

EFFECTS OF CULTURAL DIVERSITY, TRUST BUILDING ON CROSS BORDER TRADE: EVIDENCE FROM NIGERIA AND CAMEROON

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Abstract

The growing number of cross border trade in the world has ushered in the importance of multiculturalism and trust among people of different cultures. This paper examined the effect of cultural diversity, trust building on cross border trade. Literature on cultural perspectives, trust and cross border trades were reviewed to examine their effects on cross Border trade. A survey design was used to carry out the study. A purposive random sampling of 200 respondents were made from small and medium scale business operators from Nigeria and Cameroon as a source of data. The study used structured questionnaire to collect data from the respondents. ANOVA regression coefficient analysis was used to determine the effects of cultural diversity, trust building on cross border trade. The study reveals that cultural diversity and trust are significant factors and are having positive impact on business performances in cross border trade at 5% significant level, thus rejecting the preposition that cultural diversity, trust building has no significant and positive relationship on cross border trade.

Keywords: Cultural Diversity, Trust Building, Cross Border Trade, and Enterprise and investment.

Introduction

Cross border trade make firms and business operators to expand and extend their products and operations beyond national boundaries through joint ventures, subsidiaries, mergers and acquisition. This requires the understanding of cultures. The interaction of managers and their counterpart and customers to be effective requires understanding of the cultural background of the others (Surrendra and Ravi, 2016).

Cross border trade constitute investment in assets oversees by an individual or firm, who is considered as a foreign investor. Cross border trade requires personal style to govern talks with others how to feel about eye contact, personal space to give when discussing business issues and how to warmly behave towards business negotiations. If business partners are not comfortable with the personal style, business deals may not be granted. Social skills can make a difference in developing relationship and trust in cross border trades. For instance, it is rude to have direct eye contact, while in other cultures, partners stand very close to another and can shake hands in a good number of contexts.

Until 1970's the structure and direction of cross border trade in Nigeria remain similar to the colonial times. Trade between Nigeria and Cameroon were mostly informal as most of the

commodities traded (cotton, fish, cattle oil and manufactured goods etc) are unrecorded and so not pass through the official borders. (Muhammad, Bukar & Babajidda, 2016). Some of the Nigerian borders (Chad, Benin and Niger) operate "entre port state" for products that are subject to ban or highly taxed in Nigeria.

It is worth noting that small and medium scale enterprise have high level of sensitivity to external influences (Chen & Yu, 2008, Erramilli & Dsouza, 1995). They also differ in terms of ownership structure and cultural characteristic (chang, 2005). Most Small and Medium Scale Enterprise are family or owners managed and as such not willing to share control with partner especially in an equity joint venture (Fernandez & Nicto, 2006). The growing number of cross border trade across the world has highlighted the importance of multiculturalism and the challenges to trust building among stake holder. Kirsimarja (1997) observed that trust has been identified as a key element influencing capital investment, relationship marketing, cross national communication, learning and several types of cooperation.

In business, like any other cradle of events, trust defines the extent to which partners interact in business relationship. They manipulate each other by deliberately raising false expectations on themselves on how each will respond to something the other want to be done (Baier, 1995). Several studies has been conducted on trust however, the question of how cultural differences affects cross border trade among small and medium scale enterprises are still on search. Even when trust is viewed in common and measured the same way across cultures, differences in the level of trust across societies has been found in several studies (Fukuyama, 1995, Yamagishi et al 1998, Dyer & Chu, 2003). Similarly (Zaheer & Zaheer, 2006) found out that trust is a central theme in international strategy research. Cross border trade is influence by cultural differences and that affect the confidence business partners holds to each other during business negotiations. Similarities in culture, connections at the border are also factor affecting cross border trade. The objectives of this study is therefore to examine how significant divergent culture, trust building affects cross border trades among Nigerian and Cameroon small and medium scale business operators.

