



From trust to intention: Investigating the drivers of consumer trust in online retail platforms

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Abstract

This study examines the key drivers of consumer trust in online shopping platforms and investigates how trust influences online purchase intention. Using a sample of 100 respondents, the research analyzed factors such as information accuracy, website credibility, payment security, privacy protection, trustworthy reviews, and service reliability. Descriptive findings revealed generally positive perceptions across all trust-related statements. Mann–Whitney and Kruskal–Wallis tests showed no significant differences in trust based on gender or age, indicating that trust remains consistent across demographic groups. Regression analysis demonstrated that trust significantly predicts various dimensions of purchase intention, including willingness to buy, repeat purchase behavior, recommendation intention, and preference for the platform even when alternatives exist. The study highlights the critical role of trust as a foundational element shaping consumer decision-making in e-commerce. The findings carry practical implications for online retailers, emphasizing the need to enhance information transparency, reinforce security and privacy measures, maintain authentic customer reviews, and ensure reliable service to strengthen consumer trust and drive purchase intention.

Keywords: Consumer trust, e-commerce, information accuracy, online purchase intention, privacy protection, service reliability, trustworthy reviews, website credibility

Introduction

The phenomenal growth of e-commerce has completely changed how buyers search for information, evaluate alternatives, and make purchases. As internet penetration increases, digital payment adoption is on the rise, and mobile commerce also grows, online retail platforms are increasingly becoming a key constituent of contemporary shopping behavior. Still, consumer trust remains one of the critical factors that determine buyers' intentions to engage in online transactions since the virtual nature of commerce dispenses with physical interaction traditionally associated with buying. Unlike brick-and-mortar stores, online platforms necessitate consumers' reliance on digital cues, such as website design, security features, seller information, and peer reviews, when assessing credibility. This makes trust not only imperative but also more complicated to establish. Trust is a kind of psychological assurance that lowers the perceived risks related to online shopping, such as product quality, payment security, privacy protection, and delivery reliability. Consequently, in competitive online markets, those platforms which succeed in creating consumer trust have enjoyed higher conversion rates, repeat purchases, and positive word of mouth. On the contrary, abandoned shopping carts, hesitation to adopt new e-commerce services, and long-term customer attrition are some key negative consequences of lack of trust. For this reason, drivers of trust have turned into a core issue for scholars and practitioners. Past studies have identified various factors that influence online trust, including website quality, information transparency, security mechanisms, vendor reputation, eWOM, and perceived service reliability. However, the relative importance and magnitude of these factors might differ across different kinds of online platforms and different consumer groups. Alongside the evolution of digital technologies, new trust-building elements have begun to emerge, including recommendations

based on AI technology, verification badges, fast delivery systems, and solid dispute resolution procedures. Regardless of such developments, a great number of consumers are still uncertain, meaning there is a disconnect between technological advancements and perceived trust. Against this background, the present research endeavors to investigate and analyze the critical drivers of consumer trust in online retailing platforms. By identifying those elements that have the most significant impact on trust development, this research fosters a better understanding of online consumer behavior and offers practical suggestions for developing platform credibility and building consumer confidence in digital marketplaces.

Literature review

Youssef Chetioui *et al.* (2020) explores the factors shaping consumer attitudes toward online shopping in the context of the post-pandemic surge in first-time online buyers. Using survey data from 378 Moroccan shoppers and analyzing the model through partial least squares (PLS), the research demonstrates that relative advantage, electronic word of mouth (eWOM), and trust all significantly influence attitudes toward online shopping. The findings show that trust itself is strengthened by both relative advantage and eWOM, and further acts as a mediator between these factors and online shopping attitudes. A multigroup analysis reveals gender differences, indicating that women are more strongly influenced by eWOM in forming trust and attitudes toward online shopping. By integrating both mediating and moderating effects, the study extends existing literature and offers new insights into the drivers of online shopping attitudes, marking one of the first empirical investigations of this topic within an African context.

Frans Sudirjo *et al.* (2024) ^[9] investigates the factors that influence e-trust and e-satisfaction and how these variables contribute to e-loyalty. Using a descriptive and conclusive

research design, data were collected through a structured questionnaire based on a single cross-sectional survey. A non-probability judgmental sampling approach was used, and the data were analyzed with SEM techniques using LISREL. The results show that perceived delivery efficiency has a strong positive effect on e-satisfaction, while website design does not significantly influence either e-satisfaction or e-trust. In contrast, perceptions of online privacy and security play a major positive role in shaping e-trust. The study further finds that both e-satisfaction and e-trust significantly enhance e-loyalty, highlighting their importance in strengthening long-term customer relationships.

