

FACTOR AFFECTING CONSUMERS' TRUST IN
E-COMMERCE

BY

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BACHELOR OF INTERNATIONAL BUSINESS
(HONOURS)

UNIVERSITI TUNKU ABDUL RAHMAN

FACULTY OF ACCOUNTANCY AND
MANAGEMENT
DEPARTMENT OF INTERNATIONAL BUSINESS

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(3) Sole contribution has been made by me in completing the FYP.

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LIST OF ABBREVIATIONS

IT	Information Technology
TPB	Theory of Planned Behavior
WOM	Word-of-mouth

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

E-commerce has changed how businesses link with customers, allowing smooth transactions and worldwide access to goods and services. There can be many benefits, but one of the challenging problems is establishing and keeping customer trust in e-commerce. Trust is a key factor in deciding consumer behaviour. Privacy, brand credibility, and customer reviews and ratings all play an important role in determining trust levels in e-commerce platforms. This research aims to investigate how these characteristics influence consumer trust and, as a result, behaviour, delivering insights that might help e-commerce organisations improve their strategy and develop better, long-term connections with their customers.

1.1 Research Background

E-commerce operates as a worldwide market trend in every corner of society. Global economic development depends on e-commerce as an essential driver because of its worldwide connectivity. It began to transform the way companies operate and customers shop. The COVID-19 pandemic enhanced both public acceptance and the strategic value of e-commerce, which may give us convenience and advantages. Nowadays, people enjoy the benefits of buying online from anywhere in the world (Van Gelder, 2024). The E-Commerce industry will reach \$4,117.00 billion in 2024 revenue according to Statista (2023), while the user count will exceed 3.6 billion in 2029 based on their data.

E-commerce is expanding, and customers have continued to change their behaviours and preferences in response to it. Consumers benefit from expanded product offerings, lower prices, convenience, and the ability to compare with other options (Boice, 2023). The combination of worldwide lockdown restrictions, social distancing requirements, and efforts to halt COVID-19 increased customers' e-commerce shopping frequency (Alessa et al., 2021). Due to these changes, e-commerce users and platform frequency have increased, thus showing its essential role in today's market (Paraschiv et al., 2022).

The progress of IT, particularly the extensive use of the internet and cell phones, has become a new engine to propel social transformation and economic prosperity in the underdeveloped nations (Li & Piachaud, 2018). Technological advancements and the widespread popularity of online purchasing have caused e-commerce growth. The growth of e-commerce platforms has led to increased global customer purchases instead of domestic purchases alone. For example, Alibaba, Amazon and other platforms. International e-commerce platforms have gained customer adoption by providing easy delivery services, competitive prices, and expanded product selection (Gigi, 2024). This trend shows e-commerce's rising global reach, as people look for possibilities outside their countries.

Malaysia's e-commerce market has never been more significant. Consumers are increasingly going online to purchase items and services as the use of the internet rises and smarter, more powerful technology becomes available (Commission Factory, 2023). Malaysia's e-commerce business has grown rapidly due to increased online usage; smartphone use and supporting government legislation. According to Statista, the Malaysian e-commerce market will increase gradually from 2024 to 2029, and 8.1 million new consumers will be added to the list, a 75.91% growth rate (Thirosha, 2024). Shopee, Lazada, Zalora, and PG Mall are Malaysia's biggest e-platform providers offering services to numerous industries, including F&B, fashion, electronics, health, and beauty (TMO Group, 2024). Shopee had 295 million and 11 million Malaysian users in 2023 (Curry, 2023). Lazada's monthly visits in Malaysia were over 13.42 million, and Zalora had roughly 1.25 million in

2022 (Amanda Siddharta, 2022). Malaysia has many well-known food and beverage platforms, including Food Panda, Shopee Food, AirAsia Food and Grab Food (Menuviel, 2024). Availability of e-wallets like Touch'n Go EWallet, Grab Pay, and Boost, among others, has made online purchases more convenient for more consumers (Ausmees, 2024). The country's online access rate exceeds 80%, with a large percentage of the population using mobile devices and the Internet.

Malaysian customers increasingly seek convenience, security, and flexibility in their online buying experiences. According to a Rakuten Insight survey, 72% of Malaysian customers prefer to purchase online for convenience (Thirosha, 2024). That is why e-commerce needs to be focused. According to a 2022 survey of Malaysian e-commerce customers, respondents under 20 made up most e-commerce users in Malaysia, accounting for 27.4 per cent. Gen Z and Millennials comprised most of Malaysia's internet buyers (Statista, 2023). Nanta Linggi emphasised the dangers of e-commerce, especially unethical e-commerce activities such as fake discounts and exploitative pricing (Lydia Nathan, 2021). The other news stated a substantial rise in online scams and fraudulent advertisements in Malaysia, with scam complaints rising from 14% to 19% and misleading ads rising from 9% to 32% between 2022 and 2024. Experts advocate for a comprehensive approach that includes more complex legislation, technology solutions, and consumer education to address these concerns and restore trust in e-commerce platforms (Qalif Zuhair, 2024).

Despite the numerous benefits and increasing e-commerce use, the industry has limitations. Technology advancements such as artificial intelligence have provided both convenience and complexity to us and the online world. Technologies are getting complicated and interconnected (Wolff, 2021). As technologies, including Artificial Intelligence, offer a method of personal shopping and improve customer satisfaction in e-commerce, they also offer a way to increasingly sophisticated scams and fraud (Team, 2024). These scams and fraud further complicate consumer confidence in online buying and selling.

Nowadays, the same holds with the establishment of e-commerce stores, which influence consumers by allowing them to purchase regularly online. It will be easier for users to purchase a product online because of the ease of international shipping and the basics of internet sales. Globally, 52% of online customers purchase from local and foreign websites. However, local e-commerce platforms are also experiencing security and trust issues (Snyder, 2024). This research uses theories such as the TPB, trust transfer theory, and social presence to investigate the elements that impact customers' trust in e-commerce. Understanding these variables enables e-commerce platforms to apply risk-mitigation methods and foster stronger, more trustworthy client connections.

1.2 Research Problem

There has been a growth in the use of worldwide platforms. Even though e-commerce grows quickly in retail and purchasing, it has raised important concerns that can undermine customer trust (Jeffery, 2023; Zeng et al., 2020). According to statistics, Malaysian consumers have grown increasingly dissatisfied with e-commerce, with complaints about e-commerce transactions growing by 112.5 per cent between 2019 and 2020. Unethical activities such as fake discounts, predatory pricing, counterfeit items, and fraud are among the issues raised, underlining the need for better platform regulations and more customer awareness (Lydia Nathan, 2021). Due to different regulatory standards and payment systems, raising additional security issues might cause international transactions to increase the problem (Elizabeth, 2021). This complexity often leads to heightened distrust and lower confidence when buying from unfamiliar or overseas platforms, affecting the worldwide expansion of e-commerce platforms. Some customers are so distrustful of the internet that they never purchase there because they are concerned about their information being stolen or misused (Rheude, 2017).

One of the common challenges that cause customer dissatisfaction is the growing amount of fraud and scams in online purchase transactions (Bernama, 2021). The growth in online purchasing has increased scams, fraud, and safety risks (Talib, 2020). The e-commerce business lost \$41 billion due to fraud in 2022 (Snyder, 2024). There are some fraudulent techniques, such as phishing, counterfeiting, misleading advertising, the creation of convincing fake websites, and fake links that are getting more sophisticated. This fraud is hazardous to the customers' lives and erodes their confidence and trust in the e-business platforms (Ogundipe et al., p 139, 2024). Moreover, the specialists approximate that 2023 e-commerce losses will be \$48 billion (Snyder, 2024). Such shocking numbers only underscore the increasing insecurity of customers who are on the web to make purchases, thus they care more about the safety of the information they input, the fundamental nature of products, and the reliability of companies they encounter online. These issues have profound consequences for buyers and e-business services, increasing the need to reconsider some self-evident components of trust.

Other than that, customer reviews and ratings have become another aspect influencing trust. While positive reviews and high ratings may accrue a brand value and increase its credibility, fake reviews may work similarly and damage the image of e-commerce (Park et al., 2021). People rely on these reviews to judge the quality of a product and the credibility of a vendor; therefore, biased ratings may harm trust (Utz et al., 2011). In addition to financial losses, the rising amount of counterfeit and misleading products complicates issues, making it more difficult for customers to trust e-commerce platforms completely (Williams, 2023). The rapid growth of dishonesty and fraud has created mistrust towards e-commerce platforms, with customers often doubting the credibility of online vendors and their goods. These negative experiences, inadequate safety measures, brand reputation difficulties, and privacy concerns all destroy customer confidence (Soleimani, 2021).

This lack of trust has implications for the future of e-commerce since trust is one of the significant factors in any transaction, especially in an environment that lacks a

physical touch (Aljifri et al., 2003). Customers avoid complete e-commerce engagement when they doubt the security of their data and purchase authenticity. Addressing the problems that affect customer trust becomes critical to ensuring continued growth and customer engagement in the e-commerce business (Hausman, 2021). Consequently, these increased security concerns severely damage customers' trust in e-commerce platforms, emphasising the significance of establishing robust procedures to build customer trust and secure their information.

These serious issues prompt this research. The research identifies why consumers lose confidence in e-commerce by identifying critical areas like security, usability, credibility, and reputation. Knowing this problem is important for increasing consumer engagement and the continued success of the e-commerce business. This helps establish trust measures regarding consumer data and customer loyalty in a competitive e-commerce sector.

1.3 Research Questions

1. What are key factors influencing trust and purchase intention in e-commerce?
2. How does trust influence the customer's satisfaction, purchase intention, and purchase behaviour?

1.4 Research Objectives

1. To identify key factors influencing trust and purchase intention in e-commerce.
2. To examine the influence of trust on customer satisfaction, purchase intention, and purchase behaviour in e-commerce platforms.

1.5 Research Significance

This research focuses on the consumers of e-commerce platforms that across various demographic and psychographic segments. This includes the people who always purchase online, those who seldom engage in e-commerce frequently, and the customers. Besides that, the research will also analyse customers with different levels of online purchasing experience. This includes first-time customers, who may worry about trust and security differently than regular online shoppers, who are more experienced and have built confidence with specific e-commerce platforms. Additional security concerns exist for people unfamiliar with e-commerce, particularly our elderly parents. This research seeks to identify the aspects influencing their confidence in online platforms, such as security, company reputation, product quality, customer reviews, and delivery dependability.

This research significantly affects e-commerce retail sellers and academics interested in e-commerce. By identifying and studying the elements that influence customer trust in e-commerce, the research delivers practical insights and theoretical developments that may help the market grow and develop. This research provides critical insights for practitioners that may help enhance customer trust, identifying specific factors that reduce trust, such as safety concerns, privacy concerns, and brand trustworthiness. Addressing these trust concerns strengthens consumer relationships and enhances the possibility of repeat purchases and customer loyalty. Understanding the more profound impact of consumer trust in e-commerce is critical in seeking long-term partnerships and economic growth. Addressing prevalent fraud strategies and consumer concerns about online payment security may help drive policies to decrease fraud and establish a more reliable online purchasing experience. By addressing these trust issues, practitioners may enhance client retention, conversion rates, and loyalty in a highly competitive online marketplace.

For academics, this research contributes to increasing information about e-commerce and customer trust. It also contributes to our knowledge of trust's psychological and behavioural components in online transactions, specifically by investigating how security concerns, product quality, and customer reviews interact to impact trust. The research advances our knowledge of the psychological and social factors that impact trust in online buying through theories such as the Theory of Planned Behaviour, Trust Transfer, and Social Presence Theory. This provides the basis for future research, encouraging deeper investigation into how online environments can strengthen or weaken trust. Furthermore, this research discusses the processes by which the e-commerce platforms may either build or reduce trust and provides a theoretical foundation for future research in this expanding field of interest.

In general, the research will attempt to identify potential moderating factors, including, but not limited to, privacy concerns, product credibility, customer reviews, and brand image, that affect customer trust and intention of purchase.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

Chapter 2 covers the explanatory framework, particularly the independent and dependent variables. Integrating customer trust into e-commerce operations, focusing on the elements influencing confidence in online platforms, prompted intense discussion and attention in e-commerce. This literature review aims to look at current research and insights into the underlying aspects that influence customer trust in e-commerce, such as privacy measures, customers' reviews and ratings, and brand credibility and reputation, and how these components interact to affect the overall trustworthiness of online platforms. This research investigates e-commerce trust development mechanisms by examining key factors through available theoretical frameworks. The research analyzes different theoretical models that provide essential knowledge about what affects consumer trust in e-commerce.