Review of Literature

Literatures were reviewed and concepts such as; culture, power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity, trust building were discussed.

The concept of Cultural diversity

Culture is a way of life in a given society, and it represents believes, customs and attitudes of distinct group of people (Ba'ak et al, 2011). Culture can be attributed to a nation, a religion, city or a firm (Dongya, 2015). Culture is believe, rules customs and manners that characterises the behavior of a group (Surendra and Ravi, 2016). Language is considered, the most important element because, usage indicate values and ties among people of different cultural background. Culture can influence business in different ways e.g language problem. Negotiation difficulties are common and if not handled properly will destroy the entire trust among partners. Hostede (1991) sees culture as a collective programming of the mind that distinguishes members of one category of people from another. Culture is measured by knowledge, believe, Art, ethics, law, tradition and skills and the habit which guided the way people live in a society. Whatever preparation for cross border business interaction, the nature of the partners trust will be affected by cultural category which the partners belong to. In highly reactive culture such as in China, japan, and Korea, trust is gained through respectful behavior, protecting others face, reciprocating favours, and exhibiting

predictable courtesies, while low trust cultural group as exemplified by France, and Latin America and trust only the people they know best (Richard, 2006).

Comparing national culture begins with highlighting differences in social behaviour of the society, for example the Japanese does not like shaking hands, when greeting each other and do not blow nose in public, Brazilian has no regard for business time, prefer brown shoe to black and arrives two hours late to cocktail parties, Greek share you in eyes, nod their head when they say no, French offer hand to strangers (Richard, 2006). World cultures are seen as linear active multi-active and reactive. The linear-actives are group of people who plan, schedule, organize and pursue activities one at a time. Multi-active cultures are people who do many activities at a time, prioritise schedules based in importance. The reactive culture are groups of people that prioritise courtesy and respect, and keenly listening to their inter-locutors.

Hostede (1991), in the study of culture identify the dimensions of culture that characterize individual traits as national profile of a society to better understand how societies differs. Four dimensions were conceptualized by hosted, first power distance concerns with social inequality and how people deals with authorities vested on them, secondly individualism/collectivism which is the prevalence of the individual and groups as a guiding individual and the groups as a guiding individuals behaviour, Thirdly, masculinity/femininity is the drive towards achievement versus the concern for others and fourthly uncertainty avoidance which is the extent to which members of a culture feel threatened by ambiguous, or known situation that have created belief and institution that try to avoid them. Countries view and handle uncertainty in different ways. The cultural dimension explore not just the basic nature of individual, but the characteristic sought to clarify the general attributes which distinguish individuals and groups from societies.

The concept of Trust Building.

Trust occurs where a person is not sure of what the other will do, but has confident that expected behaviour will result to acceptable expectation. Trust is the confidence that no party to an exchange will exploit another vulnerability. Trust involves an attitudes, disposition or inclination to act in certain ways in the light of various behaviours one has both about oneself and others (Geoge, 1998). To trust is to give discretionary power to the trusted (Baier, 1995). Trust reduces perceived risk, renders relationship more conducive to more risk reduction and create organizational opportunities. Mian et al (2017) provides that trust is confidence in another good will and integrity as well as another ability. According to Zolfagher and Aghaie (2011) trusting means taking risk. Trust element according to Usunier (1996) consist of the following

- i. Reliance and confidence in people word and things
- ii. Trust is inseparable from distrust
- iii. Trust is about sharing common faith, believe, possibly education or group membership.
- iv. Trust is directed to the future and to common achievements.

Anderson and Narus (1999) classified trust as knowledge based-trust and deterrence based-trust. Knowledge based-trust is cognitive and emotional connection that occurs across organization. Deterrent base-trust is the use of sanctions to motivate behavior.