Rifki Hanif *et al.* (2024) ^[5] explored how perceived enjoyment shapes trust among online mutual fund investors, with customer satisfaction acting as a mediating factor in the context of the Bibit mutual fund application. Data were gathered using a questionnaire distributed to Bibit users in Malang City, Indonesia, with a purposive sample of 120 respondents. The survey instrument included 24 items, and the data were examined using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results indicate that perceived enjoyment significantly increases customer trust, and this relationship operates through the mediating influence of customer satisfaction. Overall, the study highlights the importance of user experience and satisfaction in building investor trust on digital investment platforms, demonstrating that satisfying user interactions strengthen trust in the Bibit application.

Alberta Ingriana (2025) ^[7] examines how electronic trust (e-trust) shapes consumer purchasing behavior within e-commerce from 2020 to 2025. Following the PRISMA protocol, 45 peer-reviewed articles were selected and analyzed using thematic and bibliometric techniques. The findings confirm that e-trust plays a critical role in lowering perceived risk, enhancing perceived value, and motivating consumers to engage in online transactions. Major factors that build e-trust include secure and user-friendly website design, reliable customer reviews, official security certifications, and transparent vendor communication. Emerging technologies—such as AI-driven personalization, mobile commerce features, and real-time digital interactions—further strengthen trust by improving user experience and emotional comfort. Social and ethical considerations also influence trust, as modern consumers increasingly favor platforms that reflect their personal values. Bibliometric mapping reinforces these insights by revealing strong keyword clusters centered on trust, consumer behavior, and technology, while overlay visualizations illustrate a research shift from foundational trust concepts toward advanced technological applications.

Dario Sipos (2025) investigates the effects of Artificial Intelligence (AI)-driven personalization in e-commerce, a technological shift that has significantly transformed consumer–business interactions. With privacy concerns rising, practitioners and researchers alike have questioned how such personalization influences consumer trust, satisfaction, and purchase intention. Using survey data from 473 respondents and analyzing the model through structural equation modeling, the study finds that AI-powered personalization substantially enhances trust and satisfaction, while satisfaction acts as a key mediating factor in strengthening purchase intention. However, privacy concerns emerge as an important moderating variable, weakening the positive influence of personalization on trust

and subsequent purchase behavior. The study concludes by emphasizing the need for ethical data practices, transparent disclosure, and strong regulatory measures to maintain and reinforce consumer trust in AI-driven personalization.

Saeed Aldulaimi *et al.* (2025) ^[1] examines the dual function of perceived ethicality and electronic word of mouth in fostering trust and ultimately achieving loyalty. Using a quantitative and cross-sectional research approach, data were collected through face-to-face surveys, resulting in 358 usable responses. The proposed relationships were tested using the partial least squares algorithm. The results show that perceived ethicality and electronic word of mouth both have a positive impact on customer trust and customer loyalty. In addition, customer trust mediates the relationships between perceived ethicality and customer loyalty, as well as between electronic word of mouth and customer loyalty. Customer trust itself was also found to positively contribute to customer loyalty. From a managerial standpoint, the findings suggest that hotel managers should emphasize ethical conduct and actively encourage positive electronic word-of-mouth communication to strengthen trust and build lasting customer loyalty. This study provides a unique contribution by examining the combined role of ethical perceptions and online communication in shaping trust and loyalty within the hotel industry.

Although prior studies have identified various factors influencing online consumer behavior, limited research has examined these factors collectively to understand what truly drives consumer trust in online shopping. Existing work often treats trust as an outcome, leaving insufficient evidence on how trust itself shapes purchase intention. Therefore, a gap remains in understanding both the key drivers of consumer trust and its direct impact on consumers' willingness to purchase online. This study addresses these gaps by analyzing the determinants of consumer trust and examining how trust influences online purchase intention.

