

Impact of consumer trust on purchase intention in e-commerce platforms

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Abstract

This study examined the impact of consumer trust on consumer purchase intention in e-commerce platforms, focusing on trust dimensions of reliability, security, and credibility, and purchase intention dimensions of attitudinal intention, behavioral intention, and purchase decision confidence. Using a descriptive-correlational research design, data were gathered from online consumers and analyzed through weighted means and Spearman's rho correlation to assess both the levels of and relationships among the variables. The findings revealed that consumers demonstrated an agreeable level of trust and purchase intention, with security and credibility emerging as the strongest trust dimensions and attitudinal intention as the most dominant dimension of purchase intention. Moreover, the results showed strong and highly significant positive relationships among all trust dimensions and all purchase intention dimensions, indicating that higher consumer trust substantially enhances consumers' willingness to purchase and their confidence in purchase decisions. Based on these findings, a targeted action plan was proposed to strengthen trust related features of e-commerce platforms. The study underscores the critical role of trust in shaping online consumer behavior and provides practical insights for e-commerce platform managers seeking to enhance consumer engagement and purchasing outcomes.

Keywords: consumer trust, purchase intention, e-commerce platforms, reliability, security, credibility, online shopping, consumer behavior

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1. Introduction

In the sprawling marketplace of clicks, carts, and instant confirmations, trust functions like the invisible handshake between strangers. It turns curiosity into consideration, then consideration into commitment. When a shopper cannot touch a product or look a seller in the eye, they lean on signals; design polish, transparent policies, consistent reviews, responsive support that together whisper, “this place will treat you fairly.” In this sense, purchase intention is not simply a calculation of price and features; it is a narrative about reliability that unfolds across the interface. The stronger and more coherent the story, the more willing the consumer becomes to move from browsing to buying. Because platforms orchestrate the entire journey from search to payment to post-purchase resolution, their ability to stage trust at each moment often determines whether desire becomes decision.

The scholarly consensus has grown clear: trust is a primary engine of online purchase intention, and it exerts this influence across both first-time and repeat transactions, regardless of whether the trust object is the website, the retailer, or the seller (Bulsara & Vaghela, 2023; Ghosh, 2024). Meta-analytic syntheses map the determinants of online buying further position trust among core antecedents, alongside perceived usefulness, ease of use, security, and e-WOM, revealing a pattern where confidence in the platform’s competence and integrity accelerates movement from attitude to intention (Ghosh, 2024; Wang et al., 2022). In social commerce settings, trust in sellers and community forums emerges as especially potent, underscoring the role of social proof and peer signaling in resolving uncertainty before purchase (Wang et al., 2022).

Path models and cross-market studies unpack how trust is formed and why it matters. Reputation, perceived security, and website quality reliably build trust, and trust in turn heightens purchase intention while suppressing perceived risk (Quintus et al., 2024). In cross-border contexts, information quality, system reliability, and service responsiveness are critical levers; they shape trust and thereby purchase intention, with trust mediating the effects of platform quality on buying intent (Buntu Laulita, 2024). The story complicates in livestream and mobile environments: ongoing trust sustained by expectation confirmation and real-time social interaction predicts continued purchase intention, and trust can even transfer from the e-store to streaming channels as shoppers carry beliefs about integrity and predictability across formats (Ko & Ho, 2024; Duong et al., 2025/2024).

Perceived risk operates as trust’s counterfactual when data privacy feels fragile, product authenticity uncertain, or redress mechanisms opaque, and intention falters. Empirical work shows trust mediating the influence of service quality, design quality, and reputation on purchase intention, while perceived risk moderates the trust-intention path and can weaken it when left unaddressed (Qalati et al., 2020). Regional evidence corroborates that perceived risk depresses intention and trust, with trust partially offsetting the damage through reassurance effects (Pang & Ismail, 2022). Cross-platform behavior reveals the economic stakes: low platform trust and negative reports push consumers to compare, migrate, and complete purchases elsewhere, fracturing conversions and eroding loyalty (Zhang & Yu, 2020).