Trust in business relationship can be examined from different dimensions as outline by Martins and Keith (2002) to include: integrity, competence, consistency and loyalty. Integrity define how honest and truthful an individual is, competence is the technical and interpersonal knowledge and skills that an individuals or group possesses. Consistency is reliability, predictability and good judgment in handling situations. Loyalty is the willingness to protect a person physically and emotionally. Competence is a key determinant of trust as it imposes costs and disadvantages on

all those affected by the incompetence. Consistence impact on workplace as people need to know that work environment is safe.

The best way to build business trust at cross border trade is to demonstrate a social behaviour that can lead to early trust for a prospective business partners. Richard (2006) identified setting clears goals, effective communication and information sharing as way of building a business trust especially among negotiation team.

To build trust between managers, counterpart and customers, managers need to work closely and effectively with those from other cultural regions to sustain relationship and make brands achieve its global objectives (Michael et al, 2006). Appropriate knowledge of the diverse socio-cultural behaviors of nationals are very important to foreign managers decision as to what and where to invest in the oversee market. A success partnership is characterize by a long time span over which transactions occurs at a large size as a unit sale and long-term relationship between the buyer and the seller (Usunier, 1996). Trust is achieved through fairness perceived and how the benefits and obligations are shared (Maria, 2003).

The concept of Cross Border Trade

Cross border trade is a branch of international trade in which goods and services move across the common border of two countries and this can be classified as formal and informal trade (Egg & Igve, 2016) Formal cross border trade is officially documented and approved trade by authorities of concern countries; while informal, cross border trade refers to pure smuggling of goods across borders and it primarily taken place to circumvent tariff and non-tariff barriers (Balami, 1997). Entry mode types in cross border trade especially in small and medium scale enterprise range from complete ownership to exporting. Joint ventures in cross border is a good form of direct investment that gives good turn over to the investors if backed with high level of trust between the partners. Such investment are mostly financed by personal savings, or borrowing. Cross borders investment refers to the transfer of assets to another country or the acquisition of assets in that country. Also known as direct investment. Cross border trade between and Cameroon has a historical and social root. Tribal and extended family connections across borders encouraged traders to maintain long range commercial and financial networks. Traders unofficially exported cattle, cotton and other traditional product to Nigeria and unofficially import petroleum product and consumer goods. The permeability of the Nigeria Cameroon border and the informality of traditional trading networks denied the government revenues ordinarily derived from export – import duties. Therefore, there is need for strong trade bilateral relations between the two countries so as to foster official trade growth and economic development of the two countries. Investment through cross border trade requires that understanding of the social behaviour of the host environment; and it hinges on how traders could obtain information on commodities and qualities to be traded (Muhammad et al, 2016). Source of information for investment through cross border are; personal trips, distribution network, trade fairs and official means.

Cross border can be facilitated by trade liberation, which is deliberate relaxing of trade policies by countries to allow free flow of goods and services among countries and thereby better livelihood and the state of the society.

Empirical Review

In a study of conceptualizing trust with cultural perspective in international business operation, Mian, A., Petri, H. & Rassel, K. (2017) observed that culture is a significant factor in building trust among global project stakeholder for the reasons that trust is vital for developing a well-functioning long term business relationship. The research reveals that cultural issues are pretty

sensitive that have immediate association with trust building process among international project stakeholders. Mian et al ((2017) observe that research on how culture affect trust building in global business environments remain unrequited. Md Daud and Syed (2017) conducted a study on Trust commitment, and competitive advantage in export performance of small and medium scale Enterprises. The study examined cross border trade in relation to small and medium Enterprises and the effects of the dimensions on export performance. The study reveals that trust is significantly related to commitment and export performance. The effect of commitment on export performance is mediated by competitive advantage. The research uses confirmatory factor analysis and empirically confirm the need to develop prowess in cross border relationship among small and medium scale enterprises in small emerging economies. The study employs a single respondent for data collection, which is susceptible to common method variance to add rigor to the study, future research is suggested to consider employing multiple respondents from one company.