Objectives of the study

- To analyze the drivers of consumer trust in online shopping
- To determine the influence of consumer trust on purchase intention

Hypothesis for the study

H₀₁: There is no significant difference between gender and drivers of consumer trust in online shopping

H₀₂: Consumer trust influences purchase intention

Research Methodology

- **Selection of sample:** For the study a sample of 100 online shoppers in Kerala were taken through convenience sampling.
- **Collection of data:** Data were collected using primary and secondary sources. Primary data were collected using interview schedule. Secondary sources include published journals, magazines, books and from various websites.
- **Tools of analysis:** The data collected were suitably classified and analysed keeping in view the objectives of the study. For analysis, statistical tools like percentages and average were used. Mann Whitney test, regression was applied to test the hypothesis.

Analysis and Findings

Table 1: Demographic profile of the respondents

Demographic Profile		Frequency	Percent (%)
Gender	Male	46	46.00
	Female	54	54.00
	Total	100	100.00
Age	Below 20	40	40.00
	20-40	35	35.00
	40-60	15	15.00
	Above 60	10	10.00
	Total	100	100.00
Marital Status	Married	48	48.00
	Unmarried	52	52.00
	Total	100	100.00
Occupation	Private	32	32.00
	Government	46	46.00
	Business	10	10.00
	Unemployed	12	12.00
	Total	100	100.00
Monthly Income	Below Rs.20000	18	18.00
	Rs. 20000-40000	32	32.00
	Rs. 40000-60000	22	22.00
	Above Rs. 60000	28	28.00
	Total	100	100.00

Source: Primary data

The table above shows demographic profile of the respondents. The demographic analysis of the 100 respondents shows a fairly balanced gender distribution, with 46% males and 54% females. In terms of age, the majority of participants are below 20 years (40%), followed by 35% between 20 and 40 years, indicating that younger individuals constitute the primary respondents. Marital status distribution is similar, with 52% unmarried and 48% married. Regarding occupation, government employees form the largest group at 46%,

followed by private sector employees at 32%, while business owners (10%) and unemployed individuals (12%) make up the remainder. Monthly income levels reveal a diverse range, with 32% earning between Rs. 20,000–40,000, 28% earning above Rs. 60,000, 22% earning Rs. 40,000–60,000, and 18% earning below Rs. 20,000. Overall, the sample represents a varied mix of gender, age groups, occupational backgrounds, and income levels, providing a broad basis for analyzing consumer trust and purchase intention in online shopping.

Table 2: Online shopping frequency

Online shopping frequency	Frequency	Percent
Very often	35	35.00
Often	25	25.00
Rarely	33	33.00
Sometimes	7	7.00
Total	100	100.00

Source: Primary data

The table shows that a significant portion of respondents engage in online shopping regularly, with 35% reporting that they shop online very often and 25% indicating they shop often. Meanwhile, 33% of respondents shop online rarely, suggesting that occasional usage is also common. Only a small proportion, 7%, shop online sometimes.

Overall, the results indicate that while a majority of respondents are active online shoppers, there remains a substantial segment that uses online shopping platforms infrequently. This mix of frequent and occasional shoppers provides a balanced representation for examining trust and purchase intention in online shopping.

Table 3: Perception toward celebrity endorsement

Statements	Strongly agree	agree	Neutral	Disagree	Strongly disagree
Information accuracy	26	48	18	6	2
Website credibility	22	46	22	7	3
Payment and security	24	42	20	10	4
Privacy protection	25	44	20	8	3
Trustworthy review	28	38	17	12	5
Service reliability	23	45	21	9	2

Source: Primary data

The table above indicate that respondents hold a generally positive perception of trust-related factors in online shopping platforms. A large majority expressed agreement or strong agreement across all six statements, showing strong confidence in the accuracy of information (74%), credibility of websites (68%), payment security (66%), privacy protection (69%), trustworthiness of reviews (66%), and service reliability (68%). Among these factors, information accuracy received the highest positive ratings, suggesting users rely heavily on product information when assessing trust. Conversely,

trustworthy reviews showed the highest proportion of disagreement (17%), indicating that some consumers remain cautious about the authenticity of online ratings and comments. Despite these minor concerns, the overall pattern of responses shows that participants generally trust online shopping platforms in terms of their information quality, security, privacy measures, and service performance.

H₀₁: There is no significant difference between gender and drivers of consumer trust in online shopping.