2.1 Underlying Theories

2.1.1 Theory of Planned Behaviour (TPB)

Researchers first formalised the TPB, which is globally accepted as an influential model for predicting behaviour, primarily where a person's actions are regulated by personal and environmental conditions (Azjen, 1991). The TPB is a detailed theory of action that explains user behaviours by connecting beliefs, attitudes, perceptions, intentions, and actions (Crespo & Del Bosque, 2008). It would help to explain why trust influences consumer satisfaction and, in the case of e-commerce, buying behaviour. According to the theory, three distinct beliefs determine how much a person

wants to perform specific actions: (1) attitude, such as the consumer's positive or negative review and ratings of the purchasing; (2) normative beliefs, users experience different levels of social influence regarding their participation in e-commerce platforms; and (3) perceived behaviour control refer to one's perceived capacity to conduct a behaviour. For example, the consumer's impression of the platform's ease or complexity of use may be related to issues such as confidence in the platform's security features (Etheridge et al., 2023).

Although belief may directly influence intention, attitude serves as a bridge between the two. Perceived site quality, technological trustworthiness, and marketing orientation may all be seen as attitudes, and such beneficial practices positively enhance client trust intentions. Unfavourable perceived risk attitudes lead to decreased consumer trust intention, but trust intention tends to boost participation behaviour (Corbitt et al., 2003). Trust influences customer attitudes in e-commerce (Alzaidi & Agag, 2022).

Based on Fishbein and Ajzen's (1975) expectancy by value model, attitude depends on the expectations of the behaviour and the perceived values of these expectations. For instance, a chance to have a positive attitude towards online shopping will increase if the consumer is confident in the site, the sellers, and the safety of the buying and selling process. This leads to increased satisfaction with the given experience in return as well. Subjective norms that explain how the perception of specific appropriate sources affects a consumer's behaviour. This implies that subjective norms, such as peer recommendations or online reviews, might influence their trust and purchasing behaviour. The assessment of perceived behavioural control measures people's perception about procedure execution difficulties, accounting for both internal and external factors. Trust-related aspects, including secure payment mechanisms, clear return policies, and user-friendly interfaces, may all impact perceived behavioural control in e-commerce. When customers believe a platform is secure, accessible, and

simple to use, their feeling of control grows, boosting trust and encouraging purchase intention (Crespo & Del Bosque, 2008).

Several studies of online purchasing behaviour are also based on TPB. Zhang and Chen (2023) investigate the elements that impact consumers' desire to engage in live-streaming e-commerce using TPB. Perceived interaction and utilitarian value positively affect these TPB components, increasing behavioural intentions. Leong et al. (2022) apply this theory to understand better buying intentions on social commerce platforms. This highlights the importance of TPB in forecasting customer behaviour in social commerce situations.

The theory delivers an extensive framework for studying how trust in e-commerce platforms affects consumer satisfaction and influences buying frequency, loyalty, and advocacy behaviours. This theory is beneficial for understanding the psychological factors that support customer trust in an increasingly online marketplace.

2.1.2 Social Presence

Social presence refers to the extent to which participants can be present in real-time discussions. Trust is often created gradually over prolonged, constant interactions, allowing individuals to build accurate expectations of what other people or organisations may do. Trust is diminished when the relationship is deliberately lacking in social presence and the building of social interaction is deliberately avoided, such as by having a "cold shoulder" (Blau, 2017). The higher the social presence, the more real and related the participants feel throughout the conversation, especially in digital venues such as online platforms. Short et al. (1976) developed the Social Presence Theory to investigate how telecommunication media affect interpersonal communication. According to the Social Presence theory,

different levels of visual and verbal cues result in varying capabilities of transmitting the sense of physical presence, such as physical distance, gaze, posture, facial emotions, speech tone, and others (Calefato & Lanubile, 2010).

A few key social presence elements in e-commerce are interactive features, such as personalised recommendations, video support, or live conversation. Additionally, testimonials, reviews, and other user-generated content foster a sense of community. The responsive communication channels, such as real-time customer service or instant messaging, promote transparency and the perception of human-like interaction (Alwi & Wook, 2015). This theory's impact on trust is that social presence increases perceived trust by eliminating concerns about authenticity and reliability. Consumers trust a platform more when they genuinely believe that people or systems are actively addressing their concerns (Lu et al., 2015). Users should develop more confidence when the website suggests human contact through personal, social, and sensitive interactions (Gefen & Straub, 2004).

Lastly, it has been demonstrated that the Social Presence theory is a valuable indicator of satisfaction. Participants reported higher satisfaction levels during communication when a medium provided a better sense of social presence (Calefato & Lanubile, 2010). Another factor that can contribute to a high level of consumer satisfaction associated with a strong feeling of social presence is the ability to make online interactions reinforce the buying experience and make the buying process more personal (Huang et al., 2024). In e-commerce, social presence is critical for duplicating human ties, building trust, and improving the entire consumer experience.

2.1.3 Trust Transfer Theory

The trust transfer theory delivers a basic framework for understanding how trust may be established in new entities by transferring trust from a recognized and trusted source. This theory in e-commerce suggests that consumers trust third-party sellers and new items from unknown services better when they trust the platform or intermediary hosting these organisations (Stewart, 2003). Trust transfer theory establishes that linking an unfamiliar entity to a familiar one allows the unfamiliar entity to draw strength from the familiarity. It happens when a person builds trust in an entity because they trust a related entity (Belanche et al., 2014). Trust may be transferred through conversation and cognitive processes (Stewart, 2003). Trustors are immediately impacted by related persons' experiences during social communication (Kuan & Bock, 2006).

When close friends introduce someone, the trust transfer theory suggests that their trust in their friends passes to the person (Han, 2023). Research on consumer trust development shaped the trust transfer theory. Customers are trustors, and their faith in brands and other products is based on their experiences in these online communities (Wang et al., 2021). People who trust physical stores often purchase from their e-commerce platforms because they carry over trust from traditional enclosed environments (Kuan & Bock, 2006). Research has proved that establishing trust in online platforms results in customers trusting the platform providers, which could be businesses.

Trust transfer theory was widely examined in previous research on e-commerce. Xu et al. (2023) verified that the same host on the accommodation-sharing site may transfer confidence from one listing to another. Wu & Neill (2020) proved that features in the app system encourage rider platforms to trust their drivers. Jeon et al. (2021) discovered

that the trust in a company's physical channels carries over to its internet channels. Besides the above examples, Consumers establish trust through the feedback provided by other purchasers before them, building confidence when they lack background information about specific products or sellers. Most consumers have regarded the online comments as a kind of trust transfer from the previous buyers to them, meaning that the product or the seller is reliable (Lee & Hong, 2019).

According to the research, people may develop trust in companies by transferring their trust in e-commerce platforms (Shi & Chow, 2015). Customers are encouraged to buy from unidentified sellers on e-commerce platforms because suppliers develop trust in the intermediary platform (Hong & Cho, 2011). Consumer trust in a reputable online marketplace will likely spread to unidentified retailers. Thus, the trust transfer theory is particularly crucial for explaining customer behaviour in e-commerce. Trust is critical in overcoming challenges such as a lack of direct engagement with sellers and perceived risks of online purchase. Understanding how trust is transferred in these situations might assist e-commerce platforms in increasing trust from customers.

2.2 Review of Variables

2.2.1 Definition of Trust

The expanding e-commerce industry led reputable business and information systems journals to publish studies demonstrating consumer reliance on trust for online purchase judgments during the early twenty-first century (Liu et al., 2004; Yoon, 2002). Online transactions were mostly dependent on trust, so a lack of trustworthiness was one of their main obstacles.

Consequently, one of the methods to understand why someone has more or less confidence in online purchases is perceived trustworthiness, which shapes consumer behaviour (Hallikainen & Laukkanen, 2020). In e-commerce environments, trust is essential because of the absence of human interaction and the uncertainty of online deals with associated risks. Consumers depend on trust to minimise perceived risks and uncertainties, making it critical to influence their satisfaction, loyalty, and purchase decisions (Singh et al., 2024). In e-commerce, perceived trust is crucial since it shows how much a customer believes a vendor, online platform, or transaction procedure is ability, integrity, and benevolence. Moreover, these attributes influence the degree of someone's trust (Mayer et al., 1995).

Ability is a set of skills, competences, and features within a particular domain (Mayer et al., 1995). Ability is domain-specific, encompassing the skills and abilities needed to do a particular task. Ability implies that, although an online business may be highly proficient in a particular field of knowledge, it may lack competence in another (Hallikainen & Laukkanen, 2020). Understanding business goals and minimizing e-commerce ambiguity define the ability of an online company to engage in e-commerce (Gefen & Straub, 2004). For example, an online bookshop may be very professional and knowledgeable about literature but may not provide similarly excellent customer service (Hallikainen & Laukkanen, 2020). Ability refers to the e-commerce platform's ability to provide secure payment methods, timely delivery, and quality assurance services. Research has shown that consumer opinions about e-commerce company abilities depend on product quality and service standards, shipping precision, and payment method selection, together with pricing and user feedback (Stouthuysen et al., 2017).

Integrity is a person's perception that an exchange partner abides by a set of standards that an individual accepts (Mayer et al., 1995). E-commerce uncertainty becomes lower due to integrity, which people commonly relate

to terms like justice, fairness, consistency, and promise fulfillment. Integrity convinces consumers that the promised results will be met (McKnight & Chervany, 2001). Integrity convinces a consumer that the promised results will be met. Integrity indicates a buyer's trust in an online vendor's ability to keep its word and maintain its ethical standards. For example, they provide products or services to consumers on time and keep private and financial information safe throughout the online relationship (Hallikainen & Laukkanen, 2020). Third-party certification and other external website signals might prove the dependability of an online business, therefore transforming trust from a well-known third party to an unknown online store (Kim & Kim, 2010). They may be shown through regular positive reviews, clear terms and conditions, and a strong track record.

Benevolence describes the level of help that exchange partners intend to provide their consumers (Mayer et al., 1995). In e-commerce, benevolence describes vendors caring about customers beyond their financial self-interests (Yu et al., 2015). By displaying trust that the seller would not behave unethically or take advantage of the customer's benevolence, which is defined as the specific connection between a customer and a vendor, minimises the uncertainty associated with e-commerce, for example, transparent return policies or responsive customer support. Benevolence reflects the relationship between the person and the seller rather than the vendor's kindness to everyone (McKnight & Chervany, 2001).

These three beliefs influence online team members' trusting behavioural intentions or ability to rely on others on the team. Although online team members continuously relied on integrity measures to build trustworthy relationships, competence lost its significance each week.

2.2.2 Privacy

Security is also an issue in e-commerce as customers offer personal and financial information during most online buying processes (Zhang et al., 2022). Privacy rules, as well as assurance procedures, are intended to solve these issues. However, their efficacy continues to be an object of contention. For instance, privacy policies are usually wordy and couched in technical standards and therefore complicated for most normal users to comprehend (Head & Hassanein, 2002). In contrast, third-party privacy verification seals offer clear and vivid promises of conformity to the set standards as an improvement to customer confidence (Miyazaki & Krishnamurthy, 2002).

One potential response to social media's capacity to track users' online actions, including previous purchases, and provide customised advertising messages, is an increase in privacy concerns. Customers are stopped from making an online purchase by personalized ad messages that alert them that their private data is being used for marketing reasons (Song et al., 2022). Studies have indicated that privacy concerns prevent customers from participating in online transactions and decrease trust in online platforms when breaches occur (Tajvidi et al., 2018).

The FTC encouraged adherence to these guidelines to ensure adequate privacy protection. There are four dimensions: (1) **Notice**- Giving consumers advance notification that their personal information is being gathered; (2) **Access**- giving individuals access to the data gathered. (3) **Choice**- People should maintain the chance to authorise the utilisation or dissemination of information collected about them by organisations. (4) **Security**- giving reasonable confidence that personal information will be kept safe. However, research by Liu and Arnett found that only slightly more than half of big commercial websites had privacy policies or adequate

links to them on their home pages. Furthermore, comprehensive privacy rules addressing all four aspects were less prevalent (Liu et al., 2004).

Concerns of customer are eased by social media platforms, which let them feel more in control of their privacy. Customers can choose how much privacy they want to resolve their problems through platforms (Zhu & Kanjanamekanant, 2020). Furthermore, using technical security measures with ethical data management methods like encryption allows for a balance between privacy and functionality to boost consumer trust (Kim & Kim, 2010). Finally, privacy is a critical component of trust in e-commerce. By implementing clear policies, certifications, and strong security measures, businesses emphasizing privacy protection may significantly reduce customer worries.

2.2.3 Brand Credibility and Reputation

The believability and trustworthiness of a brand in terms of its effectiveness in providing clients with the expected goods is known as brand credibility (Erdem & Swait, 2004). Brand credibility affects customer trust, purchasing behaviour, and loyalty in e-commerce. Besides, the brand may lower the risk perception regarding online purchasing since customers are likely to trust firms with a history of positive experiences. High consumer awareness comparable to brand recognition in traditional settings directly influences user trust and satisfaction of a website (Lazcano, 2013). Recent research discovered that the site name affects online users' trust in the online environment (Yoon, 2002). This is particularly important due to limited face-to-face interaction, which enhances uncertainty and risk attitudes (Linda & Kivine, 2019). Consumers are more willing to utilize reliable e-commerce platforms because they provide an experience of security and meet their expectations (Herbig et al., 1994).

