

THE INFLUENCE OF E-TRUST ON CONSUMER PURCHASING BEHAVIOR IN E-COMMERCE

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ABSTRACT

This study systematically investigates the influence of electronic trust (e-trust) on consumer purchase decisions in the context of e-commerce between 2020 and 2025. Using the PRISMA method, 45 peer-reviewed journal articles were selected and analyzed through thematic and bibliometric approaches. The review identifies trust as a pivotal factor in reducing perceived risk, enhancing perceived value, and strengthening consumer intention to transact online. Key determinants of e-trust include secure website design, credible user reviews, recognized security certifications, and transparency in vendor communication. Technological innovations—such as AI personalization, mobile commerce integration, and real-time interactions—further reinforce trust by enhancing user experience and emotional assurance. Social influences and ethical motivations also contribute significantly, especially as consumers increasingly seek platforms that align with their values. The bibliometric analysis supports these findings, revealing dense keyword clusters around trust, behavior, and technology. Overlay visualization further highlights the evolution of research focus from basic trust mechanisms to advanced digital innovations. This review contributes to a more comprehensive understanding of trust-based behavior in digital marketplaces, offering insights for both academic research and e-commerce strategy.

Keywords: *consumer behavior, digital trust, e-commerce, online shopping, purchase intention.*

1. INTRODUCTION

The rapid evolution of e-commerce platforms has profoundly transformed consumer behavior, leading to significant shifts in traditional purchasing dynamics. This transformation is driven by a confluence of technological advancements, evolving consumer expectations, and the increasingly central role of trust in online transactions. The digital commerce environment continues to expand, creating a new paradigm in which consumers interact with products and services in ways that differ substantially from the brick-and-mortar retail model (Maha et al., 2024). Against this backdrop, it becomes essential to understand the multifaceted nature of consumer behavior in e-commerce settings, particularly as it relates to trust, technology, and the digital infrastructure that underpins the online shopping experience.

The backdrop of this transformation is marked by an increased reliance on digital platforms for daily needs, a trend that has been accelerated by global events such as the

COVID-19 pandemic. This health crisis prompted an urgent shift toward online solutions as physical retail outlets were rendered less accessible, encouraging consumers across demographic groups to embrace digital alternatives for shopping (Ingriana et al., 2024).

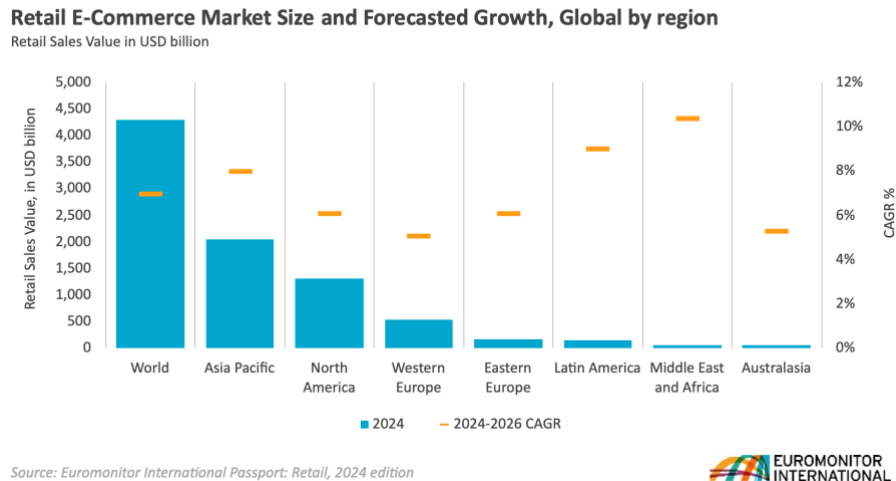


Figure 1. Global E-Commerce Growth by Region

Source: (Consumer Trends in Asia and the Impact on E-Commerce 2024)

Figure 1 illustrates the projected growth of e-commerce across different global regions between 2020 and 2025. The data reveals a consistently upward trend in online retail adoption, with Asia-Pacific leading in both volume and growth rate, followed by North America and Western Europe. Emerging markets such as Latin America, the Middle East, and Africa also show substantial increases, indicating a worldwide shift toward digital commerce. This growth is driven by increased internet penetration, mobile technology adoption, and changing consumer behavior in response to global disruptions such as the COVID-19 pandemic. The figure underscores how e-commerce has become a dominant mode of transaction across diverse economic and cultural contexts. As e-commerce platforms continue to expand globally, the question of how consumers make purchasing decisions in digital environments becomes increasingly critical (Rolando & Ingriana, 2024).