Maria (2003) conducted an empirical study on national culture and its impact on trust and cooperation in international business network, Greek and Fin perspectives. The study is based on interactive network approach to management perspectives. The empirical basis is the commercial interaction between Finland and Greeze. The result of the study challenges national cultural control in building trust and highlight the non-dynamic aspect of collaboration. The study suggested further research on non-multi-cultural personnel on the international corporate network and the strategic impact on the dynamic of trust. In a study on how much trust really matters, Silviya (2005) review the Madhok's trust based ideas and highlight the influence they have had on the field of international business. Madhok (1995) developed a trust -based perspective proposing a shift in focus from ownership to relationship and from governance form to process. Madhok employed trust relationship and cooperation as interchangeable descriptors. Review of trust literatures reveals that the three arms are not inter changeable as they evoke different emphasis in understanding the stability of inter firm partnership. The study suggested future study on the role of organizational politics and value potential of a partnership.

Underpinning Theory.

Socio-cultural theory

Nigeria and Cameroon are countries with diverse cultural factors comprises of different tribes and languages. This factors serves as opportunity for potential investors to identify prospective business partners with good talents at cross border trade. These diverse background provides positive chances for trust among business partners to cross border trade success. Cultural theories seek to explore how have cultures developed and what forces shape them? Do universal pattern underlie diversity? Vygotsky (1978) develop the socio-cultural theory of human learning and describes learning as a social process and the origination of human intelligence in a society or culture. Cognitive intelligence is achieved through social interaction with others and integrated in to individual mental structure. The theory assert the variability of cultural realities and the development of culture or sub-culture differ from one another.

Foreign cultures have different ways of doing business, for example when it comes to planning ahead and keeping delivery times. Culture can be both a positive and negative influence and many companies are struggling in the new and foreign environment.

The important thing to always have in mind is that the foreign culture is not as we are used to at home and to be prepared before starting the new foreign operation. The socio-cultural theory emphasized respecting and understanding the new culture without forcing own beliefs on

nationals, are things that can be extremely helpful to consider during business negotiations. By learning the host country's language, respect and trust can easily be won, and competitive advantages can easily be achieved.

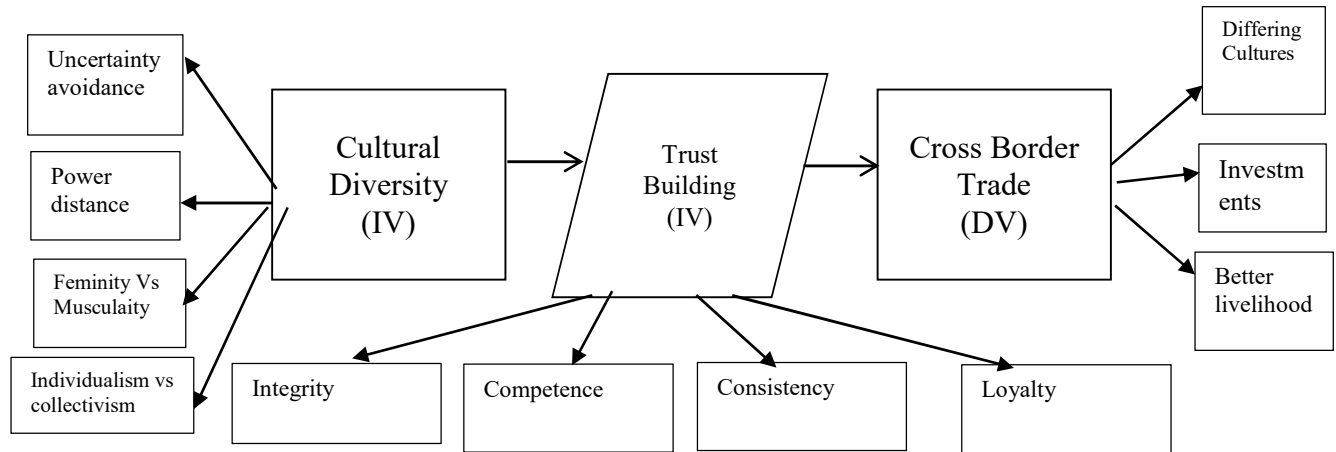


Figure.1 Framework for understanding cultural diversity, trust building and cross border trade