The pandemic accelerated digital migration and elevated trust from a “nice-to-have” to a survival strategy. Studies in COVID-19 and post-COVID contexts identify attitudes, satisfaction, and system assurance especially privacy and security as foundational to trust and online buying decisions (El Moussaoui & Benbba, 2023; Dang et al., 2023). New cohorts of e-commerce users formed repurchase habits that are highly sensitive to platform reliability and brand experience (Ding et al., 2022). At the sector level, public guidance emphasizes that continued growth in online retail depends on robust trust architectures; fraud safeguards, transparent policies, and dependable service, because a single security lapse can undo years of brand equity (International Trade Administration, 2024).

Despite the growing body of research on trust and purchase intention, critical blind spots remain. Most existing

studies treat trust as a single, uniform concept, overlooking its multi-dimensional nature, such as cognitive trust rooted in competence and predictability, and affective trust grounded in benevolence and care. This simplification fails to capture how trust operates across increasingly complex consumer journeys that span websites, mobile apps, social commerce, and live-streaming platforms. Furthermore, current models rarely explore how trust interacts with perceived risk under different cultural and institutional conditions, leaving unanswered questions about whether trust mechanisms behave consistently across markets and regulatory environments. Equally concerning is the lack of integration of emerging technological trust signals, such as AI-driven authentication, blockchain transparency, and biometric security, into behavioral models of purchase intention. These gaps limit both theoretical advancement and practical guidance for platforms seeking to build trust in a rapidly evolving digital ecosystem.

This study is driven by the urgent need to address these gaps and provide a comprehensive understanding of how trust shapes consumer behavior in e-commerce. By developing an integrative framework that captures the multi-dimensional nature of trust, examines its interaction with perceived risk, and incorporates institutional and technological factors, this research aims to move beyond fragmented insights toward a holistic model of purchase intention. Such a framework will not only clarify the mechanisms through which trust influences consumer decisions but also identify the most effective levers for building and sustaining trust in diverse contexts, from traditional e-commerce to mobile and social commerce environments. Ultimately, this study seeks to empower platform managers with actionable strategies to convert trust into long-term customer loyalty, while offering scholars a robust foundation for future research in an era where trust is both a competitive advantage and a survival imperative.

This study aims to determine the impact of consumer trust on purchase intention in e-commerce platforms. Specifically, it sought to: Assess the level of consumer trust in terms of reliability, security, and credibility; determine the level of consumer purchase intention in terms of attitudinal intention, behavioral intention, and purchase decision confidence; test the significant relationship between consumer trust and consumer purchase intention and propose an action plan to enhance trust-related features of e-commerce platforms.

2. Methods

Research Design - This study employed a quantitative, cross-sectional correlational research design, which will be most appropriate for examining the statistical association between consumer trust and purchase intention as they naturally occur among e-commerce users, without any manipulation of variables. In current methodology literature, correlational research is defined as a non-experimental design used to measure whether two or more variables co-vary and to determine the strength and direction (positive, negative, or none) of their relationship in real-world settings (Sreekumar, 2024; Pubrica Research Academy, 2024).

Participants - The study involved 385 consumers who regularly engage in online shopping on major e-commerce platforms such as Shopee, Lazada, Amazon, Alibaba, JD, and Pinduoduo. These participants were selected through convenience sampling, allowing the researcher to reach active online shoppers who are easily accessible and willing to participate. To ensure that respondents are appropriate for the research objectives, only individuals who are 18 years old and above, have made at least one online purchase within the last three months, and have prior experience using at least one of the identified e-commerce platforms were included. Additionally, participants must be capable of understanding and completing the survey questionnaire in English. Conversely, the study excluded individuals who do not meet the minimum age requirement, those who have not purchased online within the specified timeframe, and those who do not use e-commerce platforms for personal shopping. Any respondents who submitted incomplete or inconsistent responses were excluded to maintain the accuracy and reliability of the dataset. Through these inclusion and exclusion parameters, the study ensured that the final sample accurately reflects active e-commerce users whose experiences are essential for assessing the relationship between consumer trust and purchase intention.

