trust. It is also a bet, but a negative bet. It involves negative expectations about the actions of others and it involves negative, defensive commitment. According to Sztompka, trust has three main dimensions: *relational* – which comes as the consequence of social relations; *psychological* – comes as the consequence of impulse to trust someone; and *cultural* – a consequence of macro-structural factors. For the purpose of our analysis, i.e. understanding the underdevelopment of e-commerce in Serbia, we will pay special attention to the macro-structural factors of trust. Among them Sztompka distinguishes five macro-societal circumstances as conducive to the emergence of a trust culture: normative coherence, stability of the social order, the transparency of the social organization, the familiarity of the environment in which people undertake their actions, the accountability of other people and institutions. As the majority of these elements are underdeveloped in Serbia, one may assume that it is understandable that the general level of trust is very low. This will be further explained later in the paper.

The other important theory that can help understanding how trust is related to the e-commerce is defined by Giddens (1990). He sees the trust as confidence in the reliability of a person or a system, regarding a given set of outcomes or events, where that confidence expresses a faith in the probity or love of another, or in the correctness of abstract principles (technical knowledge). The second part of this definition is of particular importance for our analysis. According to Giddens, the very nature of modern institutions is deeply bound up with the mechanisms of trust in abstract *principles* i.e. *symbols (money)* and *expert (technical) systems*. Practically, every time when we use the money, enter the elevator, or travel by plane or train; we behave in accordance with our unquestioned trust in the functioning of these abstract principles. It does not mean that we do this without any feeling of discomfort, but without an *a priori* trust the development of modern societies would be impossible. Practically, by accepting the benefits of abstract principles, we also accept the included risks of their use. For example, the included risk of driving a car in Serbia in 2011, can be represented by 721 killed and nearly 20 000 injured in road accidents (www.mie.gov.rs). This “price” is even more drastic if it is calculated for the last 30 years – 38 784 killed and more than 550 000 injured on the roads (<http://prezentacije.mup.gov.rs/usp/Index/Pokazatelj%20BS%202010.pdf>). However, although aware of this risk, no one is nearly ready to give up the benefits of car use.

E-commerce is a *par excellence* example of abstract principles - predictors of modernization as defined by Giddens, since it combines two key elements: symbols and expert systems. Similar to other expert systems, e-commerce cannot be done without an *a priori* trust, since it is essentially different from the traditional trade i.e. it is characterized by uncertainty, anonymity, lack of control and potential opportunism. In a situation where the action and its consequence are separated in time and space (for example, the act of buying and the actual receipt of merchandise), perceived risks are higher and that is why trust is the most important element of e-commerce, even more important than the price itself (Kim et al., 2012). In other words, the lack of the trust, i.e., the distrust is one of the decisive reasons for lack of participation in e-commerce both by companies and individuals (Beldad et al., 2010; Abbasi et al., 2011; Ling et al., 2011). Therefore we can agree with Grabner-Kraeuter who sees the distrust as the most important long-term barrier to realizing the e-commerce potentials (Grabner-Kraeuter, 2002).

Because trust is a complex and ambiguous phenomenon, in order to analyze it in the context of e-commerce, we must include different levels of observations. The first and the simplest approach is related to the most obvious aspect – perception of the security of buying online (in the technical sense). This is, above all, related to different software solutions for insecurity reduction. The second level is related to the reputation of the distributor, his brand and the way he trades. The third level can be described as normative trust – trust in the transaction system. The fourth one is associated with profound cultural and psychological preconditions and the overall level of trust in one society.

The first two levels can be seen as general or universal and these levels are familiar and widely investigated (Grabner-Kraeuter, 2002; Efendioglu et al., 2005; Dehkordi et al., 2011; Li et al., 2012). However, the other two levels are more specific and much more prominent in the cross-country and cross-regional differences (Gefen and Heart, 2006; Connolly and Bannister, 2007). Therefore, since in this paper we deal with Serbia, our attention will be focused on the macro indicators which are, in our opinion, a necessary precondition for e-commerce development, although they are not the only ones.