SOURCE: Author

The model in the figure above is conceptualised as a framework to explore the relationships between the Independent Variables: Cultural diversity (CD), Trust building (TB) and the Independent variable Cross border trade (CBT). It intends to depicts how significant is the effects of the independent variables (CD) and (TB) on the performances of Small and Medium Scale enterprises at Cross border trade. The model also shows the dimensions of the DVs and the IV which will be measured to determine how significant the effects relationship is. As found in the model, Hofstede (1991) provided dimensions of cultural diversity as: uncertainty avoidance, power distance, feminity vs masculinity, individualism vs collectivism. The dimensions of trust as supported by Martins and Keith (2002) includes integrity, competence, consistency and loyalty. Cross border trade in the model explains the resultants effects of trade on human livelihood to include: exposure to different cultures, better investments and trade globalisation.

Methodology

A survey approach was used to conduct the research. Zikmund (2005) support that survey research design is most appropriate when the research objective is examine the cause and effect relationship. A random sample of 200 respondents were made from: Sahuda, Maiha, Belel Kwaja, Bukula, Dumu Gidar and Garuoa which are border areas of Nigeria and Cameroon. A structured questionnaire with the Likert five scale type rating was used to collect data from the respondents. Descriptive statistics was used to analyse the demographic characteristic of the respondents, while Regression analysis was used for the analysis of the data to determine the effect of cultural diversity, trust building on cross border trade. The measurement of variables such as integrity, competence, consistency, and loyalty was adopted from a study on dimension of trust by Egle et al (2013). In order to identify the link in the variables, ANOVA regression coefficient was used to assess the strength of the relationship.

Model of the study

The econometrics model are specified below.

$$ECBS = \beta_0 + \beta_1 CDS + \dots + U_i$$

$$TBSS = \beta_0 + \beta_1 TBSS + \dots + U_{ii}$$

Where:

ECBS= cross border trade (DV

β_0 = Constant

CDS= Cultural diversity

TBSS= Trust building

u_i = Error term

$\beta_1 \beta_2$ = coefficient of the independent variables showing the magnitude of the effects of cultural diversity and trust building on cross border trades.

Results and Discussion

Table 1.1 Analysis of the Demographic Characteristics of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Gender:				
Male	95	77.2	77.2	77.2
Female	28	22.8	22.8	100
Age Distribution:				
18-30yrs	23	18.7	18.7	18.7
31-43yrs	69	56.1	56.1	74.8
44-aboveyrs	31	25.2	25.2	100
Marital Status				
Single	20	16.3	16.3	16.3
Married	85	69.1	69.1	85.5
Separated	8	6.5	6.5	91.9
Divorced	8	6.5	6.5	98.4
Widowed	2	1.6	1.6	100
Educational Qualification:				
'O' level	79	64.2	64.2	64.2
ND	22	17.9	17.9	82.1
HND	10	8.1	8.1	90.2
B.Sc	11	8.9	8.9	99.2
Masters	1	.8	.8	100
Tribe				
Nzanyi	30	24.4	24.4	24.4
Gude	54	43.9	43.9	68.3
Fali	21	17.1	17.1	100
Experience in business				
1-5yrs	21	17.1	17.1	17.1
6-10yrs	53	43.1	43.1	60.2
11-aboveyrs	49	39.8	39.8	100