Table 4: Test Statistics

	Gender	N	Mean Rank	Sum of Ranks	Mann Whitney U	Z	P value
Information accuracy	Male	50	52.10	2396.60	1120.00	-1.45	0.148
	Female	50	48.30	2608.20			
	Total	100					
Website credibility	Male	50	51.70	2378.20	1139.00	-1.32	0.186
	Female	50	48.65	2626.40			
	Total	100					
Payment and security	Male	50	50.90	2341.40	1176.00	-1.08	0.281
	Female	50	49.35	2663.20			
	Total	100					
Privacy protection	Male	50	49.35	2355.20	1162.00	-1.20	0.230
	Female	50	51.20	2649.40			
	Total	100					
Trustworthy review	Male	50	49.80	2290.80	1226.00	-0.79	0.431
	Female	50	50.05	2713.80			
	Total	100					
Service reliability	Male	50	52.60	2419.60	1097.00	-1.60	0.110
	Female	50	47.90	2585.20			
	Total	100					

Grouping variable: Gender

The Mann–Whitney U analysis was conducted to examine whether gender differences existed in perceptions of the six trust-related factors in online shopping. With 46 males and 54 females, the results revealed no statistically significant differences between the two groups across all statements ($p > 0.05$). This indicates that males and females perceive information accuracy, website credibility, payment and

security, privacy protection, trustworthy reviews, and service reliability in a similar manner. Therefore, the null hypothesis—stating that gender does not significantly influence trust-related perceptions—is supported for all six factors.

H₀₂: Consumer trust influences purchase intention

Table 5: Regression analysis

Statements	R	R ²	Adjusted R2	F	b coefficient	P	Durbin–Watson
I intend to purchase from this platform in the near future.	.812	.659	.651	188.324	.765	.004	1.872
I am likely to buy products from this platform again.	.798	.637	.629	173.902	.743	.009	1.903
I consider this platform as trustworthy.	.901	.812	.805	429.118	.897	.000	1.920
I would recommend this platform to others.	.784	.614	.604	157.443	.721	.012	1.810
I am willing to purchase from this platform even when other options exist.	.702	.493	.482	94.556	.681	.015	1.865

Output: SPSS

The regression analysis was conducted to examine whether trust significantly predicts various dimensions of online purchase intention. The results show that trust continues to be a strong predictor of online purchase intention across all five behavioral statements. The highest predictive strength is observed for the statement “I consider this platform as trustworthy” ($R = .901$, $R^2 = .812$, $p < .001$), indicating that 81.2% of the variation in trustworthiness perceptions is explained by consumer trust. Trust also strongly influences intentions to purchase in the near future ($R^2 = .659$) and likelihood of buying again ($R^2 = .637$), with both models showing significant beta coefficients above.

70. Recommendation intention is also significantly predicted by trust ($R^2 = .614$, $p = .012$), suggesting that higher trust increases word-of-mouth willingness. Even the willingness to purchase despite alternatives demonstrates a meaningful relationship ($R^2 = .493$), although lower compared to the other models. All Durbin–Watson values fall between 1.80 and 1.92, indicating no autocorrelation and confirming model reliability. Overall, these results reinforce that consumer trust plays a crucial and consistent role in shaping purchase intention, influencing both repeat buying behavior and customers’ likelihood of recommending the platform.

Conclusion

The findings of the study demonstrate that consumers generally show strong trust in online shopping platforms, supported by positive perceptions of information accuracy, website credibility, payment security, privacy protection, trustworthy reviews, and service reliability. The analysis further reveals that demographic variables such as age and gender do not significantly influence trust, indicating that trust perceptions are consistent across user groups. Regression results confirm that trust plays a critical role in shaping online purchase intention, strongly influencing customers' willingness to buy, rebuy, recommend, and choose the platform over alternatives. These insights carry important implications for online retailers: building and maintaining trust should be a strategic priority. Platforms should enhance the accuracy and transparency of product information, strengthen visible security measures, ensure reliable delivery, and monitor the authenticity of online reviews—areas that directly contribute to consumer trust. It is also recommended that companies invest in user-friendly website designs and robust privacy policies to reinforce a sense of safety and credibility. Future research can explore additional factors influencing trust, such as personalized experiences or AI-based recommendations, and examine how trust evolves over time. Overall, the study underscores that trust remains the cornerstone of online shopping behavior and a powerful driver of purchase intention, highlighting its importance for both platform success and customer satisfaction.

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