4. Social factors which adversely affect the development of e-commerce in Serbia

Social factors which adversely affect the development of e-commerce in Serbia can be divided into *indirect* – those that generally affect the Internet use, and *direct* – seen as cultural and psychological characteristics of the Internet users. When it comes to *indirect* factors, we can say that the potential maximum number of e-commerce users is equal to the number of Internet users in Serbia – penetration of 42% in 2011, with a modest trend of growth (Vukmirović et al., 2011). This unsatisfying trend cannot be justified by the global economic crisis because other countries from the region have experienced intensive growth of Internet users, in spite of the recession. Therefore, the reasons must be sought in Serbia itself. The first and the basic factor of a low penetration of Internet users in Serbia is the bad economic situation in the country – by the end of 2011 the average household income was below 500 euros (National Statistic Office of RS, 2012). According to the latest survey on ICT use in Serbia (Vukmirović et al., 2011) 600 euros of average household income can be seen as the *breakpoint* - 84% of these households has an Internet access. At the same time, only 26% of households with average income less than 300 euro are connected to the Internet. However, besides the bad economic situation, the problem is also the indifference of the Government regarding the ICT development. Although Serbia has adopted several *Strategies* on ICT development, there are no detailed action plans and timelines. That is why the Serbian ICT *Strategies* can be seen more like *wish lists* than the actual plans that are, or are going to be, realized. Different e-services like e-government, e-commerce, e-learning, which reflect Governments' commitment to ICT development, practically function on the basic level. Last but not the least is the socio-demographic image of Serbian Internet users which does not provide a good basis for the development of e-commerce. Because the users are dominated by young people and many of them still do not have their own or significant material resources it is not likely that they should be expected to be the drives of e-commerce in Serbia. On the other hand, some positive characteristics can be found in the fact that the Serbian Internet users are above the national average as regards education and income. However, the key question is why even 81.9% of Internet users in Serbia never shopped online i.e. while only 9.3% of them (i.e. 3-4% of Serbian population) have experience of online shopping (within last three months). The answer to this question, in our opinion, lies in *direct* factors (which we explained earlier in the paper).

We identified cultural and socio-psychological characteristics of the Serbian population as *direct* factors for underdevelopment of e-commerce. One of these factors is the absence of motivation for the Internet use. According to the findings of the National Statistical Office for 2011, 56% of non-users say it is so because they have no need or simply because they do not want to use the Internet. However, the absence of motivation is not the only reason for a low level of online shopping in Serbia. Travica et al., (2007) found the reason in the widespread feeling of *distrust* which occurs as a result of *fear* of possible fraud in this kind of trade. This feeling of distrust is the consequence of several factors which will be elaborated in the paper: 1. the lack of trust in state institutions which should be a guarantee of reliability and fairness. A low level of trust in these institutions is primarily the consequence of various events that have occurred in the past twenty years (unfair transition, despoliation of citizens by state and private banks, sanctions, wars, lack of social functions of the state); 2. Low level of trust is deeply embedded in cultural patterns in Serbia that can be seen as pre-modern. 3. Distrust comes as a natural and psychological mechanism that people use to protect themselves from risks in everyday life. Since the third reason is a universal one and overcomes the scope of this paper, we will focus on the first two that are more related to the specifics of the Serbian society.

5. The embeddiness of distrust in Serbian society

The basic reasons for distrust in the Serbian society can be found in the unfinished modernization characterized by traditional social patterns mostly based on irrational understanding of nature and society. Miladinović (2008) points out the traditionally-conserving values as dominant in Serbia during many years. He sees these social values as a relapse of pre-industrialized society that is still present in Serbia because technical modernization and industrialization were not fully completed. The key to understanding the attitude towards new technologies lies in fact that the traditional way of thinking imply relying only on the past, together with a negative attitude towards new ideas such as individualism, freedom, industrialization, technology i.e. the aversion to any kind of change. Poor modernization of the Serbian society was followed by the collapse of socialism at the end of 80's in XX century, leaving a normative vacuum and a crash of dominant values system. This was followed by civil wars, hyperinflation, despoliation of citizens done by banks, economic

sanctions by international community. All these circumstances led to additional re-traditionalization of the Serbian society, withdrawal into the private sphere and a loss of confidence in the Government.

One of the limitations of this study lies in fact that the authors were not in the position to conduct a survey of their own and obtain detailed and precise data about the level of distrust and its relation to e-commerce in Serbia. In line with that, the future research direction is aimed at conducting a survey focused on factors that arouse the (dis)trust in online shopping. However, in order to illustrate the level of distrust in Serbia we will discuss the results of *Word Values Survey-WVS* conducted from 2005 to 2008. About 57 countries (include Serbia) and 80 000 respondents participated in this survey and results can be found at a specially designed web portal (www.worldvaluessurvey.org).

In order to analyze normative trust we focused on results regarding trust in two state institutions – police and justice system, as the most important in preventing criminal acts and protecting citizens from e-commerce frauds. According to the WVS only 28.5% of Serbian citizens have full (2.5%) or high (26%) level of **confidence in the justice system**, while the world average is 53.2%. In the European Union and USA, where e-commerce is highly developed, about 50% of citizens have trust in justice system (in Europe the highest number is in Norway 86% and the lowest in France 40.1%, while this result is 57.4% for USA and 82% for Japan). Countries in the region showed lower scores but still higher than Serbia (Romania 29.3%; Bulgaria 36.9%; Slovenia 32.8%).