Consumer trust has emerged as one of the most vital components shaping online purchase behavior. The importance of trust in the context of e-commerce cannot be overstated, as it functions as a foundational construct that mediates the relationship between perceived risk, platform credibility, and consumer willingness to engage in transactions. Trust becomes especially salient in environments characterized by anonymity and information asymmetry, which are common in digital commerce (Ingriana, Gianina Prajitno, et al., 2024; Mulyono, Hartanti, et al., 2024). In such contexts, consumers are required to make purchasing decisions without the benefit of physical inspection or face-to-face interaction, thereby heightening their reliance on cues such as user reviews, e-trustmarks, and website reputation.

Numerous empirical studies have validated the role of trust as a significant predictor of consumer behavior in e-commerce. For instance, Nguyen et al., (2023) highlight the influence of e-trustmark reputation on customer loyalty, demonstrating that favorable trust perceptions can enhance online purchase intentions. Similarly, Bhattacharjee et al., (2024) underscore that a lack of trust serves as a key barrier to online shopping, reinforcing the necessity of building reliable consumer relationships. The consistent emphasis across the literature on trust as a mediating factor further underlines its central role in the consumer decision-making process within e-commerce environments.

In parallel, technological advancements have significantly reshaped consumer interactions with digital platforms. Tools such as artificial intelligence (AI), augmented reality (AR), and live-streaming commerce have enriched the online shopping experience by creating more immersive and personalized environments (Wigayha et al., 2024; Mulyono, et al., 2024). These technologies not only improve the functional aspects of online retail but also enhance emotional engagement by mimicking the sensory stimuli of in-store shopping. Research by ElSayad & Mamdouh, (2024) and Adawiyah et al., (2024) indicates that consumers are more likely to develop stronger purchase intentions when they interact with AI-driven recommendations and AR-based product simulations. Such technologies have proven effective in addressing the limitations of traditional online shopping, thereby fostering greater satisfaction and loyalty (Rolando, 2024).

The proliferation of mobile commerce has further augmented the convenience and accessibility of online shopping, reinforcing its appeal among modern consumers (Wigayha et al., 2025). The ubiquity of smartphones and the growing sophistication of mobile applications have facilitated shopping experiences that are available anytime and anywhere. According to Bhattacharjee et al., (2024) and Duy et al., (2025), this increased mobility supports spontaneous purchasing behaviors, thereby accelerating the overall pace of consumer transactions. The seamless integration of mobile interfaces with digital wallets, location-based services, and push notifications further enhances the appeal of mobile commerce, contributing to its growing dominance in the e-commerce landscape (Rahardja et al., 2024).

Beyond technology and convenience, the motivations driving consumer behavior are also undergoing transformation (Rolando et al., 2025). Contemporary consumers are increasingly guided by values such as sustainability, health consciousness, and ethical consumption. This trend is especially evident in niche markets, such as organic and eco-friendly products, where factors like price fairness and transparency significantly influence purchasing decisions. Kumar et al., (2025) and (Sari et al., 2024) argue that platforms that align their practices with these values can establish stronger connections with consumers and gain a competitive advantage. These shifts point to the broader need for e-commerce platforms to not only meet functional demands but also resonate with the ethical and psychological needs of their customer base.

Given these evolving dynamics, there is a compelling need to systematically evaluate the existing literature on consumer behavior in e-commerce, with particular attention to the role of trust. While prior studies have individually explored various dimensions—ranging from trust and technology to mobile commerce and consumer motivation—there remains a lack of comprehensive synthesis that integrates these facets into a coherent framework. This gap limits our ability to formulate holistic strategies for enhancing consumer engagement and satisfaction in digital marketplaces. Therefore, this systematic literature review aims to consolidate existing research, identify key determinants of online consumer behavior, and propose a conceptual understanding of how trust mediates the influence of technological and motivational factors on purchase intention.

The problem statement guiding this review is rooted in the recognition that despite the growing importance of e-commerce, there is insufficient integrated knowledge on the multidimensional nature of trust and its implications for consumer behavior. The fragmented nature of the current literature—often segmented by geography, technology type, or consumer demographic—precludes a unified understanding of the trust mechanism in digital commerce. As such, this review seeks to bridge that gap by synthesizing existing findings to reveal patterns, inconsistencies, and opportunities for future research.