E-commerce brand credibility describes the company's reputation, service quality, and fulfillment of promises to customers. A company's reputation may vary across several dimensions, such as quality, customer service, and innovation. These numerous dimensions are sometimes integrated into an overall reputation score. In the case of online retailers, time and efficiency in product delivery and handling complaints form part of the store image (Utz et al., 2011). For instance, firms in the e-commerce segment like Amazon and Alibaba are perceived as safe and reliable due to their reliability, security, and outstanding consumer service. In contrast, less established or unknown e-commerce platforms might be unable to build customer confidence if they lack obvious signs of reliability. Research shows that brand credibility leads to positive outcomes in consumer attitudes and purchasing behaviour, along with service promotion. (Regina & Anindita, 2022).

Brand credibility contains two essential elements based on the definition presented previously: (1) **trustworthiness** - Stakeholders believe that the company will deliver on its promises, and (2) **expertise** - The belief exists that the firm possesses the capacity to fulfil its obligations. Brand credibility is essential to Keller's (2001) customer-based brand equity pyramid since it represents critical aspects of customer engagement with the brand (Sweeney & Swait, 2007).

Brand reputation remains a key strategy for boosting customer trust in the online marketplace. By showing dependability, transparency, and knowledge, companies may minimise consumer confusion, increase the perceived value of their goods, and foster long-term customer relationships. Platforms that promote authenticity boost customer trust and establish themselves as reliable options in a competitive online marketplace.

2.2.4 Customers' Reviews and Ratings

Customer reviews and ratings are social evidence that majorly affect trust in e-commerce platforms. eWOM may be separated into many forms, including online customer reviews (Jalilvand, Esfahani & Samiei 2011). WOM communication has a significant impact on customer behaviour. Reviews are customers' WOM communication regarding a product, while ratings involve quantifiable short evaluations of product utilities to the consumers (Chevalier & Mayzlin, 2006). They help the potential consumer understand any online item or dealer's quality, reliability, and integrity. Furthermore, customer reviews and ratings also influence consumer behaviour. Research teams commonly utilise multi-dimensional measurement methods for reviewing various characteristics, including credibility, usefulness, and emotional aspects. The research shows that customers rely on trusted online reviews to build brand image because they believe the review quality affects their trust and purchasing behaviour (Chakraborty & Bhat, 2017).

The quantity of reviews also impacts customer trust. The research revealed that higher review numbers increase online buying behaviour since many customers have already purchased the product (Park et al., 2007). Both valence (positive or negative) and volume (quantity) have been examined in the impact of online product reviews (Sebastianelli & Tamimi, 2018). Combining personal experience and recommendations might help build subjective trust (Josang et al., 2005).

The research showed that establishing virtual consumer communities helps customers submit feedback about their online shopping experiences (Urban et al., 2009). According to a different research, information created by

customers is more likely to be trustworthy than information created by sellers (Chen & Xie, 2008). Customer reviews and ratings are crucial for increasing customer trust in e-commerce (Utz et al., 2011).

2.2.5 Measurement of the Theory of Planned Behaviour

Attitude is the conduct that produces a favourable or unfavourable appraisal of that activity. Attitude is a person's overall opinion on a particular activity, such as purchasing. It includes perceptions about the behaviour's results and its perceived attractiveness. For example, in e-commerce, people may acquire favourable views about purchasing products online if they perceive it as quick, easy, time-saving, and inexpensive. Positive attitudes reinforce buying intentions, increasing the probability of actual purchase activity. Behavioural beliefs are associated with attitudes towards conduct, normative views with subjective standards, and control beliefs with perceptions of behavioural control. It includes beliefs about the behaviour's results and its perceived attractiveness. For example, in e-commerce, people may acquire favourable views about online buying if they perceive it is quick, time-saving, and inexpensive (Greaves et al., 2013).

Normative beliefs are based on people's opinions of whether crucial persons in their life would want them to engage in the behaviour. The expectations of family, friends, or society influence these beliefs. Subjective norms represent our judgments about how referents view our behaviour execution while considering our ability to follow their suggestions. For example, if a person sees the recommendations or a positive review online from friends, that might encourage the person to purchase or engage in the platform (George, 2004).

People determine **perceived behavioural control** by assessing how challenging specific actions will be. The outcome depends on how individuals evaluate their abilities and control regarding the action (Greaves et al., 2013). One method to boost customer purchase intention may include a marketing mix to heighten perceived control (Lee & Allaway, 2002). Customers' perception of control enables them to modify their service expectations in advance, thus reducing their feelings of risk and uncertainty (Featherman & Pavlou, 2003).

2.2.6 Customer Purchase Intention

The fundamental aspect of consumer cognitive behaviour about brand purchasing plans is outlined through purchase intention. The purchasing intentions of customers in social commerce have received previous research attention (Wang et al., 2021). For example, the research discovered that trust in a social networking community increases customers' intention to buy in social commerce (Ng, 2013). Similarly, another research found that confidence in sellers may increase social commerce purchase intentions (Lu et al., 2015). Besides that, research has also shown that social commerce frameworks influence customers' intention to purchase (Hajli, 2015). The research discovered multiple approaches that influence consumer purchase intention in online markets.

Behavioural intentions can predict actual conduct based on the theories of planned behaviour and reasoned action. Therefore, a purchase intention should forecast future consumption of goods (Hallikainen & Laukkanen, 2020). His or her attitudes and perceptions will impact that individual's behaviours when a person thinks an action will result in each outcome. Furthermore, subjective standards and social pressures to do or not execute a specific conduct impact behavioural intention, which is defined by an

individual's favourable or unfavourable judgment. According to the same reasoning, a customer's perceptions and attitudes about privacy and trust should impact his or her views toward online transactions, shaping his or her behavioural intention to engage in an online commercial activity. Customers express their buying plans through actions, including website re-visit, brand recommendations, and positive website or brand-related feedback (Liu et al., 2004).

2.2.7 Outcome Variables: Customer Satisfaction

Customer satisfaction is when customers' requirements, desires, and expectations for a product are satisfied (Attar et al., 2020). The researcher initially proposed that customer satisfaction was the consumer's fulfilment reaction. However, they discovered that pleasure was more than just the extent to which one was satisfied; it can also be defined as a process. The research revealed that the customer satisfaction model showed how cognitive disconfirmation and positive and negative emotions affected consumer satisfaction evaluations (Nisar & Prabhakar, 2017). Customer satisfaction is crucial and important for all company operations (Balabanis et al., 2005). The research offers two different definitions for what determines customer satisfaction. (1) The **emotional decision** made by customers in reaction to their most recent encounter with a retailer of the product or service is known as customer satisfaction. (2) **Purchase experience** - over time, cumulative customer satisfaction is determined by the consumer's whole buying experience with a particular online merchant. The fulfilment of needs and reaching objectives and desires represents satisfaction, which reveals itself through consumer attitudes about e-commerce companies and the emotional bond between expected items and actual purchases (Nisar & Prabhakar, 2017).

Many studies have connected e-satisfaction to several standards, including website design, security and privacy, service quality, information quality, e-retailer ethics, loyalty, trust, and others (Sharma & Lijuan, 2015). According to research, the indicators used to measure customer satisfaction are: (1) Product/service quality, an online shopping site's capacity to deliver satisfaction with its items or services. (2) Price refers to satisfaction with the prices and discounts offered by online purchasing sites. (3) Online buying transactions provide customers with satisfaction known as convenience (Y Ginting et al., 2023). Some research states that information quality and online service would affect consumer satisfaction, which may lead to increased consumer behaviour on e-commerce platforms (Attar et al., 2020).

2.2.8 Outcome Variables: Customer Purchase Behaviours

Online purchasing behaviour is particularly essential since commercial transactions are done due to the lack of physical connection between online vendors and customers (Mukherjee & Nath, 2007). There are differences between online and physical stores because we need to understand consumer behaviour in the virtual environment. Other than that, online purchase behaviour is particularly vital in promoting e-commerce services because it needs to be tailored to customer needs, easy to use, and based on the customer's perspective (Jin et al., 2014).

Since it influences the seller's financial performance, purchase behaviour has become a necessary outcome variable in buyer and seller contacts. A few academics have examined how trust affects buying behaviour since intentions to buy do not always translate into actual purchases (Xu et al., 2015). The researcher discovered that trusting sellers' views enhances customers' intentions to deal with them and favours purchasing behaviour (Pavlou et al., 2007).

According to the research, cultural, societal, personal, and psychological factors impact consumer purchasing. External and internal variables often interact to impact consumer behaviour. External elements result from external circumstances, whereas internal factors frequently come from the consumer's mind. In addition, researchers claimed that customers have two sorts of reasons when purchasing, which are functional and non-functional. Functional motivations are mostly about time, shopping location, and customer demands, while non-functional motives have more to do with cultural or societal ideals (Liu et al., 2013).

2.3 Conceptual Framework

This research developed its conceptual model based on the theoretical hypotheses combined with the results from literature assessments conducted in previous stages (Figure 1). This framework highlighted the primary aspects of interdependence. It investigated the function of trust as the key dependent variable, which is impacted by three independent variables: privacy, brand credibility, and customer reviews and ratings. These elements directly affect consumer trust, which in turn influences customer satisfaction. Determining the customer's purchase intention and behaviour also depends much on trust. Furthermore, attitude, normative, and perceived control beliefs, based on the TPB, are independent factors affecting customer purchase intention. This seek, as well as trust, is considered to impact the customer's purchasing behaviour. The following sections provide the ten assumptions of this framework.

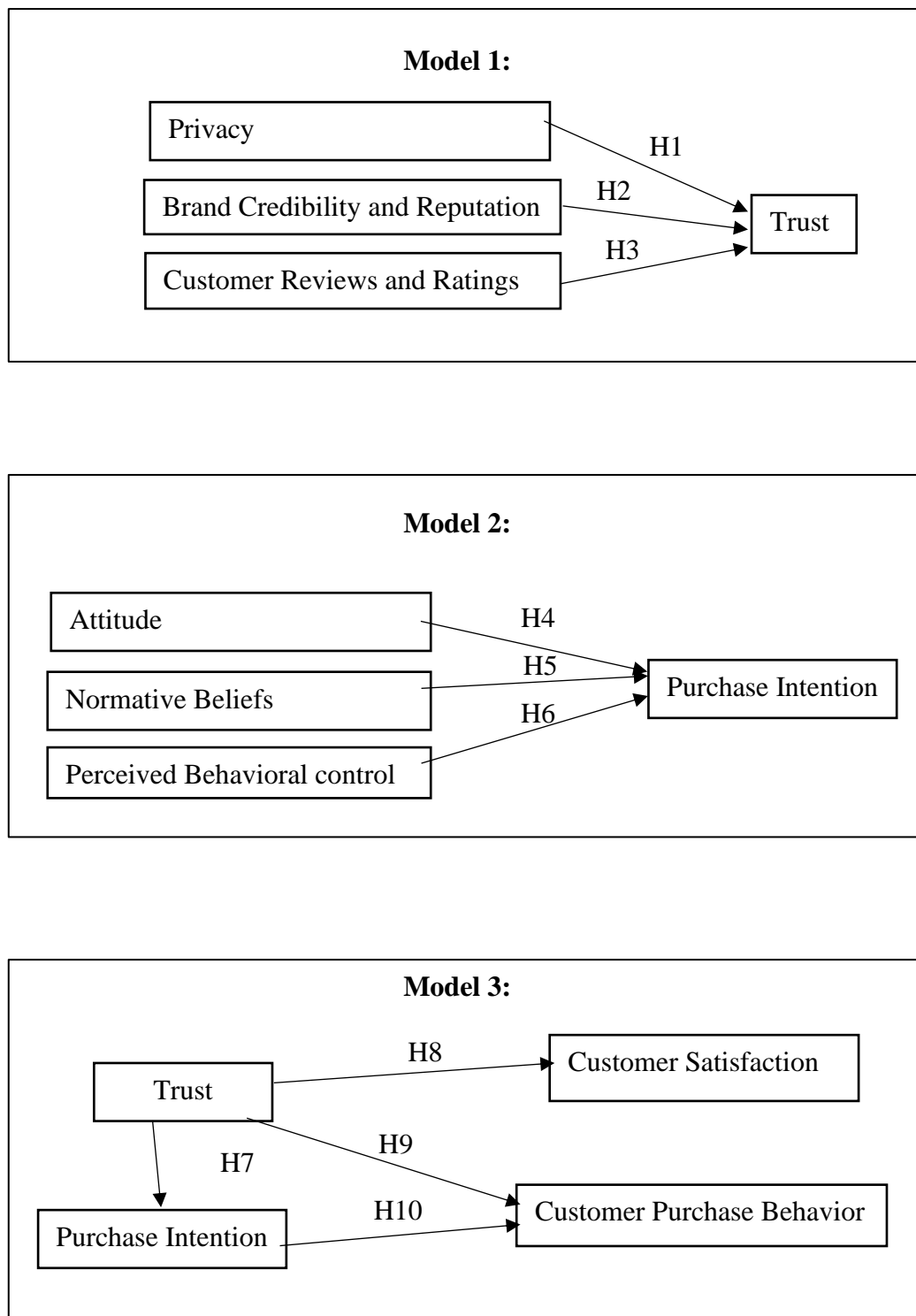


Figure 1.1 Research Framework

2.4 Hypotheses Development

2.4.1 Privacy and Trust

The perceived risk of losing access to personal information often causes privacy concerns, directly affecting consumer trust and participation with online platforms (Yun et al., 2018). Privacy problems are significant in business-to-consumer e-commerce because businesses directly access consumers' sensitive information. These issues are increased by the improved capabilities of current information technology, which allow for significant data collecting, storage, and sharing (Belanger et al., 2002).