Data Gathering Instrument - This study used a self-administered survey questionnaire adapted from validated scales in recent, peer-reviewed studies on consumer trust and purchase intention in e-commerce contexts. Specifically, items for Consumer Trust were adapted from Singh, et al., (2024) multidimensional treatment of consumers' trusting beliefs toward e-commerce platforms (e.g., integrity, benevolence/care, competence/ability, and predictability); Alzaidi and Agag's (2022) work linking trust and privacy concerns in social media-enabled e-retail environments (to capture structural assurance signals such as privacy, security, and platform safeguards); and Florea et al., (2025) for digital integrity perspective, which informed indicators of honesty, transparency, and policy clarity as integrity-related facets of trust. For Purchase Intention, items were adapted from Asgari, Azimi et al., (2023), who operationalized continuance/intent to keep shopping online after the pandemic; Sung et al., (2023), whose findings on trust in product quality and review credibility informed confidence-laden intention judgments; and (c) Christiarini et al., (2024), who modeled intention in flash-sale settings with the mediating role of satisfaction and trust in e-commerce behavior. All items used a 4-point Likert scale (1 = Strongly Disagree to 4 = Strongly Agree) and were worded for clarity and relevance to the current e-commerce setting. The instrument was validated by three (3) content experts in the field (such as digital marketing/consumer behavior scholars), and following expert review undergone reliability test (such internal consistency via Cronbach's alpha and/or McDonald's omega) through a small pilot before the main data collection.

The reliability analysis indicates that the constructs related to consumer trust and purchase intention demonstrate high internal consistency. For consumer trust, the dimensions of reliability ($\alpha = 0.913$) and security ($\alpha = 0.930$) show excellent reliability, while credibility ($\alpha = 0.891$) reflects good reliability. The overall reliability for consumer trust reached 0.972, indicating excellent consistency among the items. Similarly, the constructs under purchase intention also demonstrate strong reliability. Attitudinal intention ($\alpha = 0.930$) and behavioral intention ($\alpha = 0.934$) both achieved excellent reliability, while purchase decision confidence ($\alpha = 0.890$) indicates good reliability. The overall alpha value of 0.974 further confirms excellent internal consistency. These results suggest that the instruments used to measure consumer trust and purchase intention are highly reliable and suitable for further statistical analysis.

Procedure - After the survey instrument had successfully passed the expert validation process and had demonstrated acceptable reliability during the pilot test, the formal data collection began. The final questionnaire was administered online through Google Forms, allowing participants to respond at their convenience using any internet-enabled device. Before proceeding to the survey, each participant was shown an informed consent form explaining the purpose of the study, the voluntary nature of participation, the estimated time required, as well as their right to withdraw at any point without penalty. Only participants who provided their explicit consent were allowed to continue with the questionnaire. Once responses were submitted, they were automatically recorded and stored securely within the Google Forms database. After the data collection period, all responses were screened, and only completed and valid entries were retained for subsequent analysis.

Data Analysis - The collected data was analyzed using SPSS 26.0. The analysis began with descriptive statistics, including the computation of means and standard deviations, to summarize participants' responses and to describe the distribution of scores for each dimension of consumer trust and purchase intention. Following this, a Pearson product-moment correlation was conducted to determine the strength and direction of the relationship between overall consumer trust and purchase intention among e-commerce users. Finally, a multiple regression analysis was performed to examine the predictive power of the dimensions of consumer trust, such as integrity, reliability, benevolence, predictability, and structural assurance, on purchase intention. The use of these statistical techniques allowed the study to determine both the relational and predictive links between the variables

Ethical Consideration - This study upheld the principles of respect for persons, beneficence, and justice by ensuring fully-informed, voluntary participation and by minimizing risk at every stage. Before accessing the questionnaire, potential participants viewed an informed consent page describing the study purpose, eligibility, estimated time, voluntary nature, the right to skip items or withdraw at any time without penalty, and any non-coercive incentive (if applicable). Only those who explicitly agreed can proceed. Eligibility (18+, recent

online purchase, use of at least one target platform, ability to complete the survey in English) were applied consistently, and exclusions (under 18, no recent purchase, incomplete or inconsistent responses) were enforced to keep the sample appropriate and to protect data quality. To preserve anonymity and confidentiality, the survey avoided collecting direct identifiers or IP addresses and advised respondents not to include personal data in any open-text fields. Results were reported only in aggregate (e.g., means, percentages, models), ensuring that no individual can be identified.