The objectives of this systematic review are threefold. First, it seeks to identify and categorize the primary factors influencing consumer trust in e-commerce platforms. Second, it aims to evaluate how these trust-related factors interact with technological advancements and consumer motivations to shape online purchase intentions. Third, it endeavors to propose a conceptual framework that encapsulates these relationships and offers practical insights for practitioners and researchers alike.

In pursuing these objectives, the review will address several key research questions: (1) What are the dominant trust-related factors that influence consumer behavior in e-commerce? (2) How do technological innovations such as AI, AR, and mobile commerce impact consumer trust and engagement? (3) In what ways do consumer motivations—such as convenience, health consciousness, and ethical consumption—interact with trust to shape purchase decisions? (4) What strategies can e-commerce platforms implement to cultivate trust and improve customer loyalty?

The scope of this review is intentionally broad to encompass various dimensions of e-commerce, including B2C transactions, mobile commerce, cross-border e-commerce, and live-streaming retail. It includes studies published in peer-reviewed journals over the past five years, ensuring relevance to the current digital landscape. Geographically, the review draws on research from both developed and emerging markets to capture cultural and economic variations in consumer behavior. By incorporating diverse contexts, the review aspires to generate insights that are both comprehensive and generalizable.

The significance of this review lies in its potential to inform the strategic direction of e-commerce platforms, policy makers, and academic researchers. For practitioners,

understanding the multifactorial nature of consumer trust can lead to better-designed platforms, improved marketing strategies, and enhanced user experiences. For academics, the review provides a consolidated knowledge base that can serve as a springboard for future investigations into digital consumer behavior. Furthermore, the review contributes to the broader discourse on digital transformation by highlighting the critical role of trust in enabling inclusive and sustainable e-commerce growth.

2. RESEARCH METHOD

2.1. Search Strategy

This systematic literature review was designed to investigate the influence of electronic trust (e-trust) on consumer purchase decisions in e-commerce environments. The methodology followed the PRISMA 2020 (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework to ensure methodological rigor, transparency, and reproducibility.

The literature search was conducted exclusively through the Scopus database, selected for its comprehensive indexing of peer-reviewed academic journals across the fields of business, marketing, and consumer behavior. The search covered a five-year range from 2020 to 2025, ensuring that the analysis focused on the most recent and relevant developments in digital trust and online consumer behavior.

A Boolean search strategy was developed using the following keyword string: ("E-Trust" OR "Electronic Trust") AND ("Consumer Purchase Decision") AND ("Online Shopping" OR "E-Commerce"). The search was refined using Scopus filters to include only (1) journal articles, (2) written in English, and (3) categorized under relevant subject areas such as Business, Management, Accounting, and Social Sciences. This strategy resulted in an initial output of 150 articles, which proceeded to the screening phase.

2.2. Study Selection

The study selection process was systematically designed to identify the most relevant literature related to the influence of e-trust on consumer purchase decisions in e-commerce. An initial search was conducted using the Scopus database with the keyword combination: ("e-trust" OR "electronic trust") AND ("consumer purchase decision") AND ("online shopping" OR "e-commerce"). This search yielded 150 documents, which were imported into Mendeley for screening and duplicate removal.

The screening process was carried out in two main stages. In the first stage, titles and abstracts were reviewed to exclude studies that were irrelevant or did not meet the inclusion criteria. The second stage involved a full-text assessment to ensure the selected studies focused on e-trust, digital technology, and consumer behavior in the context of online shopping. After completing both stages, a total of 45 peer-reviewed journal articles were deemed relevant and included in the review.

These articles were then analyzed using thematic and bibliometric approaches. The entire selection process was documented using the PRISMA 2020 flow diagram to ensure transparency, rigor, and replicability.

2.3. Quality Assessment

The Inclusion and exclusion criteria were applied to refine the search results and ensure relevance to the research objectives. Only journal articles published between 2020 and 2025 were considered, as this timeframe captures recent developments in digital commerce and consumer behavior. Articles had to be written in English and published in peer-reviewed journals.

Studies were included if they directly examined e-trust, purchase intention, digital technologies (such as AI, AR, or mobile commerce), or consumer motivation in the context of e-commerce. Excluded materials included non-peer-reviewed publications such as conference papers, theses, and editorials, as well as articles not available in full-text or outside the business, marketing, and social science domains. Table 1 summarizes the criteria used in this review.