Privacy concerns make Customers less willing to buy things online (Tajvidi et al., 2018). The level of customers worried about their online privacy is affected by level of trust in the platform (Y. Wang & Herrando, 2018). The concerns of customer are reduced by social media platforms, which let them feel more in control of their privacy. To reduce customers' worries, platforms let them choose how much privacy they want (Zhu & Kanjanamekanant, 2020). Customers are less likely to use a social media platform if their privacy is compromised because they no longer trust it (Liyanaarachchi, 2021).

H1: Privacy has a positive influence on customer trust.

2.4.2 Brand Credibility and Reputation and Trust

An asset that needs consistent time, resources, and customer relationship engagement is reputation (Jarvenpaa et al., 1999). The above definition

makes the connection between trust and credibility easy to understand. The impact of retailer reputation on customer trust has been intensely investigated (Alguacil et al., 2021). Brand credibility represents the degree to which customers believe in the brand. As stated by Molinillo et al. (2021), brand credibility causes customers' trust to affect their purchase behaviour in e-commerce. For brand reputation, there is an ability to solve uncertainty and foster trust (Smaiziene, 2008).

The researcher contrasted a well-known, untrue, and unknown shop and discovered that reputation influenced trust more than privacy safeguards (Metzger et al., 2003). Various studies analysed different applications of multidimensional reputation models and established positive relationships between perceived reputation and trust (Jarvenpaa et al., 2000; De Ruyter et al., 2001; McKnight et al., 2002). According to research, for instance, when a person trusts a brand, they are more likely to believe that the products are of high quality and to have fewer doubts (Han et al., 2015). Reputation may therefore be viewed as a trustworthy indicator. A credible brand with a good reputation encourages customer trust, which is critical for successful e-commerce transactions. Researchers have stated that brand reputation positively affects trust (Suh & Houston, 2010).

H2: Brand credibility and reputation positively influence customers' trust.

2.4.3 Customer Reviews, Ratings and Trust

Online customer reviews are considered a social cue or an element of the e-commerce interface that builds trust and constitutes a key part of product information (Karimov et al., 2011). Before making a purchase, many buyers conduct internet research, seeking reviews left by previous customers as well as product details provided by the seller or manufacturer (Smith et al.,

2005). Positive feedback and high ratings enhance trust, but negative comments might foster scepticism and mistrust (Utz et al., 2011). According to Chen's research, perceived value, which is often based on previous customers' experiences, has a significant impact on consumer trust (Chen & Dhillon, 2003). A previous research demonstrates that better customer ratings increase consumer trust. For instance, when a product receives a rating of four stars out of five (as opposed to three), a buyer is more likely to think it would provide more satisfaction (Kostyk et al., 2017).

Understanding the most powerful components of online product reviews seems especially crucial, given research results indicating their capacity to influence the early stage of online trust building (Sebastianelli & Tamimi, 2018). For example, the research observed that, although distrust comes from a website's graphical and structural components, trust arises from its social characteristics, such as reviews and feedback (Seckler et al., 2014).

H3: Customers' reviews and ratings positively influence customers' trust.

2.4.4 Attitude and Purchase Intention

Many writers have extensively exploited the psychological concept of attitude (Ajzen, 1991). Initially, the researcher defined attitude toward a behaviour as "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question." Theory of Planned Behaviour found that attitude significantly predicts behavioural intentions (H. Han et al., 2009). Previous research found that attitude has a high relationship with intention (Patterson et al., 1997). Other studies showed that attitude and playfulness positively influenced intention. Individuals with more favourable attitudes toward their behaviours are more willing to engage in them (Moon & Kim, 2001).

People tend to display positive attitudes and continue performing conduct whenever they observe favourable results (Han et al., 2009). Attitude determines behavioural intention (Han et al., 2009). Positive attitudes enhance buying intentions, increasing the probability of actual purchase activity (Greaves et al., 2013). Based on the evaluations described above, we believe that their buying attitude can be improved only if E-commerce provides consumer-friendly online interfaces, competitive prices, good logistical service, and immediate and positive feedback from real or virtual communities. As a result, it is hypothesised that online customers' stronger purchase attitudes may influence their behavioural intentions.

H4: Attitude positively influences customer purchase intention.

2.4.5 Normative Belief and Purchase Intention

Subjective norms were defined as "the degree to which a person has a favourable or unfavourable evaluation or appraisal of the behaviour in question". They were seen as a significant predictor of behavioural intention (Ajzen, 1991). The subjective norm represents important individuals close to someone who shape their selection choices, such as the affected individual, family, close friends, colleagues, or business partners (Park, 2000).

The researcher emphasizes that normative beliefs are critical to understanding customer attitudes regarding purchasing online because they represent the expectations of important persons in the consumer's context (Al-Debei et al., 2015). If a person feels that individuals crucial to him or her support or disapprove of the conduct, they are less or more likely to do it (H. Han et al., 2009). Research evidence shows that task performance

belief builds people's self-confidence, leading to better intentions and actions. The significance of subjective norms as a driver of behavioural intention has been thoroughly demonstrated in numerous situations in marketing and consumer behaviour (Baker et al., 2007). This implies that normative views might significantly affect purchase intentions in e-commerce situations, lending trust to the basis that greater normative beliefs result in higher purchase intentions (Hein, 2022).

H5: Normative belief positively influences customer purchase intention.

2.4.6 Perceived Behavioural Control and Purchase Intention

The third component that influences behavioural intention is perceived behavioural control. Perceived Behavioural Control refers to how a person feels whether an activity is complex or straightforward (Ajzen, 1991). Furthermore, perceived behavioural control evaluates how effectively one believes they can influence variables that promote or restrict the behaviours required to address a specific situation. Numerous studies have shown that people's trust in their capacity to carry out a task has a beneficial impact on their intention or behaviour (Baker et al., 2007).

The research separates perceived behavioural control into two components: self-efficacy and controllability. While controllability impacted actual behaviour, self-efficacy was likely to impact intention. In several contexts, including online shopping, perceived behavioural control is a valid predictor of purchase intentions. For example, the research discovered that consumer perceptions about e-commerce are much improved by perceived utility and online quality, increasing purchase intentions (Sundjaja et al., 2020). Furthermore, another researcher stated that purchase intention in e-commerce is significantly positively correlated with perceived utility and

convenience of use, two aspects of perceived behavioural control (Andrina et al., 2022). Perceived behavioural control has continuously validated its influence on behavioural intention in several studies (Gao et al., 2017). This research supports the following hypothesis:

H6: Perceived behavioural control positively influences customer purchase intention.

2.4.7 Trust and Purchase Intention

Trust is a key component that influences purchase intention in e-commerce. Ability, integrity, and benevolence have been found in many studies to be factors that influence the intentions of individuals to make online purchases (Gefen & Straub, 2004). Consumers' trust includes their trust in sellers' reputation, quality, functionality, transportation, and after-sales support of products (Joo et al., 2022). The research findings show that higher levels of trust result in increased purchasing behaviour by customers. For example, customers are more willing to purchase from platforms they trust, according to a research that revealed e-trust significantly influenced purchase intentions (Ramanathan et al., 2020). Furthermore, another researcher stated that trust is a behavioural intention or act of dependence that involves ambiguity and vulnerability (Kim et al., 2010).

Research reveals that customer trust levels determine how much customers intend to purchase at varying degrees. In general, greater levels of customer trust would increase purchase intention. Customer purchasing intentions are restricted when trust levels between the customer and company remain low (Wang et al., 2023). This finding shows how trust between customers positively links their purchase intentions. The above research supports the

hypothesis that higher perceived behavioural control correlates with increased purchase intention.

H7: Trust has a positive influence on customer purchase intention.

2.4.8 Trust and Customer Satisfaction

Multiple investigations examine the connection between trust and satisfaction. Studies in offline marketing environments showed that trust produces a positive relationship with satisfaction according to research literature (Dwyer et al., 1987). E-tailers need to develop and protect trust to boost customer relationship quality. Trust promotes total relationship satisfaction by increasing relationship satisfaction and reducing conflict. Research results demonstrate that trust predicts satisfaction levels in online shopping contexts (Juwaini et al., 2022).

According to various research studies, Trust is a key determinant that predicts customer satisfaction. In the case of online fraud, it may be hypothesised that the perceived trustworthiness of a seller minimises customers' concern and results in greater satisfaction with the purchase (Jarvenpaa et al., 2000). According to the literature analysis, trust is important in customer satisfaction since fulfilled consumers are more inclined to trust a brand or service provider. The research study demonstrates how customer satisfaction relies on both cognitive and emotional trust from past positive experiences (Punyatoya, 2018). Another author discovered that trust enhances satisfaction and tendencies to promote services, suggesting a significant correlation between trust and satisfaction with customers (Al-Ansi et al., 2018). The hypothesis can be stated as follows:

H8: Trust has a positive influence on customer satisfaction.

2.4.9 Trust and Purchase Behaviour

Customer satisfaction and purchasing behaviour demonstrate substantial dependency on trust levels. Trust in online transactions and networks influences consumer behaviour and increases purchase desire. The more the consumer's trust, the greater their willingness to purchase (NyomanRusmiati & Purnami, 2022). Studies show trust is essential for consumers' decision-making when buying products from the Internet, where trust and buying behaviour are positively associated (Chandra & Nurbasari, 2022). The research results demonstrate that brand trust substantially affects customer repurchase intentions, subsequently affecting their buying decisions (NyomanRusmiati & Purnami, 2022). According to Purwanto's (2017) research, increased consumer trust leads to more purchases of items.

Trust characterizes both traditional retail activities and modern Internet retail activities. Trust-based relationships substantially improve customer behavior (Hsu et al., 2013). Furthermore, trust is a key indicator influencing consumers' purchase behaviour (Mukherjee & Nath, 2007). The crucial indicator of customer behaviour depends on trust levels (Akroush & Al-Debei, 2015). The studies mentioned provide evidence that trust serves as a vital indicator that significantly affects customers' online buying decisions. The proposed theory is as follows.

H9: Trust has a positive influence on customer purchase behaviour

2.4.10 Purchase Intention and Purchase Behaviour

Research into customer behaviour focuses on the connection between purchase intentions and eventual buying actions. Morwitz highlights the importance of customers' stated buying intentions in forecasting future sales and purchasing behaviour (Morwitz, 2012). This is agreed by Liu et al., who discovered that buy intention is highly related to purchase behaviour, showing that stronger purchase intentions lead to actual purchases (Liu, 2018). Furthermore, another research integrates the TAM and TPB to demonstrate how trust drives buying intention, which affects purchasing behaviour (Ha et al., 2019).

In the current research, purchasing intention is predicted to be a component that strongly impacts purchase behaviour (Alfanur & Kadono, 2021). The theory of reasoned action suggests that researchers can predict behaviours through intentions which match the behaviours along all dimensions of action, target, and context (Ajzen & Fishbein, 2000). Online shopping intent indicates the customers' actual purchases (Ajzen, 2002). The present investigation demonstrates that buying intention strongly affects online buying decisions through e-commerce platforms. Thus, the following theory is proposed:

H10: Customer purchase intention has a positive influence on customer purchase behaviour.

2.5 Conclusion

The analysis in this chapter thoroughly examined the essential research elements, which include trust and customer satisfaction with purchase intention and purchase behaviour. Furthermore, this is to recognise how trust is important in e-commerce and plays a critical role in shaping customer behaviour. Trust is a cornerstone for online transactions, influencing purchase intentions, customer satisfaction, and overall purchase behaviour. The relationships between these factors have been investigated, with a particular emphasis on the functions of privacy, brand credibility, and customer reviews and ratings in affecting trust, as well as the effect of attitude, normative beliefs, and perceived behavioural control on purchase intention.