To protect data, responses were gathered via a secured Google Forms settings, exported to password-protected files, and stored on an encrypted, access-restricted drive controlled by the researcher who has sole access. The dataset will be retained for the minimum period required by institutional policy (e.g., 3–5 years) and then securely deleted. Given the nature of brief attitudinal questions, the study presented minimal risk, limited to potential discomfort from survey items; participants may stop at any time. No deception were used, and no e-commerce platform (e.g., Shopee, Lazada, Amazon, Alibaba, JD, Pinduoduo) influenced design, collection, or analysis, avoiding conflicts of interest. Prior to the pilot and main data collection, the protocol (consent script, survey, recruitment, and data-security plan) were submitted for Research Ethics Committee/IRB approval, and the study commenced only after approval conditions were met. The consent page provided contact details for the researcher and the institution's ethics office, explained how participants may request data withdrawal prior to de-identification/aggregation, and offered a way to receive a summary of results after study completion.

3. Results and discussion

Table 1

Summary Table of Level of Consumer Trust

Indicators	Weighted Mean	Verbal Interpretation	Rank
Reliability	2.85	Agree	3
Security	2.87	Agree	1.5
Credibility	2.87	Agree	1.5
Composite Mean	2.86	Agree	

Legend: 3.50-4.00=Strongly Agree; 2.50-3.49=Agree; 1.50-2.49=Disagree; 1.00-1.49=Strongly Disagree

Table 1 presents a consolidated summary of the level of consumer trust in e-commerce platforms across three core dimensions: reliability, security, and credibility. It obtained an overall composite mean of 2.86, verbally interpreted as agree, indicating that consumers exhibit a moderate and favorable level of trust toward e-commerce platforms. This suggests that although trust has not reached a strongly affirmative level, platforms have satisfactorily met consumers' expectations in terms of performance consistency, protection mechanisms, and ethical conduct. Among the three dimensions, security and credibility emerged as the highest-ranked factors, both obtaining a weighted mean of 2.87. The prominence of security highlights consumers' heightened concern for the protection of personal and financial information in digital transactions. This aligns with studies demonstrating that perceived security, through data protection, fraud prevention, and secure payment systems is a primary trust antecedent in e-commerce, directly influencing consumers' willingness to engage in online purchase (Singh et al., 2024). When consumers believe that platforms can safeguard sensitive information, their perceived vulnerability decreases, thereby strengthening trust.

Similarly, the high ranking of credibility indicates that consumers place significant value on ethical conduct, truthful communication, and fairness in platform operations. Credibility helps mitigate information asymmetry by assuring consumers that product claims are reliable and that the platform acts in their best interest. Sung et al. (2023) found that credible platforms avoid misleading promotions and ensure transparency to gain consumer confidence and encourage purchase intention. Singh et al. (2024) further emphasized that credibility enhances trusting beliefs by reinforcing perceptions of institutional integrity and fairness. In contrast, reliability (2.85) ranked lowest among the three trust dimensions, although it remains verbally interpreted as agree. This suggests that while consumers believe platforms can fulfill their promises, confidence in consistent service performance is

comparatively weaker than confidence in security and credibility. Prior studies note that reliability is often shaped by consumers' accumulated experiences across multiple transactions; occasional delivery delays, order inaccuracies, or service inconsistencies that diminish reliability perceptions over time (Qalati et al., 2020). As reliability is reinforced through repeated successful interactions, its lower rank indicates an area where platforms must focus on sustaining service quality and operational consistency.