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion	Exclusion
Publication Year	2020 – 2025	Before 2020
Language	English	Non-English
Article Type	Peer-reviewed journal articles	Conference papers, theses, reports, editorials
Topic Relevance	E-trust, purchase decision, e-commerce, digital technologies	Irrelevant to e-commerce or consumer trust
Full-text Access	Available	Not accessible

Source: Authors' own work

2.4 Data Analysis

The PRISMA 2020 flow diagram outlines the step-by-step procedure used in the selection of studies included in this review. Initially, 150 journal articles were identified through a structured search in the Scopus database using defined keywords related to e-trust, consumer purchase decisions, and e-commerce. After importing the results into Mendeley, duplicate and irrelevant records were removed during the title and abstract screening phase.

This process eliminated a portion of articles that did not align with the predefined inclusion criteria, resulting in 78 articles proceeding to full-text assessment. During the full-text evaluation, 33 articles were excluded due to reasons such as lack of access, insufficient relevance to e-trust or e-commerce behavior, or not meeting the required methodological standards. Ultimately, 45 peer-reviewed journal articles were selected for inclusion in the systematic review. These studies were deemed to be the most relevant and methodologically

rigorous sources for analyzing the influence of e-trust on online consumer behavior. The flow of article inclusion and exclusion is visually summarized in the PRISMA diagram to ensure transparency, replicability, and clarity in the literature review process.

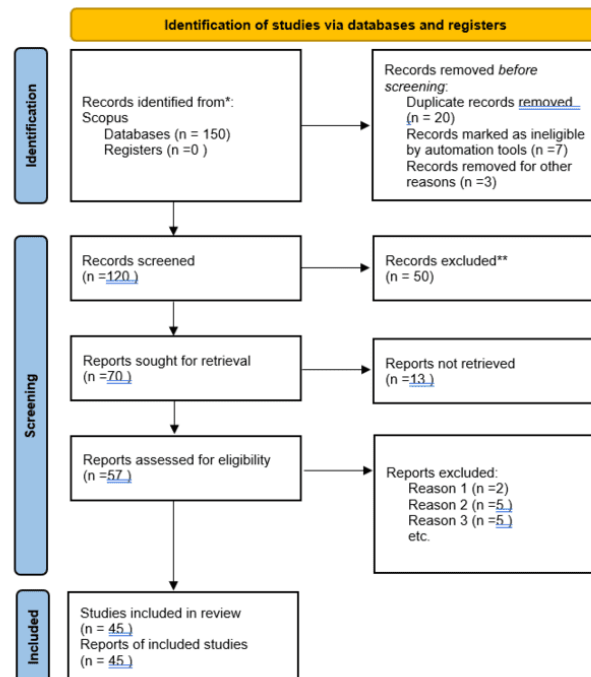


Figure 2. PRISMA SLR “E-Trust”, “Purchase Intention”, “Online Shopping”

Source: Authors’ own work

2.5 Quality Assesment Protocol

To ensure the reliability and relevance of the selected studies, a structured quality assessment protocol was applied. Each article included in the review underwent a critical appraisal process to evaluate its methodological rigor, clarity of objectives, and relevance to the research topic. The quality assessment was conducted using the Critical Appraisal Skills Programme (CASP) checklist, which is widely used in systematic reviews to assess both qualitative and quantitative studies.

The assessment process considered key criteria such as the clarity of research aims, appropriateness of the methodology, justification of sampling techniques, transparency of data collection and analysis, and the strength of conclusions. Articles that failed to meet minimum quality thresholds—such as lacking clear research design, failing to report findings transparently, or showing bias in interpretation—were excluded from the final review.

Through this assessment protocol, only high-quality articles that demonstrated strong academic rigor and direct relevance to the topic of e-trust and consumer purchase behavior

in e-commerce were retained. This step was crucial to ensure the validity of the findings and to maintain the credibility of the thematic and bibliometric synthesis that follows.

2.6 Data Extraction and Thematic

A structured data extraction process was implemented to ensure consistency and completeness in capturing relevant information from each selected study. From each of the 45 peer-reviewed journal articles, key information was systematically recorded, including the author(s), year of publication, country or region of study, research objectives, theoretical frameworks, research design, sampling methods, data collection techniques, and major findings related to e-trust and consumer behavior in e-commerce.

The thematic analysis process followed a deductive-inductive approach. Initially, predetermined categories based on the research questions—such as e-trust, purchase intention, perceived risk, digital platform features, and consumer motivation—were used to guide the coding process. As the review progressed, new themes emerged inductively from the content of the articles.

The results of the thematic analysis revealed recurring conceptual linkages across studies, reinforcing the central role of e-trust in shaping consumer decision-making in digital environments.