CHAPTER 3: METHODOLOGY

3.0 Introduction

The research methods for data acquisition received evaluation, while the analysis process received structural organization in Chapter 3. It starts by presenting and justifying the selected research design and then explains the sampling design, such as the target population, sampling procedure, and sample size. The chapter also discusses data-collecting techniques, including the tools and processes used to collect primary and secondary data. All the sections ensure that the research's findings are accurate, believable, and appropriate to the research objectives.

3.1 Research Design

A research design represents the overall structure that guides research activities from start to finish before data analysis. A good research design establishes how researchers obtain and evaluate data and maintains reliability, validity, and consistency throughout the project (Jansen, 2024). Research employs qualitative and quantitative approaches, using the different design types available. It is also possible to categorize study designs into five types. For example, description, experimental, correlational, diagnostic, and explanatory (Bhat, 2024). This research seeks to analyse customer purchase behaviour in Malaysian e-commerce.

3.1.1 Quantitative Research

Numerical data gathering and analysis is known as quantitative research. It may be applied to anticipate, assess correlations between variables, uncover patterns and trends, and extend results to broader populations (Baeshen, 2021). By collecting quantitative data, researchers may conduct statistical studies that range from simple to highly complicated, collecting data, displaying correlations between data, or comparing data that has been gathered. Surveys, methodical observations, and experiments are some techniques used in quantitative research (Coghlan & Brydon-Miller, 2014). A sample population refers to a special group of subjects that can undergo quantitative research. The research utilised this method to collect data from targeted respondents through surveys to examine the relationships between social presence, trust transfer, subjective norms, and purchase intention. This research project utilises quantitative methods because they enable a simple assessment of element effects using the Likert scale. Research using quantitative methods performs scientific studies to obtain observable measurements for answering questions about the studied population (Allen, 2017).

3.1.2 Descriptive Research

A researcher is only concerned with expressing the scenario or case being studied in descriptive research (Bhat, 2024). A descriptive research design aims to describe existing situations, behaviours, or outcomes by systematically obtaining information without modifying any factors. In other words, the researcher refrains from intervening and instead collects data (Jansen, 2024). The main objectives of descriptive research consist of providing complete data representation about the studied population or phenomenon and identifying patterns and trends within the collected data.

This quantitative research approach determines characteristics, frequencies, trends, and classifications (Sirisilla & Sirisilla, 2023).

The research used descriptive research to define and understand the background and elements impacting consumer trust in e-commerce. Furthermore, an explanation of independent variables has been given to provide a clearer understanding of their influence. Descriptive research helps to examine the research objectives thoroughly. As a result, it was used in the research to collect respondents' demographic profiles and their past or present e-commerce purchasing experience, providing an accurate representation of the target population.

3.2 Sampling Design

3.2.1 Target Population

For this research, the target group is the population that is over the age of 18 residing in Malaysia, with previous or existing experience that has been gained from their online consumption of goods and services in an e-commerce environment such as Taobao, Shopee, and Lazada. According to Statista (2025), there were around 8.1 million Malaysian e-commerce users in 2024. These respondents were selected because of specific knowledge and perceptions of trust online and purchasing behaviours, which aligned them to respond to the research's aims and hypotheses. It covers those who post actively on these platforms and those who have transacted in recent months, thus ensuring the feedback is current and relevant.

3.2.2 Sampling Technique

A sample is a group of people, objects, or things chosen from a vast population for measuring in the research. So sampling is used to get precise data. Sampling techniques are divided into probability and non-probability sampling (Bisht, 2024). Each person has a known, non-zero probability of selection. Non-probability sampling includes conveniently gathering data using a non-random selection based on specified requirements. This provides a simple method to collect data (Sahaj, 2019). Non-probability sampling methods include convenience sampling, snowball sampling, and quota sampling.

The research used the convenience sampling method. The samples are chosen from the population because they are readily accessible to the researcher. The samples are simple to pick, and the researcher did not choose a sample representing the whole population (Admin, 2024). This strategy is used because it is practical, efficient, and accessible for collecting data from respondents who have made purchases through e-commerce. This strategy enables researchers to collect data fast and cheaply by selecting respondents willing and able to engage in the research (Alex, 2024). The convenience method is better than other sampling methods because it may collect data effectively without incurring high costs while gathering many respondents quickly. Convenience sampling guarantees that data is acquired from those familiar with online shopping, reducing the risk of gathering responses from irrelevant individuals. As a result, this sampling approach remains the best fit for this research due to its ability to collect data from a relevant population within a limited time and budget.

3.2.3 Sampling Size

Sample size is the part of the population that is big enough to provide enough information to make conclusions (Memon et al., 2020). The growing necessity for a representative statistical sample in empirical research has generated a need for an accurate method of estimating sample size. To address the lack of an accurate and generally acknowledged approach for evaluating the suitable sample size in studies. Krejcie & Morgan (1970) developed a table for calculating sample size for a given population for easy reference. Referring to Krejcie and Morgan's (1970) sample size table, 384 is suggested to reflect quantitative research (refer to Appendix 3.1). Furthermore, a high sample size might lower the possibility of error when generalising to the target population. Since the data has only collected 339 samples, smaller than 384, but still represents approximately 88%, it will still be sufficient statistical power for valid inference. Using the formula to calculate it still yields a margin of error around 5%, which is acceptable in most research contexts (SurveyMonkey, n.d.). The following is the typical guideline for valid error margins in social and educational research. A 5% margin of error is acceptable for categorical data, whereas a 3% error is acceptable for continuous data (Islam, 2018; Krejcie & Morgan, 1970).

3.3 Data Collection Method

The research collects data using online platforms, including WhatsApp, Instagram, WeChat, and XiaoHongShu. The Google Form questionnaire was administered randomly to the target population through social media. The respondents were asked the general questions first, followed by the dependent and independent variables.

3.3.1 Primary Data

Information gathered is considered primary data, distinguished by its uniqueness and novelty. In the behavioural sciences, observation, interviews, questionnaires, and database research are often used to obtain primary data (Mazhar, 2021). Every research effort requires a method for gathering data. Information from all reliable and available sources that are used to answer research question, test research hypothesis and test results help a researcher to verify facts. Data collection is the primary method used in this investigation. In order to ease the title research through the survey, the main data collection strategy was applied because it is easier to divide and categorize each participant to different groups. Additionally, it improves the standard of the research findings produced by the participants. In this research, data were gathered using an online survey. A Google Forms survey questionnaire was distributed to the target audience through social media. One benefit of using online surveys is that they save money and time. Respondents' firsthand information will be documented for examination once they submit their answers.

3.4 Research Instrument

3.4.1 Questionnaire Design

Data was collected using a self-administered questionnaire guide. The research also used a questionnaire that included multiple-choice questions for each issue and fixed-alternative questions. This means that respondents can easily and within a few minutes pick the best answer or answers of choice that meets the preference. Additionally, simplifying the comparison and computation of the outcomes can increase response dependability.

Three sections constitute most of the questionnaire in this research. They are designated parts A, B, and C. Section A consists of specific demographic

questions of the respondents, including their gender, age, education level, ethnicity, employment status, and monthly income or allowance. This part seeks to obtain basic information from respondents. The screening of the research in Section B seeks to remove non-online buyers to reach accurate research results and prevent incorrect findings. Section B of the questionnaire contains assessments about consumer experiences from online purchases through e-commerce platforms. For instance, questions about how long consumers have been using e-commerce to make their purchases and how frequently they have made online purchases in the last year. The questionnaires for independent variables appeared in Section C.

3.4.2 Pilot Testing

A pilot test is the first or trial run of a more significant test or project to find out whether the approach is capable of being scaled up (Memon et al., 2020). Research studies require proper adherence to these standards (Leon et al., 2011).

It is important to estimate the validity and reliability of questions in the questionnaire. During the pilot test, the appropriateness of the questions was evaluated by the extent to which the instrument was measuring the correct information or whether aspects that should have been measured were overlooked. The received feedback led researchers to transform and improve the questionnaire.

3.5 Construct Measurement

3.5.1 Origin of Constructs

A complete list of questionnaire items exists in Table 3.1.

Table 3.1 Origin of Constructs

Variables	Questionnaire	Adapted Questionnaire	References
Trust-Integrity	<ol style="list-style-type: none"> 1. Promises made by Amazon.com are likely to be reliable. 2. I do not doubt the honesty of Amazon.com. 3. I expect that Amazon.com will keep promises they make. 4. I expect that the advice given by Amazon.com is their best judgment. 	<ol style="list-style-type: none"> 1. Promises made by the e-commerce platform are likely to be reliable. 2. I do not doubt the honesty of the e-commerce platform. 3. I expect that the e-commerce platform will keep the promises they make. 4. I expect that the advice given by the E-commerce platform is 	(Gefen & Straub, 2004; Duong et al., 2024)

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		their best judgment.	
Trust-Benevolence	<ol style="list-style-type: none"> 1. The seller put my interests first. 2. The seller had my interests in mind. 3. The seller wanted to understand my needs and preferences. 	<ol style="list-style-type: none"> 1. The e-commerce platform put my interest first. 2. The e-commerce platform had met interests in mind. 3. The e-commerce platform wanted to understand my needs and preferences. 	(Xu et al., 2015; Benbasat & Wang, 2005)
Trust-Ability	<ol style="list-style-type: none"> 1. Amazon.com is competent. 2. Amazon.com understands the market it works in. 3. Amazon.com knows about books. 4. Amazon.com knows how to provide excellent service. 	<ol style="list-style-type: none"> 1. The e-commerce platform is competent. 2. The e-commerce platform understands the market it works in. 3. The e-commerce platform 	(Gefen & Straub, 2004; Kozina, 2012)

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		<p>knows about the relevant products/services.</p> <p>4. The e-commerce platform knows how to provide excellent service.</p>	
Privacy	<p>1. Bukalapak provides protection to the user's personal data and the data is also protected by applicable law.</p> <p>2. Bukalapak does not provide users' personal data to third parties or others for security reasons.</p> <p>3. Bukalapak only uses personal data of users / consumers for the transaction process and nothing else.</p> <p>4. Bukalapak maintains,</p>	<p>1. The ability to access my personal information that it is accurate and complete makes me feel that the e-commerce platform is trustworthy.</p> <p>2. I feel that the e-commerce platform will not release personal information about me without my permission.</p>	(Girsang et al., 2020)

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	protects, and cares about the user's personal data.	3. The e-commerce platform's security policy makes me feel that the company is trustworthy.	
Brand Credibility and Reputation	<ol style="list-style-type: none"> 1. This service delivers what is promises. 2. The claims about its service are believable. 3. This brand has a name you can trust. 	<ol style="list-style-type: none"> 1. This e-commerce platform delivers what is promises. 2. The claims about its e-commerce platform are believable. 3. This e-commerce platform has a name you can trust. 	(Alguacil et al., 2021; Sweeney & Swait, 2007; Martínez-Cevallos et al., 2024)
Customer Reviews and Rating	<ol style="list-style-type: none"> 1. I often read online recommendations to buy products online. 2. My e-community frequently posts online recommendations to buy online. 	<ol style="list-style-type: none"> 1. I often read e-commerce platforms' recommendations to buy products in e-commerce. 2. My e-community 	(Ha, 2004; Chetoui et al., 2020)

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	<p>3. Consumers' online recommendations and reviews make me more confident in purchasing a product online.</p>	<p>frequently posts in e-commerce platform recommendations to buy online.</p> <p>3. Consumer in e-commerce platforms' recommendations and reviews make me more confident in purchasing a product in e-commerce.</p>	
Customer Satisfaction	<p>1. Overall, I am satisfied with the professor.</p> <p>2. The instructor created an environment which motivated me to learn.</p> <p>3. Overall, I would rate this instructor as effective.</p> <p>4. I would not recommend to other students that</p>	<p>1. Overall, I am satisfied with the e-commerce platform.</p> <p>2. The e-commerce platform provides an environment that motivates me to continue shopping.</p>	(Hiatt et al., 2023)

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	they take a course from this instructor.	<p>3. Overall, I would rate this e-commerce platform as efficient and user-friendly.</p> <p>4. I would recommend this e-commerce platform to others for online shopping.</p>	
Attitude	<p>1. I would be willing to purchase through internet.</p> <p>2. Buying things over the internet is an idea I like.</p> <p>3. I feel the internet purchasing give me inspiration and help me to live up to my best during my study period.</p>	<p>1. I would be willing to purchase in e-commerce.</p> <p>2. Buying things in e-commerce is an idea I like.</p> <p>3. I feel that e-commerce helps me make better purchasing decisions.</p>	(Nik Kamariah et al., 2008; Illham Sentosa et al., 2012)
Normative Belief	1. People who influence my behavior would think that I should	1. People who influence my behavior would think	(Nik Kamariah et al., 2008; Illham Sentosa et al., 2012)