Table 2*Summary Table of Level of Consumer Purchase Intention*

Indicators	Weighted Mean	Verbal Interpretation	Rank
Attitudinal Intention	2.89	Agree	1
Behavioral Intention	2.84	Agree	2
Purchase Decision Confidence	2.82	Agree	3
Composite Mean	2.85	Agree	

Table 2 presents a summary of the level of consumer purchase intention across three key dimensions: attitudinal intention, behavioral intention, and purchase decision confidence. It yielded an overall composite mean of 2.85, which is verbally interpreted as agree. This finding indicates that consumers demonstrate a positive inclination toward purchasing on the platform, suggesting that their evaluations, intended behaviors, and confidence levels collectively support engagement in online transactions. Among the three dimensions, attitudinal intention emerged as the highest-ranked factor with a weighted mean of (2.89). This suggests that consumers' positive evaluations, satisfaction, enjoyment, and preference toward the platform form the strongest foundation of purchase intention. Attitudinal intention reflects consumers' internal assessment that purchasing on the platform is desirable and worthwhile. Nguyen et al. (2023) demonstrate that attitude toward online purchasing is one of the strongest predictors of purchase intention. Similarly, Ghosh (2024) emphasized that positive attitudes, shaped by satisfaction and enjoyment, play a central role in driving consumers' readiness to purchase in e-commerce contexts.

The lowest-ranked dimension is purchase decision confidence, which obtained a weighted mean of 2.82 though still verbally interpreted as agree. This suggests that while consumers feel confident, safe, and assured when making purchases, decision confidence is comparatively weaker than attitudinal and behavioral tendencies. Decision confidence reflects consumers' certainty regarding the correctness and value of their purchase choices. Ghosh (2024) similarly argued that in highly competitive e-commerce environments, consumers may exhibit purchase intention while still experiencing residual doubt regarding value optimization. The results indicate that consumer purchase intention is predominantly attitude-driven, supported by behavioral willingness and moderated by decision confidence. The ranking pattern suggests a progression in which positive attitudes form the strongest base, followed by actionable intentions, while confidence in decision-making remains an area with potential for enhancement. Strengthening transparent value propositions, consistent experience delivery, and reassurance mechanisms may help elevate purchase decision confidence, thereby reinforcing the overall strength of consumer purchase intention in e-commerce platforms.

Table 3 presents the relationship between consumer trust and consumer purchase intention, revealing consistently strong and statistically significant relationships across all variables. The results indicate that the sub-variables of consumer trust such as reliability, security, and credibility are all highly correlated with attitudinal intention, behavioral intention, and purchase decision confidence (ρ ranging from .918 to .965, $p < .001$). This suggests that as consumers perceive higher levels of trust in a product or service, their intention to purchase and confidence in their purchasing decisions also increase substantially.

Specifically, reliability demonstrates very strong positive correlations with attitudinal intention ($\rho = .918$), behavioral intention ($\rho = .934$), and purchase decision confidence ($\rho = .936$). This implies that when consumers perceive a product or service as dependable and consistent, they are more likely to develop favorable attitudes, exhibit stronger purchase behaviors, and feel more assured in their decisions. This result is strongly supported by

prior studies. Qalati et al. (2020) demonstrated that reliability is a critical antecedent of trust that indirectly influences purchase intention by reinforcing confidence and satisfaction in online shopping environments. More recently, Ghosh (2024) confirmed through a meta-analytic review that perceived reliability is among the most consistent predictors of online purchase intention across different market contexts.

Table 3*Relationship between Consumer Trust and Consumer Purchase Intention*

Variables	rho	p-value	Interpretation
Reliability			
Attitudinal Intention	.918**	<.001	Highly Significant
Behavioral Intention	.934**	<.001	Highly Significant
Purchase Decision Confidence	.936**	<.001	Highly Significant
Security			
Attitudinal Intention	.942**	<.001	Highly Significant
Behavioral Intention	.950**	<.001	Highly Significant
Purchase Decision Confidence	.918**	<.001	Highly Significant
Credibility			
Attitudinal Intention	.950**	<.001	Highly Significant
Behavioral Intention	.965**	<.001	Highly Significant
Purchase Decision Confidence	.938**	<.001	Highly Significant