The results are similar regarding the **confidence in the police**. Only 35% of Serbians has full (4%) or partial (31%) trust in police - far below the world average (58.4%). In the EU, over 60% of citizens have at least partial trust in the police (the lowest number is in Holland and the highest in Finland 91.8%). This number is 70.3% in the USA and 83.1% in Australia. Similar to the results regarding trust in the justice system, countries in the region display a higher level of trust in the police in comparison with Serbia (Romania 39.8%; Bulgaria 54.8%, Slovenia 38.4%).

In addition to not having trust in state institutions, Serbian citizens show a low level of **general trust**. Serbia is among the countries with the lowest level of trust in other people – only 15,3% of Serbian citizens think that they can trust most of people in general, and that is lower than the world average - 26.4%. Findings for Serbia are similar to the data obtained for countries in the region (Slovenia 18.1%, Bulgaria 22.2%, Romania 20.3). When it comes to the EU, cross-country differences are higher (only 18,8% of Frenchmen have trust in other people, while this number is 74.2% in Norway). From a global perspective, 39,3% of Americans (USA) have trust in other people, 39,1% of Japanese and 46,1% of Australian citizens.

A similar level of distrust was found when respondents were asked about the extent to which they agree with the statement - **most people try to take advantage of me**. In Serbia, 14.6% citizens agree with this, while the world average is 10.7% and the average of west-European countries is 5%. In the countries of the region, the level of distrust similar to the Serbian can be found in Romania (14,9%), while it is significantly lower in Slovenia (8%) and Bulgaria (9.3%). Here we also want to point out that Serbia (with the result 1.2%) is the last in the list of countries in the survey when it comes to agreeing with the statement that a majority of people try to act fair and the world average is many times higher - 9.9%.

Nevertheless, maybe the most illustrative finding of WVS for us is the one that shows how many Serbians agree with the statement that it is **justifiable to cheat on taxes**. This finding is important not only to illustrate the attitudes of citizens regarding their home state (because this can be further explained with unfavorable attitude of the state towards them), but to illustrate to what extent the idea of “cheating” and accompanying fear of cheating are the important elements of the Serbian behavioral pattern. According to WVS findings, among all other countries in the survey, Serbia is the one with highest number of people that think that it is always or often justified to cheat a state regarding tax paying (29.5%). The world average is 6,1%, and the countries with the results closest to those in Serbia are Mali (17,6%), Zambia (13.4%), Brazil (16.4%) and in Europe - Moldavia (11.7%). In line with these findings we can conclude that the possibility to make a fraud or to be a victim of fraud is widespread among Serbian citizens and that, as such, is a major obstacle to the further modernization of the Serbian society.

Without changing the prevailing atmosphere of distrust, especially in the situation where people do not have a direct insight into all phases of a process, there will be no intensive development of e-commerce in Serbia.

Conclusion

Four main perspectives of ICT development (and prisms through which to perceive them) are defined in the paper, with the conclusion that in Serbia *infrastructural* and *instrumentally - utilitarian* perspectives are dominant. The fact that can be seen as a serious problem is the negligence of the fifth socio-psychological perspective that focuses on cultural factors of ICT development. A thorough analysis of direct and indirect obstacles to e-commerce development, this study highlights the distrust as one of the main direct reasons for low level of e-commerce in Serbia.

One of the main findings in this paper is that all macro elements that are important for building the atmosphere of trust in Serbia are underdeveloped or quasi developed. Although basic institutions of modern society are established, social order is not stable yet. Normative coherence as an ideal will not be reached in a long time. The situation is similar regarding the transparency of social organization i.e. the responsibilities of institutions and the people that run them. In other words, a general atmosphere for building trust among future e-commerce participants can be seen as highly unsatisfactory. In line with that, we can conclude that without fundamental changes, there will be no intensive e-commerce development.

However, while waiting for global stabilization and consolidation of Serbian society, stakeholders should work on building trust on the micro level, since this may be a sufficient incentive for those that are deciding to shop online. This means improving and promoting technical and security aspects of online shopping; insisting on clear a definition and respecting of private policy, along with the simplification of its content so that regular citizens can understand it. However, the key may be in strengthening the reputation of those that do business online, as well as in introducing systems with high reputation, such as PayPal on Serbian market.

To summarize, the common goal of all those that have an interest in e-commerce development is to build the atmosphere of trust at all levels, using both technical and normative solutions and strengthening the reputation of e-commerce stakeholders. Without this, in spite of the existence of various *Strategies* on information society in Serbia, significant development of e-commerce will not occur.

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