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	<p>buy things over the internet.</p> <p>2. It is expected of me that I will purchase on internet in the forthcoming month.</p>	<p>that I should buy things in e-commerce platform.</p> <p>2. It is expected of me that I will purchase in e-commerce platform in the forthcoming month.</p>	
Perceived Behavioral Control	<p>1. I am capable of buying things over the internet.</p> <p>2. Buying things over internet is entirely within my control.</p>	<p>1. I am capable of buying things in e-commerce platform.</p> <p>2. Buying things in e-commerce platform is entirely within my control.</p>	(Nik Kamariah et al., 2008; Illham Sentosa et al., 2012)
Purchase Intention	<p>1. Given the chance, I intend to use this retailer's Web site.</p> <p>2. Given the chance, I predict that I should use this retailer's Web site in the future.</p>	<p>1. I intend to use their e-commerce platform to conduct product purchases.</p> <p>2. I predict that I will purchase through their</p>	(Pavlou, 2003; Hallikainen & Laukkanen, 2020)

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	3. It is likely that I will transact with this Web retailer in the near future.	e-commerce platform in the future. 3. It is likely that I will transact through their e-commerce platform in the near future.	
Purchase Behavior	<p>1. I usually use the "A" retailer to purchase products/services at least once in a few month.</p> <p>2. I purchase products/services from the "A" retailer on regular basis.</p> <p>3. I have bought many products/services from the "A" retailer.</p>	<p>1. I usually use their e-commerce platform to purchase products/services at least once in a few months.</p> <p>2. I regularly buy products/services from the e-commerce platform.</p> <p>3. I have bought many products/services from their e-commerce platform.</p>	(Lee et al., 2022)

Source: Develop for research

3.5.2 Measurement Scales

The nominal scale has categories identified by their names but not necessarily ordered (Krasula & Callet, 2018). The ordinal scale uses qualitative data, with 'ordinal' meaning 'order' (Voxco, 2021). The questionnaire, which comprises Sections A and B, used an ordinal and nominal type rating scale. Using rating methods, the Likert scale enables evaluators to measure survey participants' views, attitudes, and intentions. The format of this method will ask respondents to select the agreement level based on strongly disagree to agree (Joshi et al., 2015). A 5-point Likert scale appeared within section C of the questionnaire to evaluate dependent and independent variables. The scales for categorical and continuous data are in Tables 3.2 and 3.3.

Table 3.2 Measurement Scale for Data

Constructs	Measurement	Coding
Screening Questions: Acknowledgment of Notice	Nominal	1= Yes 2= No
Gender	Nominal	1= Male 2= Female
Age	Ordinal	1= 18- 24 2= 25- 34 3= 35- 44 4= 45- 54 5= Above 54
Level of education	Nominal	1= Secondary School 2= Diploma/ Bachelor's Degree

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		3= Master's Degree or Higher
Current Occupation	Nominal	1= Student 2= Employed 3= Self-employed 4= Unemployed 5= Retired
Monthly Income Level	Ordinal	1= Below 2,000 2= Rm2,000- RM5,000 3= RM5,001 and Above
How often do you shop online	Ordinal	1= Rarely 2= Occasionally 3= Frequently 4= Very Frequently
Have you ever purchased from an E-commerce Platform (Shopee, Lazada, Zalora and etc.)	Nominal	1= Yes 2= No
How long have you been shopping online?	Ordinal	1= Not at all 1= Less than 1 year 2= 1- 3 years 3= More than 3 years
Frequency of online purchase in last year?	Ordinal	1= Never 2= 1-5 times 3= 6-10 times 4= More than 10 times

Source: Developed for the research

Table 3.3 Scale for Continuous Data

Constructs	Number of Items	Measurements	Coding
Privacy	3	Likert-Scale	1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree
Brand Credibility and Reputation	3		
Customers' Reviews and Ratings	3		
Attitude	3		
Nominal Beliefs	2		
Perceived Behavioral Control	2		
Trust	11		
Satisfaction	4		
Purchase Intention	3		
Purchase Behavior	3		

Source: Developed for the research

3.6 Proposed Data Analysis Tool

Analytical tools can help check, clean, shape, and explore data to find valuable information, make correct decisions, and implement effective strategies (Saharawat, 2024).

3.6.1 Descriptive Analysis

The descriptive analysis provides a way to constructively report and illustrate data points within summaries and illustrations, such as on average,

deviations, and distribution, outlining structural frames that satisfy all the data features (Kemp et al., 2018). The descriptive analysis is a basic evaluation that is divided into two parts. The first component is the central tendency, which includes frequency and percentage (Hayes, 2024). The second component is the measure of variability, which uses the mean and standard deviation to explore each variable. The information from the questionnaire will be analysed using descriptive statistics that have been tabulated and presented through visual displays, such as a table. Section B analyses the data (nominal and ordinal scales) using frequency and percentage. Meanwhile, the interval scale data for Section C are tallied and given in a tabular manner, together with percentages, averages, and standard deviations.

3.6.2 Inferential Analysis

Inferential statistics uses a sample to (1) estimate a characteristic in a large population and (2) decide about a particular group based on a research hypothesis. A random and representative population sample is required to accurately estimate a given population feature or parameter (Kuhar, 2010). The multiple regression technique is ideal for situations with only one dependent and several independent variables (Riffenburgh, 2012). Multiple regression analysis proves appropriate because the research contains a single dependent variable and multiple independent factors. The research employs multiple regression analysis to identify and verify the relationship types and the number of effects between factors. Multiple regression analysis aims to study an environment to discover how variables connect; therefore, multiple linear regression serves as the analysis method in this research.

3.6.2.1 Pearson's Correlation Coefficient

The Pearson correlation coefficient (r) is the most commonly used method to determine linear correlation. The strength and direction of variable correlations can be measured using numbers ranging from -1 to 1 (Profillidis & Botzoris, 2018). Pearson's correlation analysis will serve this research by revealing linear relationships between dependent and independent variables by determining variable direction and strength.

Table 3.4 Class of Pearson Correlation and absolute ranges of values

Class	Range- Absolute Value
Not correlated / Very weak	< 0.1
Weak	0.1 to 0.2
Moderate	0.2 to 0.5
Strong	> 0.5
Very Strong	> 0.5

Source: Mohamad et al, 2021

3.6.2 Multiple Linear Regression Analysis

Multiple regression analysis enables the prediction of dependent variable values through independent variable data series (Sinharay, 2010). It enables one to explore the respective influence of the independent variables on the dependent variable. Multiple regression analysis's formula equation is:

Model 1: $TR = \beta_0 + \beta_1(P) + \beta_2(BCR) + \beta_3(CRR) + c$

Model 2: $PI = \beta_0 + \beta_1(ATT) + \beta_2(NB) + \beta_3(PBC) + c$

Model 3: $PI = \beta_0 + \beta_1(TR) + c$

: $CS = \beta_0 + \beta_1(TR) + c$

: $PB = \beta_0 + \beta_1(TR) + \beta_2(PI) + c$

TR= Trust

P= Privacy

BCR= Brand Credibility and Reputation

CRR= Customer Reviews and Ratings

PI= Purchase Intention

ATT= Attitude

NB= Normative Beliefs

PBC= Perceived Behavior Control

CS= Customer Satisfaction

PB= Purchase Behavior

β_0 = Constant value

$\beta_{1,2,3}$ =Coefficients for the independent variables

C= Error term/ residual

Source: Ngo, & La Puente (2012)

Model 1: This identifies the significant predictors of **Trust**.

Model 2: This identifies the significant predictors of **Purchase Intention**.

Model 3: This shows the effect of Trust and Purchase Intention on **Customer Satisfaction** and **Purchase Behaviour**.

3.6.3 Scale Measurement

3.6.3.1 Reliability Test

Researchers use inferential analysis to extract population conclusions from sample information. This test helps to confirm data collection challenges and guarantees the research's reliability. A higher alpha value typically suggests the measurement instrument is of higher reliability because the items are more consistent. This helps in a way that the measurement instrument gives standard measures across contexts while also increasing the reliability of the research. Cronbach's alpha was employed to evaluate

the reliability of a dataset in this work, while the CR was used for internal consistency (Bujang et al., 2018).

Table 3.5 Rules of Thumb about Cronbach's Alpha Coefficient

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 \geq \alpha \geq 0.8$	Good
$0.8 \geq \alpha \geq 0.7$	Acceptable
$0.7 \geq \alpha \geq 0.6$	Questionable
$0.6 \geq \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Source: Sharma (2016)

3.7 Conclusion

The chapter discusses research methods in specific research areas, for which certain methods must be followed. I have covered data processing, sampling design, and study design to gather and validate new, proper outcomes.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

The conclusions and analysis of the data gathered are conclusively presented in this chapter, with particular attention to the research questions and hypotheses. The 339 valid replies are maintained following the cleaning procedure using SPSS software to ensure consistency and precision. Charts, figures, tables, and graphs enhance understanding of data presentation.

4.1 Descriptive Analysis

4.1.1 Demographic Profile

Table 4.1.1: Summary of Demographic Profile

Demographic	Frequency	Percent (%)
<u>Gender</u>		
Male	151	44.5
Female	188	55.5
<u>Age</u>		
18-24	197	58.1
25-34	96	28.3
35-44	40	11.8
45 and Above	6	1.8
<u>Education Level</u>		

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Below Primary School	2	0.6
Primary School	14	4.1
Secondary School	46	13.6
Certificates/ Diploma/ Bachelor's Degree	253	74.6
Master's Degree or PhD	24	7.1
<u>Occupation</u>		
Student	185	54.6
Employed	113	33.3
Self-employed	32	9.4
Unemployed	8	2.4
Retired	1	0.3
<u>Income Level</u>		
Below RM2,000	160	47.2
RM2,000 to RM5,000	129	38.1
RM5,000 and above	50	14.7
Total	339	100

Source: Developed for Research

Table 4.1 shows that the research had 339 respondents for its demographic profiling. 55.5% of the individuals who participated in the research identified as female respondents, while 44.5% identified as male respondents. The most significant percentage of respondents is the 18-24 age group, with 58.1% of total participants. The research data shows that 74.6% of participants held educational credentials, including certificates, diplomas, or bachelor-level education. The data shows that student respondents comprise 54.6 per cent of the total participants in this research. According to the survey, 47.2% of participants report receiving salaries below RM2000 per month.

4.1.2 General Information

Table 4.1.2: Summary of General Questions

General Information	Frequency	Percent (%)
<u>Frequently of shopping online</u>		
Rarely	18	5.3
Occasionally	104	30.7
Frequently	159	46.9
Very Frequently	58	17.1
<u>E-commerce shopping experience</u>		
Yes	339	100
No	0	0
<u>How Long Have You Been Online Shopping</u>		
Not at all	0	0
Less than 1 year	22	6.5
1-3 years	105	31
More than 3 years	212	62.5
<u>Frequency of Online Purchase</u>		
Never	0	0
1-5 times	78	23
6-10 times	115	33.9
More than 10 times	146	43.1
<u>Shop Online During Sales</u>		
Yes	314	92.6
No	25	7.4
<u>Preferences of Shipping Service</u>		

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Local Shipping	233	68.7
International Shipping	106	31.3
Total	339	100

Source: Developed for Research

Table 4.2 shows the results of the Part B general questions. Most respondents frequently shop online, with 46.9% of individuals, followed by those who occasionally shop online, with 30.7%. All the 339 (100%) respondents have purchased from an e-commerce platform. Additionally, the data shows that 62.5% of respondents have used online shopping for over 3 years. Besides that, most respondents, 43.1%, generated more than 10 purchases online in the previous year. Furthermore, 92.6% of respondents have purchased online when there are sales or promotions. Local shipping is the most popular shipping service in this survey, with 233 respondents (68.7%). This is followed by an international shipping service with 106 people (31.3%).

4.2 Pearson Correlation Coefficients

Table 4.2 Pearson Correlation Coefficients

		TR	PR	BCR	CRR	CS	AT	NB	PBC	PI	PB
TR	Pearson Correlation	1									
PR	Pearson Correlation	0.640*	1								
BCR	Pearson Correlation	0.807*	0.627*	1							
CRR	Pearson Correlation	0.750*	0.622*	0.673*	1						
CS	Pearson Correlation	0.722*	0.589*	0.656*	0.644*	1					

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AT	Pearson Correlation	0.739*	0.489*	0.669*	0.653*	0.732*	1				
NB	Pearson Correlation	0.678*	0.551*	0.633*	0.715*	0.622*	0.698*	1			
PBC	Pearson Correlation	0.606*	0.296*	0.564*	0.527*	0.553*	0.556*	0.459*	1		
PI	Pearson Correlation	0.729*	0.447*	0.679*	0.640*	0.610*	0.666*	0.582*	0.685*	1	
PB	Pearson Correlation	0.623*	0.405*	0.587*	0.546*	0.579*	0.626*	0.615*	0.649*	0.731*	1

Note: * significance at 1%

Source: Developed for Research

The Pearson Correlation Coefficients Analysis findings from Table 4.12 demonstrate the relationships between independent and dependent variables. The table shows that the strongest correlations observed between TR and BCR are 0.807, TR and CRR are 0.750, and TR and PI are 0.729. These findings indicate that as trust and brand credibility improve, so do customer relationships and buy intentions. Meanwhile, lesser but still significant associations, such as PR and PBC, with a value of 0.296, suggest that other factors may have less impact.