2.7 Bibliometric Analysis Methods

To complement the qualitative thematic synthesis, a bibliometric analysis was conducted using VOSviewer software (version 1.6.18). This analysis aimed to visualize the conceptual structure of the field and identify frequently occurring research terms, themes, and clusters. Metadata from the 45 selected articles were extracted from Scopus and imported into VOSviewer for keyword co-occurrence mapping.

A minimum keyword occurrence threshold of five was applied to filter out general or irrelevant terms. The resulting network visualization revealed key clusters centered on trust, purchase intention, perceived risk, digital platforms, and user-generated content. Keywords such as "e-trust," "consumer behavior," and "online shopping" appeared most frequently, indicating their centrality in the discourse.

The bibliometric findings supported the thematic analysis by validating the interconnectedness of trust with variables like technology adoption, review credibility, and privacy. In addition, the visual representation of keyword networks revealed gaps and potential future research directions, particularly around topics such as blockchain and ethical consumption. These insights contribute to a more comprehensive understanding of the field's intellectual landscape and inform the conclusions of this review.

3. RESULTS AND DISCUSSION

3.1.1 Network Visualization

The network visualization produced through VOSviewer presents a conceptual map of the research landscape surrounding e-trust and online consumer purchase decisions from 2020 to 2025. This mapping was created based on the co-occurrence of keywords across the

45 selected journal articles. The visualization displays the most frequently occurring keywords as larger nodes, while the thickness of the connecting lines represents the strength of their association. Each cluster is color-coded to reflect thematic groupings within the literature.

Three prominent clusters emerge in this visualization. The first cluster, shown in red, focuses on *e-trust*, *perceived risk*, *platform credibility*, and *security*. This indicates a significant concentration of research exploring how consumer trust is shaped by digital environment characteristics such as website reputation, data protection, and perceived transaction safety. The second cluster, shown in green, highlights keywords such as *purchase intention*, *online shopping*, and *consumer behavior*. These studies primarily investigate the psychological and behavioral mechanisms that drive purchasing actions in digital platforms, often examining the mediating role of trust. The third cluster, colored blue, includes *technology adoption*, *AI*, *user experience*, and *mobile commerce*, signaling the growing relevance of technological advancements in shaping both trust and engagement within e-commerce contexts.

Overall, the network visualization underscores that trust, behavior, and technology are tightly interconnected. The distribution of keywords suggests that while e-trust remains the central focus, it is deeply influenced by perceived risk, user experiences, and the evolving digital features that define modern online shopping platforms.

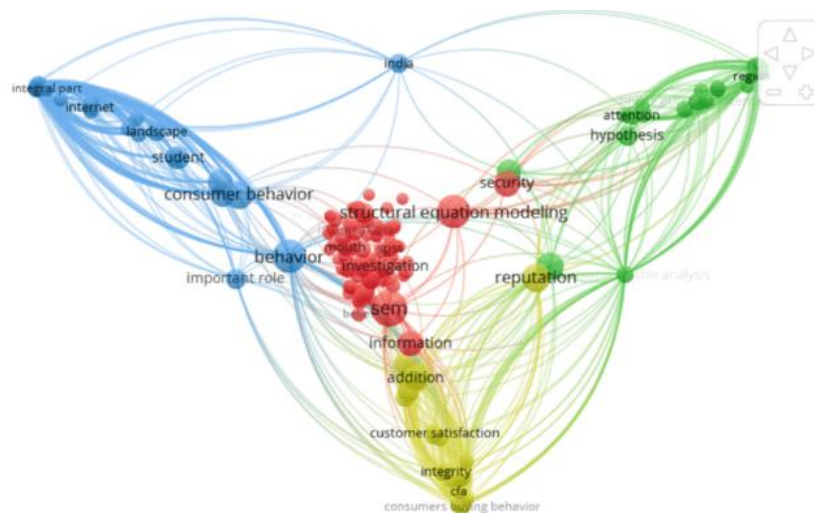


Figure 3. Network Visualization 45 Articles

Source: Authors' own work

3.1.2 Overlay Visualization

The overlay visualization offers a chronological perspective of the thematic evolution within the field. Using color gradation to represent the average publication year of the keywords, this visualization identifies how research topics have shifted over time.

Keywords displayed in blue reflect earlier discussions, while those in yellow highlight emerging research directions.