Legend: Significant at p-value < 0.01

Similarly, security yields strong and highly significant relationships with all purchase intention indicators, particularly behavioral intention ($\rho = .950$), indicating that consumers who feel secure especially in terms of transactions and data protection are more inclined to act on their purchase intentions. This highlights the critical role of perceived safety in influencing not only attitudes but also actual purchasing behavior. Recent literature strongly supports this relationship. Singh et al. (2024) found that perceived information security and data protection significantly enhance trusting beliefs, which subsequently drive behavioral intention in e-commerce platforms. Bahari et al. (2024) similarly reported that security perceptions reduce financial and privacy-related risks, thereby increasing consumers' willingness to proceed with online purchases.

Moreover, credibility shows the strongest correlations among all trust dimensions, particularly with behavioral intention ($\rho = .965$) and attitudinal intention ($\rho = .950$). This suggests that when consumers view a brand or platform as trustworthy, honest, and credible, it greatly enhances both their willingness to purchase and their confidence in making such decisions. This finding aligns with recent empirical research. Sung et al. (2023) demonstrated that credibility expressed through truthful information and ethical promotional practices, has a powerful effect on consumer trust and behavioral intention. Singh et al. (2024) further showed that perceived platform credibility significantly strengthens attitudinal intention and mediates the relationship between trust and continued platform usage. Additionally, Ghosh (2024) identified credibility as one of the strongest trust-related predictors of online purchase intention, particularly in competitive e-commerce environments where consumers actively compare platforms.

Table 4*Proposed Action Plan to Enhance Trust-Related Features of E-Commerce Platforms*

Key Result Area Objective	Strategies	Success Indicators	Responsible Unit
Reliability To ensure that the e-commerce platform consistently delivers products as promised.	1. Strengthen logistics partnerships by implementing service-level agreements (SLAs) with delivery providers to ensure on-time and accurate deliveries. 2. Introduce real-time order tracking and proactive delivery notifications to manage customer expectations and reduce uncertainty.	Increased on- time delivery rate • Reduced delivery-related complaints • Higher customer satisfaction scores on delivery performance	Operations Department Logistics and Supply Chain Unit

Security To enhance consumers' sense of security when making online payments on the platform.	1. Integrate advanced payment security technologies such as multi-factor authentication and encrypted payment gateways. 2. Conduct regular security audits and visibly display security certifications to reassure consumers during checkout.	<ul style="list-style-type: none"> • Reduced payment-related complaints • Increased completion rate of online transactions <ul style="list-style-type: none"> • Higher perceived payment security ratings 	IT Department Information Security Unit
Credibility To ensure that the platform provides accurate and truthful product information.	1. Establish a product information verification system requiring sellers to submit validated descriptions and images. 2. Introduce penalties and monitoring mechanisms for sellers who provide misleading or inaccurate product information.	<ul style="list-style-type: none"> • Reduced product-related complaints • Higher accuracy ratings in product listings • Improved consumer trust in platform information 	Marketplace Management Unit Quality Assurance Team

4. Conclusion and recommendations

Majority of the respondents trust e-commerce platforms at an agreeable level. Majority of the respondents exhibit a positive level of purchase intention. There is a highly significant and strong relationship between consumer trust and all dimensions of purchase intention. An action plan was proposed focusing on improving delivery reliability, strengthening payment and data security, and ensuring accurate product information to reinforce consumer trust and sustain purchase intention. It is recommended for E-commerce platforms to invest in logistics optimization, real-time tracking systems, and performance monitoring to reduce service lapses that undermine consumer trust. Platform managers may upgrade security infrastructures, particularly in payment processing and personal data protection to reassure consumers and reduce perceived risk during transactions. E-commerce platforms may implement stricter controls to ensure that product information, pricing claims, and promotional messages are accurate and truthful. E-commerce platforms may utilize the proposed action plan to enhance trust-related features of e-commerce platforms. Future studies may explore additional dimensions of trust, such as emotional trust, social influence, or brand community effects, to provide a more comprehensive understanding of consumer behavior in e-commerce.

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