4.3 Normality Test

Table 4.3: Results of Skewness and Kurtosis for Normality Test

Variables	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
TR	-1.037	0.132	2.138	0.264
PR	-.620	0.132	.432	0.264
BCR	-.866	0.132	.912	0.264
CRR	-.932	0.132	.976	0.264
CS	-1.051	0.132	2.556	0.264
AT	-.932	0.132	1.278	0.264

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NB	-1.071	0.132	1.501	0.264
PBC	-1.160	0.132	1.769	0.264
PI	-1.060	0.132	2.242	0.264
PB	-.945	0.132	1.178	0.264

Source: Developed for Research

The range of acceptable Kurtosis values for a normal univariate distribution is between -2 and +2 (George & Mallery, 2010). The authors of Hair et al. (2010) and Bryne (2010) established that normal data must exhibit skewness between -2 and +2 while maintaining kurtosis within -7 to +7. Table 4.13 demonstrates that the data shows no normality problems because the kurtosis and skewness levels are within the accepted ranges. As a result, it is possible to conclude that a normal distribution is well-suited to modelling the dataset of all objects.

4.4 Reliability Test

Table 4.4: Cronbach's Alpha Reliability Analysis

Variables	No of Items	Cronbach's Alpha	Reliability Level
TR	11	0.905	Excellent
PR	3	0.778	Acceptable
BCR	3	0.807	Good
CRR	3	0.726	Acceptable
CS	4	0.809	Good
AT	3	0.819	Good
NB	2	0.703	Acceptable
PBC	2	0.749	Acceptable
PI	3	0.811	Good
PB	3	0.816	Good

Source: Developed for Research

Table 4.12 shows the actual reliability analysis for this investigation. Cronbach's alpha was found to be 0.905 for TR, 0.778 for PR, 0.807 for BCR, 0.726 for CRR, 0.809 for CS, 0.819 for AT, 0.703 for NB, 0.749 for PBC, 0.811 for PI, and 0.816 for PB. All variables in the research demonstrate dependable consistency based on Cronbach's alpha coefficients that exceed 0.7.

4.5 Multiple Linear Regression Analysis

Table 4.5.1: Multiple Linear Regression Analysis (Trust)

Variables	Coefficients	t	VIF
PR	0.108*	2.815	1.874
BCR	0.511*	12.588	2.099
CRR	0.339*	8.386	2.078
F-Value	312.160		
F- Sig.	<0.01		
a. Dependence Variable: Trust			

Note: * Significant at 1% level

Source: Developed for Research

The data in Table 4.5.1 shows that PR, BCR, and CRR positively affect trust. However, BCR has the most significant impact ($\beta = 0.511$, $t = 12.588$) on trust, as noted in Gefen et al. (2003), which confirms how brand credibility and reputation foster trust in e-commerce platforms. Research by Pavlou and Fygenson (2006) demonstrates that customers build stronger trust in e-commerce platforms when these platforms maintain solid reputations along with detailed customer feedback platforms.

Table 4.5.2: Multiple Linear Regression Analysis (Purchase Intention)

Variables	Coefficients	t	VIF
ATT	0.306*	5.895	2.256
NB	0.167*	3.450	1.976
PBC	0.438*	10.483	1.468
Trust	0.587*	3.832	1.000
F-Value	168.213		
F- Sig.	<0.01		
b. Dependence Variable: Purchase Intention			

Note: * Significant at 1% level

Source: Developed for Research

Significant predictors of purchase intention include ATT, NB, PBC, and with Trust having the most significant influence ($\beta = 0.587$, $t = 3.832$), which validates Ajzen's (1991) Theory of Planned Behaviour. Besides that, research by Hansen et al. (2004) established that perceived behavioural control strongly affects purchase intentions, especially in online environments where consumers lack trust regarding product quality and transaction security.

Table 4.5.3: Multiple Linear Regression Analysis (Customer Satisfaction)

Variables	Coefficients	t	VIF
Trust	0.722*	19.149	1.000
F-Value	366.680		
F- Sig.	<0.01		
c. Dependence Variable: Customer Satisfaction			

Note: * Significant at 1% level

Source: Developed for Research

Trust significantly influences customer satisfaction ($\beta = 0.722$, $t = 19.149$), which aligns with Kim et al. (2009) and highlights the importance of trust as a predictor of customer satisfaction in e-commerce. Oliver (1999) found that customer satisfaction will likely display trust and purchase behaviour.

Table 4.5.3: Multiple Linear Regression Analysis (Purchase Behavior)

Variables	Coefficients	t	VIF
Trust	0.623*	3.427	1.000
PI	0.731*	5.960	1.000
F-Value	387.608		
F- Sig.	<0.01		
d. Dependence Variable: Purchase Behavior			

Note: * Significant at 1% level

Source: Developed for Research

Finally, PI and Trust predict purchase behaviour. PI has a substantial impact ($\beta = 0.731$, $t = 5.960$), which is supported by previous research, such as Venkatesh et al. (2012), which supports the strong correlation between high purchase intention and actual purchase behaviour. All models are highly significant ($p < 0.01$) and have no correlation problems ($VIF < 10$), demonstrating strong and consistent connections between variables.

4.6 Conclusion

The research involved 339 participants, and ten variables were used for scale measurement in a reliability test. Multiple linear regression enables the evaluation of the importance of independent variables as contributors to the dependent variable. Consequently, every result fell within a reasonable range, suggesting that each attribute and consumer satisfaction were positively correlated.

CHAPTER5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

Chapter 5 highlights key results that enhance the goals and hypotheses, along with theoretical and practical consequences, limitations, and suggestions for future investigation.

5.1 Discussions of Major Findings

Table 5.1: Summary of Hypothesis Testing Results

Hypothesis	T-value	Hypothesis Results
H1: Privacy has a positive influence on customer trust.	2.815	Supported
H2: Brand credibility and reputation positively influence customers' trust.	12.588	Supported
H3: Customers' reviews and ratings positively influence customers' trust.	8.386	Supported
H4: Attitude positively influences customer purchase intention.	5.895	Supported
H5: Normative belief positively influences customer purchase intention.	3.450	Supported
H6: Perceived behavioral control positively influences customer purchase intention.	10.483	Supported

H7: Trust has a positive influence on customer purchase intention.	3.832	Supported
H8: Trust has a positive influence on customer satisfaction.	19.149	Supported
H9: Trust has a positive influence on customer purchase behavior.	3.427	Supported
H10: Customer purchase intention has a positive influence on customer purchase behavior.	5.960	Supported

Source: Developed for Research

5.1.1 Hypothesis 1

H1: Privacy positively influences customer trust.

The relationship between privacy and consumer trust emerges as significant according to Table 5.1, where the T-value measures 2.815. This shows that higher levels of privacy protection result in increased consumer trust. The result proves the hypothesis and is linked with previous research of Yun et al. (2018), which emphasizes privacy as a vital aspect of developing trust in online contexts. As digital transactions and data sharing become more common, customers become more aware of privacy threats, making privacy protection essential for building trust and long-term customer relationships. As a result, firms that prioritise privacy policies and transparent data practices are more likely to gain consumer trust and loyalty (Huma, 2025).

5.1.2 Hypothesis 2

H2: Brand credibility and reputation positively influence customers' trust.

Brand credibility, together with reputation, serves as an important factor that significantly boosts customer trust, according to Table 5.1. The statistical analysis accepts H2 because the T-value stands at 12.588. The findings align with previous studies by Zafar et al. (2025), Molinillo et al. (2021), and Suh & Houston (2010), which emphasized the importance of brand reputation as a foundation for customer trust. In competitive marketplaces, a credible and recognised brand communicates reliability and quality, minimising customer uncertainty and promoting long-term trust. As a result, organisations that regularly establish and maintain a strong brand reputation are more likely to foster long-term consumer relationships and trust (Alguacil et al., 2021).

5.1.3 Hypothesis 3

H3: Customers' reviews and ratings positively influence customers' trust.

Table 5.1 proves that customer reviews and ratings strongly influence consumer trust through T-value of 8.386, which indicates a high correlation level. These findings align with studies by Utz et al. (2011) and Chen & Dhillon (2003), supporting that more excellent ratings and good evaluations boost trust. Customer reviews serve as social proof, allowing future customers to make educated selections based on the experiences of others (Wolters & Mitchell, 2022). Positive feedback boosts brand reputation. However, constructive criticism and prompt customer service can increase trust. Businesses that actively monitor and exploit customer reviews, address problems openly, and demonstrate customer satisfaction are likelier to increase consumer trust and loyalty (Busser & Shulga, 2019).

5.1.4 Hypothesis 4

H4: Attitude positively influences customer purchase intention.

Table 5.1 reveals that attitude and customer purchase intention possess a positive relationship. A strong association exists between these two variables because the T-value reached 5.895. Findings demonstrate parallel results to the work by H. Han et al. (2009) and Greaves et al. (2013), as well as N. M. Ha & Lam (2016). People tend to buy products when they positively view them or the brand they represent. Businesses promoting favourable customer attitudes through engaging experiences, personalised interactions, and value-driven messaging are more likely to increase purchase intention (Lim et al., 2017).

5.1.5 Hypothesis 5

H5: Normative belief positively influences customer purchase intention.

Table 5.1 demonstrates that normative beliefs generate positive responses towards customer purchase intentions. A moderate relationship exists between the variables based on their value 3.450. According to previous research by Hein (2022) and Claudia (2012), normative belief positively correlates with customer purchase intention. This shows that social pressures and the expectations of key individuals or groups can significantly impact a customer's purchase intention. When people believe their friends, family, or social circles expect them to buy a product, they are likelier to do so (Gifford & Nilsson, 2014).

5.1.6 Hypothesis 6

H6: Perceived behavioural control positively influences customer purchase intention.

The relationship between perceived behavioural control and consumer purchase intention demonstrates a strong positive correlation through the results presented in Table 5.1, where the T-value is 10.483. Consumer purchase intention increases when customers experience a sense of possession and understanding, together with the availability of resources needed to complete a purchase. Noor et al. (2020) and Giantari I, Zain D, Rahayu M, et al. (2013) also independently confirmed this positive relationship. Customers are likely to make purchases after they realise that purchasing decisions become less complicated and maintain more control through user-friendly platforms and accessible customer support (Constantinides, 2004).

5.1.7 Hypothesis 7

H7: Trust positively influence customer purchase intention.

Table 5.1 shows that customer purchase intention and trust have a favourable connection. A high positive relationship exists between these variables because the T-value reaches 3.832. Brand or product trust levels determine how likely consumers are to purchase. These results align with earlier research by Lin and Lu (2010) and N. T. Ha et al. (2019), which similarly emphasised the favourable relationship between consumer purchase intention and trust. Trust minimises perceived risk and uncertainty,

allowing customers to make more confident and secure purchase decisions. Businesses that regularly deliver on promises, communicate transparently, and create genuine relationships with their consumers are more likely to generate trust, resulting in increased purchase intentions and long-term success (Gao, 2011).

5.1.8 Hypothesis 8

H8: Trust positively influences customer satisfaction.

The data in Table 5.1 indicates a robust connection (T-value = 19.149) between customer satisfaction and trust levels. The research demonstrates that trust produces positive outcomes for consumer satisfaction. In their research findings, Djan and Adawiyyah (2020), together with Choi et al. (2010), demonstrated the positive link between trust and customer satisfaction. Customers' trust in brands generates increased buying confidence, reducing their post-purchase anxiety so they become more satisfied (Hosseini & Behboudi, 2017).

5.1.9 Hypothesis 9

H9: Trust has a positive influence on customer purchase behaviour.

The result suggest that trust favourably impacts customer buying behaviour, with T-value of 3.427 indicating a significant positive association. This shows that higher levels of trust result in more regular and consistent purchasing patterns. Proof of the findings matches what other research has shown previously, such as Kenning (2008) and Chandra and Nurbasari

(2022), which identified trust as a crucial driver of customer decision-making. Customers are more inclined to buy from a brand they trust. Businesses that establish and retain consumer trust via authenticity, individualized interactions, and keeping promises are more likely to drive repeat purchases and long-term client retention (NyomanRusmiati & Purnami, 2022).