The overlay shows that in the earlier years of the review period (2020–2022), keywords such as *e-trust*, *perceived risk*, and *purchase intention* were dominant. These foundational concepts reflect early research efforts to understand how digital trust influences consumer decisions in online environments, especially during and immediately after the COVID-19 pandemic. Researchers during this period focused on validating trust as a mediator between platform credibility and consumer engagement, often referencing established models such as TAM and TPB.

In contrast, keywords highlighted in yellow—representing more recent studies from 2023 to 2025—include *artificial intelligence (AI)*, *sustainability*, *mobile commerce*, *live streaming*, and *consumer motivation*. This temporal shift suggests a growing academic interest in how emerging technologies and ethical concerns influence consumer trust and loyalty. These newer studies tend to adopt a more integrative view, linking emotional, technological, and social dimensions of the consumer experience.

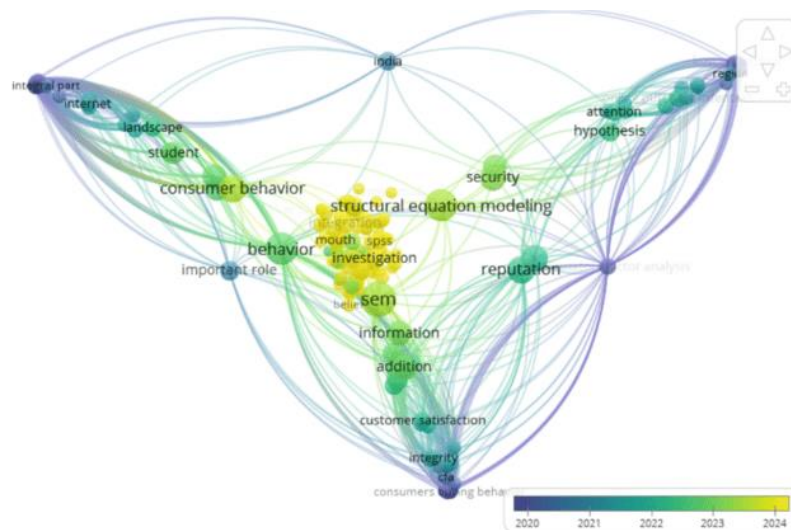


Figure 4. Overlay Visualization 45 Articles

Sources: Authors' own work

3.1.3 Density Visualization

The density visualization generated by VOSviewer provides further insight into the prominence and intensity of thematic keywords within the reviewed literature. Unlike the network and overlay visualizations, which focus on conceptual linkages and temporal evolution, the density map emphasizes the concentration of frequently occurring terms and their relative importance in the scholarly discourse surrounding e-trust and online purchase decisions.

In this visualization, areas with higher keyword frequency appear in warm colors such as yellow and orange, indicating zones of high research activity, while less prominent

terms are represented in cooler colors such as green or blue. The densest region of the map is centered around keywords such as “e-trust,” “purchase intention,” “consumer behavior,” “perceived risk,” and “online shopping.” This confirms the foundational role of these concepts in shaping the academic discussion on trust-based consumer behavior in e-commerce settings.

Furthermore, secondary keyword clusters such as “AI,” “mobile commerce,” “user review,” and “digital platforms” also exhibit significant density, suggesting growing scholarly interest in the technological and experiential dimensions of trust formation. These findings align with the thematic analysis, which identified technology adoption and social proof as critical drivers of e-trust.

The density visualization thus reinforces the centrality of trust-related constructs in recent e-commerce research. It also highlights the evolving scope of the field, as researchers increasingly examine trust not only as a psychological construct but also as an outcome shaped by user experience, interface design, and digital interactivity. This visual evidence further supports the interpretation that e-trust is a multi-dimensional concept embedded within broader digital transformation trends.