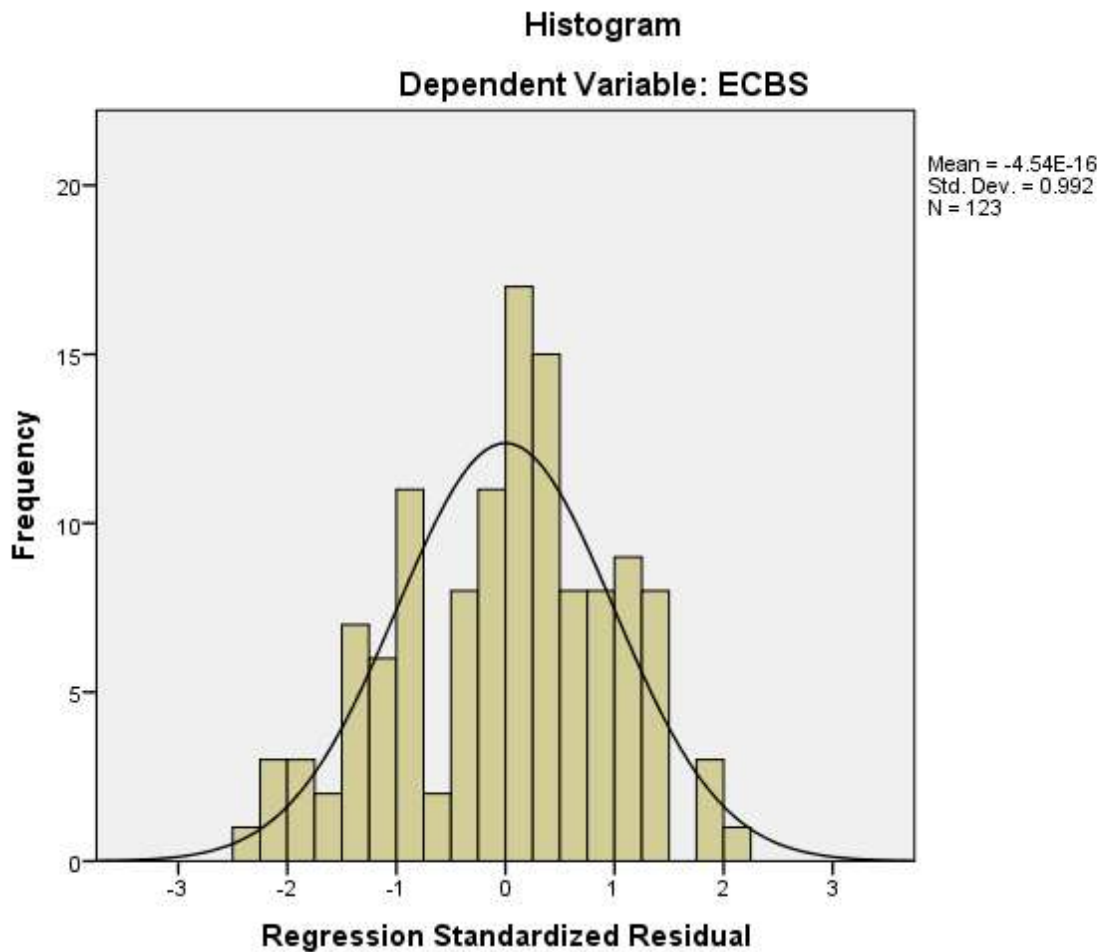
Table 1.1 above analyses the demographic characteristics of the respondents to understand the composition of the respondents as used in the study.

The characteristic of the respondent's shows that most of the respondents are males with 77.2% while 22.8% were female. The age distribution of the respondents shows that majority are those with age from 31-43 years with 56.1%, 44 and above years have 25.2% while 18.7% are those from 18-30 years.

On the marital status of the respondents majority of those who engage in cross border trade are married people with 69.1% while single has 16.3% separated 6.5% Divorce 6.5% and widow 2%. The educational qualification of the respondents shows most of those who engage in cross boarder have 'O' level qualification with 64.2% while those with ND has 17.9%, HND 8.1%, B.Sc 8.9% and those with masters have 0.8% these shows that most of those who engage in trade can need and write.