5.1.10 Hypothesis 10

H10: Customer purchase intention has a positive influence on customer purchase behaviour.

The research in Table 5.1 reveals that consumer purchase intention strongly and positively influences customer purchase behaviour because its T-value reaches 5.960. This shows that when customers want to make a purchase, they are more likely to do it. Previous research by Morwitz (2012) and Liu (2018) indicated that purchase intention serves as the key predictor for real buying actions, according to the conclusion. Personalized suggestions, promotional incentives, and frictionless checkout procedures may all directly impact conversion rates.

5.2 Implications of the Research

5.2.1 Theoretical Implication

This research has crucial theoretical implications for understanding how trust, brand credibility, and customer reviews influence consumer

satisfaction and purchasing behaviour in Malaysia's e-commerce market. By applying the TPB (Ajzen, 1991), trust transfer theory, social presence (Short et al., 1976), and trust components (Gefen & Straub, 2004; Xu et al., 2015), the research develops a complete model that includes critical aspects impacting consumer trust processes. This approach extends previous research by investigating not only the direct effects of trust dimensions (integrity, benevolence, and ability) but also the impact of brand credibility (Alguacil et al., 2021), customer reviews, and other variables (Chetioui et al., 2020) on purchase intention and behaviour.

While other research, such as Hallikainen and Laukkanen (2020), has investigated purchase intentions, this research investigates the trust-building processes that maintain long-term customer relationships in the rapidly expanding digital marketplace, focusing on Malaysian consumers. The findings can help influence future research on regional e-commerce trends and inspire new discussions on trust development, post-purchase satisfaction, and customer loyalty in developing digital economies. Finally, this research addresses crucial gaps in the literature and provides a platform for scholars seeking to enhance or expand theoretical frameworks in the e-commerce area.

5.2.2 Practical Implications

Retailers and digital marketers using trust-building techniques to raise customer satisfaction and purchase behaviour will find great insights in this research. It emphasises the importance of building actual consumer relationships by focusing on the influence of trust elements like integrity, benevolence, and ability on customer perceptions and decision-making. Companies that strengthen these trust elements may improve customer

satisfaction, increase purchase intention, and generate long-term revenue development.

Social presence should be applied to e-commerce platforms to maintain long-term consumer relationships, offer personalized communication, real-time customer support, and community-building initiatives that replicate human interaction and reduce perceived risk. These can promote short-term engagement and build emotional bonds and behavioural habits, which are essential for long-term loyalty and purchase behaviour.

Furthermore, integrating marketing tactics with the TPB framework may assist businesses in impacting customer attitudes, normative beliefs, and perceived behavioural control, resulting in positive purchase behaviours. Furthermore, the research emphasises the importance of trust transfer theory, suggesting that utilising third-party endorsements, customer evaluations, and brand reputation may reduce consumer uncertainty and increase perceived dependability. For example, showing verifiable ratings, consumer feedback, and industry certifications may help eliminate mistrust among potential purchasers.

Businesses that effectively integrate trust and behavioural insights may improve their platforms, develop consumer relationships, and generate positive word-of-mouth, contributing to long-term competitive advantages in the digital marketplace. Finally, this method increases consumer satisfaction and encourages purchase intention and long-term brand loyalty.

5.3 Limitations of the Research

The research project contains multiple significant restrictions which researchers need to understand. First, the results may not be as generalisable to other nations since the respondents were restricted to a particular demographic group in Malaysia.

Future investigations need to incorporate cultural background when extending research to multiple nations or regions since different populations tend to demonstrate varying behaviours. Future research could explore a broader range of age groups or geographic areas to gain a more thorough understanding of the phenomenon. Second, this research largely focused on e-commerce platforms, with no differentiation between industry types or service-based platforms. Future studies might investigate how the impact of trust, brand credibility, and customer reviews differs among industries or product categories. The research findings might be biased because non-probability sampling methods were utilized leading to data results that are less credible than those gathered through probability sampling.

5.4 Recommendations for Future Research

Some suggestions for more research can address the research's limitations. To increase the findings' generalizability to other nations and cultural situations, researchers should expand the research's scope by including a wider range of demographic factors and the sample's geographic location outside of Malaysia. This technique would broaden the findings' relevance to various cultural situations, offering a more global viewpoint. For example, future studies may divide individuals into countries or regions to investigate how different cultural norms impact online purchasing behaviour.

Second, future research might examine the influence of certain industry types or service categories. For example, distinguishing between fashion, technology, and health-related items may show distinct patterns in customer decision-making and trust-building. This would allow researchers to determine which elements are more important in affecting customer behaviour in each business. Finally, future researchers may use a mixed-methods strategy that combines quantitative surveys and qualitative interviews or focus groups. This would aid in discovering richer, deeper insights that quantitative approaches might overlook. Longitudinal studies

might potentially follow changes in customer behaviour over time, identifying new trends and assisting firms in adapting to changing market conditions.

5.5 Conclusion

The outcomes of the measuring model, inferential analysis, and statistical analysis are covered in this chapter. The results demonstrate that all hypothesis correlations, such as privacy, brand credibility and reputation, customer reviews and ratings, customer satisfaction, purchase intention, and purchase behaviour, are positively related to trust. At the same time, buying intention correlates positively with attitude, normative belief, and perceived behavioural control. This chapter includes an examination of restrictions together with recommended research expansion areas. It provides a framework for investigating the elements of e-commerce that affect consumer trust. This research shows how future empirical research might advance this research area and generate new interest.

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Appendices

Appendix 3.1: Table for Determining Sample Sizes - Krejcie and Morgan
Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

Appendix 3.5: Survey Questionnaire



**UNIVERSITI TUNKU ABDUL RAHMAN FACULTY OF
ACCOUNTANCY AND MANAGEMENT
BACHELOR OF INTERNATIONAL BUSINESS (HONS)
UKMZ 3016 RESEARCH PROJECT**

Factors Affecting Customers' Trust in E-commerce

Survey Questionnaires

Dear Respondents,

I am Lai Yen Ee, a student from Universiti Tunku Abdul Rahman (UTAR) pursuing a degree in Bachelor of International Business (HONS). I'm currently researching “**Factors Affecting Customers' Trust in E-commerce**” for my final year project. This study's main objective is to collect respondents' perceptions on the factors affecting customers' trust in e-commerce. This survey consists of THREE (3) sections: Sections A, B and C.

Your participation is voluntary, and your responses will remain CONFIDENTIAL. The data gathered will only be used for academic purposes. Completing this survey will take approximately 10 to 15 minutes, and your valuable input is greatly appreciated.

If you have any questions or require further clarification regarding this research, don't hesitate to contact me at lyeneeee@utar.my.

Personal Data Protection Notice

Please be informed that under the Personal Data Protection Act 2010 (“PDPA”), which came into force on 15 November 2013, Universiti Tunku Abdul Rahman

("UTAR") is hereby bound to take notice and require consent for the collection, recording, storage, usage, and retention of personal information.

Notice:

1. The purposes for which your personal data may be used are inclusive but not limited to:-
 - For assessment of any application to UTAR
 - For processing any benefits and services
 - For communication purposes
 - For advertorial and news
 - For general administration and record purposes
 - For enhancing the value of education
 - For educational and related purposes consequential to UTAR
 - For the purpose of our corporate governance
 - For consideration as a guarantor for UTAR staff/Students applying for his/her scholarship/study loan
2. Your personal data may be transferred and/or disclosed to the third party and/or UTAR collaborative partners including but not limited to the respective and appropriate outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.
3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
4. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.
2. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfil our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
3. You may access and update your personal data by writing to us at lyeneeee@lutar.my.

Acknowledgment of Notice

☐ I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

☐ I disagree, my personal data will not be processed.

Section A: Demographic Information

Please select an option for each of the following statements:

1. Gender
 - ☐ Male
 - ☐ Female
2. Age
 - ☐ 18 to 24 years old
 - ☐ 25 to 34 years old
 - ☐ 35 to 44 years old
 - ☐ 45 and above
3. Education Level
 - ☐ Below Primary School
 - ☐ Primary School
 - ☐ Secondary School
 - ☐ Certificates/ Diploma/ Bachelor's Degree
 - ☐ Master's Degree or higher
4. Current Occupation
 - ☐ Student
 - ☐ Employed
 - ☐ Self-employed
 - ☐ Unemployed
 - ☐ Retired
5. Monthly Income Level
 - ☐ Below RM 2,000
 - ☐ RM 2,000 to RM 5,000
 - ☐ RM 5,001 and Above

Section B: General Information Information

Please select an option for each of the following statements:

1. How often do you shop online?
 - ☐ Recently
 - ☐ Occasionally
 - ☐ Frequently
 - ☐ Very Frequently
2. Have you ever purchased from an e-commerce platform (Shopee, Lazada, Zalora and etc)?
 - ☐ Yes
 - ☐ No
3. How long have you been shopping online?
 - ☐ Not at all
 - ☐ Less than 1 year
 - ☐ 1-3 years
 - ☐ More than 3 years
4. Frequency of online purchases in the last year. ☐ Never
 - ☐ 1-5 times
 - ☐ 6-10 times
 - ☐ More than 10 times
5. Will you purchase online when there are sales or promotions, for example, 11.11 sales in Shopee?
 - ☐ Yes
 - ☐ No

Section C: Construct Measurement

Please select the most appropriate option indicating your agreement level about the following statements from (1) Strongly Disagree to (5) Strongly Agree.

No.	Items	1	2	3	4	5
Trust - Integrity						
1	Promises made by the e-commerce platform are likely to be reliable.					
2	I do not doubt the honesty of the e-commerce platform.					
3	I expect that the e-commerce platform will keep the promises they make.					
4	I expect that the advice given by the e-commerce platform will be their best judgment.					
Trust- Benevolence						
1	The e-commerce platform put my interest first.					
2	The e-commerce platform had my interests in mind.					
3	The e-commerce platform wanted to understand my needs and preferences.					
Trust- Ability						
1	The e-commerce platform is competent.					
2	The e-commerce platform understands the market it works in.					
3	The e-commerce platform knows about the relevant products/services.					
4	The e-commerce platform knows how to provide excellent service.					
Privacy						
1	The ability to access my personal information and ensure that it is accurate and complete makes me feel that the e-commerce platform is trustworthy.					
2	The e-commerce platform will not release personal information about me without my permission.					
3	The e-commerce platform's security policy makes me feel that the company is trustworthy.					
Brand Credibility and Reputation						
1	This e-commerce platform delivers what it promises.					
2	The claims about its e-commerce platform are believable.					
3	This e-commerce platform has a name you can trust.					

Factor Affecting Consumers' Trust in E-Commerce

Customer Reviews and Rating					
1	I often read e-commerce platforms' recommendations to buy products in e-commerce.				
2	My e-community frequently posts in e-commerce platform recommendations to buy online.				
3	Consumers in e-commerce platforms' recommendations and reviews make me more confident in purchasing a product in ecommerce.				
Customer Satisfaction					
1	Overall, I am satisfied with the e-commerce platform.				
2	The e-commerce platform provides an environment that motivates me to continue shopping.				
3	Overall, I would rate the e-commerce platforms as efficient and user-friendly.				
4	I would recommend this e-commerce platform to others for online shopping				
Attitude					
1	I would be willing to make purchases in e-commerce.				
2	Buying things in e-commerce is an idea I like.				
3	I feel that e-commerce helps me make better purchasing decisions.				
Normative Belief					
1	People who influence my behaviour think I should buy things on the e-commerce platform.				
2	I expect to purchase on the e-commerce platform in the forthcoming month.				
Perceived Behavioral Control					
1	I can buy things on the e-commerce platform.				
2	Buying things in an e-commerce platform is entirely within my control.				
Purchase Intention					
1	I intend to use their e-commerce platform to conduct product purchases.				
2	I predict that I will purchase through their e-commerce platform in the future.				
3	I will likely transact through their e-commerce platform in the near future.				
Purchase Behavior					
1	I usually use their e-commerce platform to purchase products/services at least once in a few months.				

Factor Affecting Consumers' Trust in E-Commerce

2	I regularly buy products/services from the e-commerce platform.					
3	I have bought many products/services from their e-commerce platform					

----- Thank you for your participation. -----

Appendix 4.1: Cronbach's Alpha Coefficient (Pilot Test)

Table 4.1.1: Trust's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.795	11

Table 4.1.2: Privacy's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.739	3

Table 4.1.3: Brand Credibility and Reputation's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.706	3

Table 4.1.4: Customers' Reviews and Ratings's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.724	3

Table 4.1.5: Customer Satisfaction's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.743	4

Table 4.1.6: Attitude's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.744	3

Table 4.1.7: Normative Belief's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.756	2

Table 4.1.8: Perceived Behavioral Control's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.844	2

Table 4.1.9: Purchase Intention's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.741	3

Table 4.1.10: Purchase Behavior's Pilot Test Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
.916	3