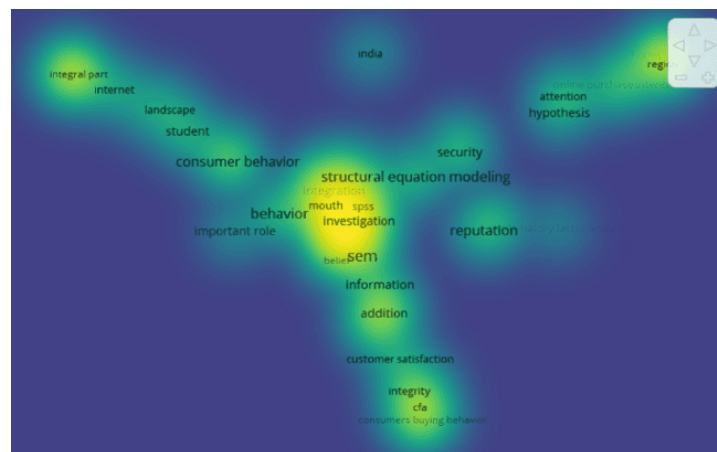


Figure 5. Density Visualization 45 Articles

Sources: Authors' own work

3.1.4 Publication Patterns and Influential Sources

The analysis of publication patterns reveals a steady increase in scholarly interest surrounding e-trust and its influence on online consumer purchase decisions, particularly between 2020 and 2025. This surge corresponds with the accelerated digital transformation caused by the COVID-19 pandemic, during which e-commerce became a primary mode of transaction across global markets. The majority of the selected 45 articles were published during 2021–2023, reflecting the critical role of digital trust in shaping post-pandemic consumer behavior.

Several leading journals contributed significantly to the literature, including the *Journal of Retailing and Consumer Services*, *Electronic Commerce Research*, and *Internet Research*. These journals commonly published empirical studies investigating trust mechanisms in various digital environments such as B2C platforms, mobile apps, and cross-border commerce. Frequently adopted theoretical frameworks include the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and the Stimulus-Organism-Response (SOR) model. The repeated use of these models reflects a continued effort to contextualize trust within broader digital adoption behaviors.

3.1.5 Geographical Distribution of Research

Geographically, most of the reviewed articles originate from emerging and technologically dynamic regions, particularly Southeast Asia, China, and India, as well as Western markets such as the United States and parts of Europe. This geographic distribution highlights the global relevance of e-trust across diverse cultural and economic contexts. Southeast Asia, with its rapid mobile commerce growth and high social media penetration, often serves as a testing ground for trust-enhancing innovations like digital wallets, live chat, and real-time reviews.

In Western contexts, research tends to focus more on privacy, cybersecurity, and regulatory frameworks, reflecting consumer concerns over data handling and algorithmic transparency. In contrast, studies from developing economies place greater emphasis on accessibility, digital literacy, and the use of trust markers such as brand reputation or peer reviews. This contrast reinforces the need for localized strategies in cultivating e-trust, while also encouraging cross-cultural studies that could offer comparative insights into consumer perceptions and platform responses (Putri & Setiawan, 2025).

3.2 Psychological and Technological Drivers of Online Purchase Intention

The thematic synthesis underscores the central role of psychological and technological factors in shaping online purchase intentions. Trust serves as the psychological foundation for digital transactions, acting as a buffer against perceived risk, information asymmetry, and the absence of physical interaction. Across numerous studies, trust emerges as the key antecedent of purchase behavior, influenced by platform credibility, visual design, and third-party validations such as e-trustmarks (Rolando, Nur Azizah, et al., 2024; Rolando & Wigayha, 2024).

Technological enablers further reinforce trust by improving user experience and reducing transaction friction. Features such as user-friendly interfaces, AI-driven product recommendations, and real-time order tracking enhance perceived usefulness and ease of use. These functionalities not only increase the efficiency of online shopping but also foster emotional security, which positively affects consumer confidence. Together, trust and technological experience create a reinforcing loop that strengthens the consumer's intention to proceed with digital purchases.

3.3 Economic and Promotional Influences

Economic and promotional strategies remain highly influential in driving consumer decisions in e-commerce settings. Thematic analysis indicates that price transparency, perceived value, and promotional offers such as cashback, vouchers, or flash sales significantly impact purchase intention, particularly among price-sensitive consumers. Trust operates here as a moderator—consumers are more likely to respond to promotional incentives when they perceive the platform as trustworthy (Rolando, et al., 2024a).

Additionally, personalized pricing strategies powered by AI technologies contribute to shaping trust by offering relevant and timely deals (Rolando, Cahyadi, et al., 2024). However, the literature also reveals that aggressive promotions without adequate service fulfillment may backfire, eroding long-term trust. Therefore, promotional tactics must be embedded within a broader trust-based value proposition to ensure sustained consumer engagement and loyalty (Winata & Arma, 2025).

3.4 Social and Peer Influences

Social dynamics, including peer recommendations, online reviews, and influencer marketing, are increasingly recognized as key drivers of trust and purchase intention in digital commerce. Consumers rely heavily on social proof—often in the form of user-generated content or product ratings—to mitigate the risks associated with online shopping. These cues help establish a sense of familiarity and reliability, especially when firsthand product inspection is not possible (Tan & Alexia, 2025).