The tribe of the respondents shows that most of the people who engages in cross border trade between Nigeria and Cameroon are Gude with 43.9% while Nzanyi, has 24.4% fali 17.1% and Shiwa-Shiwa has 14.6% respectively. On the years of experience of the respondents, 17.1% are within the range of 1-5 years, 43.1% are within 6-11 years, and while those from 11 years and above has 39.8%

Figure 1



The histogram plot Figure 1 above indicate that the data used for this study is normally distributed, considering that the bars of the graph were all within or covered by the graph line. Hence, the assumption of data normality is achieved, and did not violet the rule.

Model Summary and Anova

Table 1.2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.482 ^a	.232	.220	3.00213

a. Predictors: (Constant), TBSS, CDS
 b. Dependent Variable: ECBS

Table 1.3

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	327.264	2	163.632	18.156	.000 ^b
	Residual	1081.533	120	9.013		
	Total	1408.797	122			

a. Dependent Variable: ECBS

b. Predictors: (Constant), TBSS, CDS

Table .1.4

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	8.105	1.209		6.703
	CDS	-.405	.152	-.214	-2.670
	TBSS	.668	.128	.417	5.203

Sig.

a. Dependent Variable: ECBS

The model of this specification indicate a relationship between the Cultural diversity, Trust building and Cross border trade at (P= 0.000, R= .482, R2 adjusted .220), and is significant at 0.10. There is therefore sufficient evidence to conclude that the model is fit for the study. Going by the value of F statistics, F= 18.156 also holds that the assumption of the data normality is not violated by this the research at P= 0.01 at 2 tail test. Thus, there is sufficient evidence to conclude that

personal beliefs and values of people, language and communication barriers has significant effects on cross border between Nigeria and Cameroon. Mian et al (2007) provides that culture is significant factor in global project management and that trust is vital for developing a well-functioning relationship. The beta coefficient values of -.214 for DCS and .417 for TBS which is significant at .10 gives a statistical evidence to concludes: that integrity, consistency, loyalty and courtesy are issues affecting cross border trades. This view is supported by Martin (2002) who has that business relationship is determine by the ability of the partners to maintain integrity, competence, and loyalty to each other.

Conclusion

This study employs review of literature on culture, trust building and cross border trade. The study identified the need for managers to perceive cultural difference as a trade barrier or an obstacle for trust creation. Cultural issues are pretty and sensitive as it determines the nature of social behaviour among cultural groups. Therefore, the need for understanding cultural diversity is crucial to building business successes in cross border trade.

Trust is significantly affected by differences in national culture. The theoretical implication of trust building and cultural diversity is seen as dynamic process. Trust is an important factor in business-to-business relationship but it always portrayed as a complex entity that is difficult to measure. The study advises that understanding of the visible cultures of the nationals are key pre-requisite for decisions as to when, where and what to invest in when going abroad for trade. Further research is still needed to explore how culture and trust affect decision making with emphasis on small and medium scale enterprises on cross border trade.

Recommendations

The following recommendations are made to ensure success at cross border trade.

- i. Investors need to understand the visible cultures of nationals as key pre-requisite for decision as to when, where and what to invest in when going for cross border trade.
- ii. Investors going for cross border trade need to build trust among partners and prospective business partners to guarantee continuous business.
- iii. Most of the trade done between Nigeria and Cameroon are on informal basis with no adequate records or control. Therefore, the need for bilateral ties on trade between Nigeria and Cameroon to encourage formal cross border trade.
- iv. Culture is the way of life of the people, hence the need to respect the culture of the nationals by the foreign investor in order to get acceptance of product or service patronage.

Suggestion for Future Study

There is a need for empirical study to examine the binding constraints to cross border trade between Nigeria and Cameroon.

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