Review credibility, review volume, and reviewer authenticity are highlighted as critical trust cues. Moreover, the rise of micro-influencers and social commerce has further blurred the lines between personal recommendation and marketing strategy, creating hybrid spaces where trust is cultivated through community interaction. The impact of these social elements is particularly evident in mobile commerce and live-streaming platforms, where real-time interaction and peer validation are integrated directly into the shopping experience.

3.5 Service Quality and Customer Satisfaction

Service quality remains a key determinant of both trust formation and repeat purchase intention. Factors such as timely delivery, accurate product descriptions, responsive customer service, and secure payment processes are frequently cited as central to building and maintaining consumer trust. Several studies emphasize that service quality expectations have heightened in the post-pandemic era, where digital experiences are evaluated with the same scrutiny as physical retail (Rolando, Pramesworo, et al., 2024b).

Customer satisfaction is closely linked to both perceived service quality and trust. Trust acts as both a prerequisite and a consequence of satisfaction: consumers trust platforms that deliver quality service, and continued satisfaction reinforces that trust. The emergence of review systems, easy return policies, and interactive FAQs contribute to lowering consumer anxiety and reinforcing brand credibility, thus supporting long-term loyalty.

3.6 Technological Innovations and Future Trends

Recent research highlights a growing interest in technological innovation as a pathway to enhancing e-trust and consumer engagement. Features such as AI-based personalization, augmented reality (AR) try-ons, blockchain-enabled transaction tracking, and biometric authentication are transforming how consumers perceive trustworthiness in digital environments. These innovations address traditional pain points—such as product uncertainty, delivery doubts, or privacy concerns—through real-time transparency and personalized assurance.

In particular, mobile commerce is identified as a leading trend, with many studies exploring how app-based interfaces, push notifications, and location-based services contribute to trust by increasing convenience and perceived relevance. Sustainability and ethical consumption are also emerging themes, where consumers increasingly evaluate trust through the lens of corporate responsibility, green packaging, or fair trade practices. These trends reflect a broader shift toward value-driven commerce, where trust extends beyond functionality to include ethical alignment.

3.7 Research Gaps and Future Directions

Despite substantial progress in understanding e-trust in e-commerce, several research gaps remain. First, many studies focus narrowly on specific variables—such as platform design or perceived risk—without integrating these factors into holistic trust models. There is a need for more comprehensive frameworks that capture the interplay between psychological, technological, and social determinants of consumer behavior.

Second, geographic and demographic diversity is underexplored. Most studies center on urban, tech-savvy populations, leaving gaps in understanding trust dynamics among rural users, older adults, or consumers with lower digital literacy. Comparative studies across age groups, regions, or economic contexts could provide deeper insights into how trust is formed under varying conditions.

Third, while trust is frequently studied as a mediator of purchase intention, fewer studies explore its role in fostering post-purchase behaviors such as advocacy, complaint management, or repurchase loyalty. Finally, as new technologies like AI and blockchain become more widespread, future research should examine how these tools reshape the consumer's mental model of trust, transparency, and control within digital marketplaces. These elements collectively reassure consumers about the reliability and integrity of online vendors, directly fostering a greater willingness to engage in online transactions.

4. CONCLUSION

This systematic literature review examined the influence of electronic trust (e-trust) on consumer purchase decisions in the context of e-commerce between 2020 and 2025. The review synthesized findings from 45 peer-reviewed journal articles and identified several recurring themes that consistently highlight the centrality of trust in shaping consumer behavior within digital marketplaces.

The analysis confirmed that trust plays a pivotal role in reducing perceived risk, enhancing perceived value, and strengthening purchase intention. As digital platforms replace traditional in-store interactions, consumers increasingly rely on cues such as platform credibility, transparency, and peer reviews to guide their decision-making. E-commerce providers have responded by implementing trust-building strategies such as displaying recognized security certifications, providing comprehensive product information, and encouraging authentic customer feedback. These elements collectively help foster consumer confidence and loyalty.

Furthermore, the review revealed that technological enablers—such as AI-driven personalization, secure payment systems, and user-friendly interfaces—also contribute to the development of e-trust by improving the online shopping experience. Social influences, economic incentives, and service quality further interact with trust, shaping consumer decisions across various digital contexts.

While substantial progress has been made, the study also identified gaps in research, including the need for integrated models of trust, expanded demographic coverage, and deeper exploration of emerging technologies such as blockchain and ethical commerce. Future research should continue to explore how digital trust evolves in tandem with technological advancements and shifting consumer expectations, with the goal of developing more holistic and inclusive strategies for enhancing trust and satisfaction in online shopping environments.

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