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Design and Validation of a Model of Trust Formation Mechanisms in Digital Purchase Decision-Making: A Mixed-Methods Approach

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Abstract

The present study aimed to design and validate a comprehensive model of the mechanisms underlying trust formation in digital purchase decision-making. This applied study employed an exploratory sequential mixed-methods design. In the qualitative phase, 15 experts in digital marketing, e-commerce, online sales platforms, and business management were selected through purposive and snowball sampling, and semi-structured interviews were conducted until theoretical saturation was achieved. The qualitative data were analyzed through six-phase thematic analysis using MAXQDA, and the extracted components were assessed using the Content Validity Ratio. In the quantitative phase, 384 customers of online shopping platforms participated. A researcher-developed 23-item questionnaire based on the qualitative findings was administered using a five-point Likert scale. The overall Cronbach's alpha was 0.956, indicating excellent reliability. Descriptive statistics were analyzed in SPSS, while Confirmatory Factor Analysis and Structural Equation Modeling were conducted in AMOS. The measurement model demonstrated satisfactory fit, with CMIN/df = 3.069, GFI = 0.935, IFI = 0.943, TLI = 0.923, CFI = 0.955, NFI = 0.908, and RMSEA = 0.007. All five structural paths to trust formation were positive and statistically significant. Service reliability and customer interaction had the strongest effect ($\beta = 0.908$, $t = 4.692$, $p < 0.001$), followed by security, privacy, and perceived risk reduction ($\beta = 0.704$, $t = 6.148$, $p < 0.001$), transparency, honesty, and economic value of the transaction ($\beta = 0.491$, $t = 5.457$, $p < 0.001$), seller credibility, legitimacy, and social capital ($\beta = 0.312$, $t = 5.345$, $p < 0.001$), and platform quality and user experience ($\beta = 0.262$, $t = 5.232$, $p < 0.001$). Trust formation in digital purchase decision-making is a multidimensional process primarily driven by reliable service performance, perceived security and risk reduction, transparent and fair transactions, seller credibility, and platform quality, indicating that sustainable digital trust requires coordinated managerial attention to relational, technological, informational, and service-based mechanisms.

Keywords: Digital Trust, Purchase Decision-Making, Online Shopping, Service Reliability, Perceived Risk, Platform Quality, Mixed-Methods Research

1. Introduction

The rapid expansion of digital commerce has fundamentally transformed the way consumers search for information, evaluate alternatives, interact with sellers, and make purchasing decisions. Online marketplaces, mobile commerce applications, social

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commerce platforms, omnichannel retail systems, live-streaming environments, and AI-enabled digital interfaces have significantly reduced geographical and temporal barriers to consumption. At the same time, however, these environments have introduced new forms of uncertainty because consumers frequently make decisions without direct physical access to products, sellers, or service providers. Under such conditions, trust becomes a central mechanism that enables consumers to reduce perceived uncertainty and move from information search and evaluation toward actual purchase behavior. In digital environments, trust is not merely an attitudinal outcome but a cognitive and relational mechanism through which consumers assess whether a seller, platform, service, or technological interface is sufficiently reliable to justify transactional engagement. Recent studies increasingly demonstrate that trust is closely related to perceived value, customer experience, service quality, satisfaction, loyalty, and repurchase behavior in digital markets (Bian et al., 2025; Kasidi et al., 2026; Tammubua et al., 2026; Zhou & Hudin, 2025).

The centrality of trust is particularly evident because digital purchase decisions involve several simultaneous forms of risk. Consumers may be uncertain about product quality, seller honesty, payment security, misuse of personal data, delivery reliability, post-purchase support, return procedures, or even the authenticity of online information. Unlike face-to-face transactions, online purchasing often depends on mediated signals through which consumers must infer seller competence, integrity, legitimacy, and benevolence. This makes trust formation inherently multidimensional. Consumers may trust a seller because of strong reputation, positive customer reviews, previous satisfactory experience, visible social endorsement, platform professionalism, perceived service quality, or secure transactional procedures. In other cases, trust develops through perceived fairness, transparent communication, consistent service performance, and credible value propositions. Consequently, digital trust cannot be adequately explained through a single determinant; rather, it is shaped by interacting informational, relational, technological, economic, and experiential mechanisms.

One of the most important sources of trust in digital purchasing is seller credibility and reputation. In online environments, consumers often rely on reputational cues as substitutes for direct inspection and interpersonal familiarity. Online customer reviews, ratings, previous customer experiences, brand reputation, and social recommendation can serve as external signals of credibility. Anggraini demonstrated that online customer reviews, brand reputation, and brand trust are closely connected with purchase intention in digital marketplace settings, showing that consumers use both collective feedback and reputational indicators when evaluating whether a brand is sufficiently trustworthy for purchase (Anggraini, 2025). Similarly, Permatasari and colleagues showed that both online reviews and influencer endorsements can shape purchase intention through trust, indicating that social validation contributes to the reduction of decision uncertainty (Permatasari et al., 2025). These findings suggest that digital trust is partly socially constructed: consumers observe the experiences, evaluations, and recommendations of others and incorporate these signals into their own judgments about seller reliability.

The importance of social influence has also become more pronounced with the growing role of influencer marketing, live-streaming commerce, and social media-mediated consumption. Influencer-based communication may affect brand trust and purchase intention when consumers perceive the influencer as credible, authentic, or personally relevant. Hosseini Fard emphasized the relationship between influencer marketing, customer engagement, brand trust, and purchase intention among Generation Z, underscoring the role of engagement as a mechanism through which social communication may strengthen trust (Hosseini Fard, 2025). In live-streaming commerce, utilitarian, hedonic, and social value can similarly influence purchase intention through customer trust, demonstrating that trust may emerge from both functional assessments and interactive social experiences (Firlyani & Millanyani, 2025). These developments indicate that digital trust increasingly depends not only on the seller's formal characteristics but also on the broader social environment surrounding the purchase decision.

Transparency, honesty, and perceived fairness represent another major foundation of trust formation. Consumers are more likely to trust digital sellers when product descriptions, prices, transaction conditions, promotional claims, additional costs, and service policies are clearly communicated and appear consistent with actual performance. In digital settings, information asymmetry can be substantial because the seller usually possesses more information than the consumer regarding product quality, delivery processes, platform operations, and transaction outcomes. Transparency helps reduce this asymmetry and therefore supports confidence in the transaction. The ethical conduct of sellers is particularly relevant in this regard. Rasyid and Djakasaputra showed that ethical seller behavior is related to customer satisfaction, trust, and loyalty, highlighting that perceived ethicality is not merely a moral attribute but also a practical determinant of customer relationships (Rasyid &

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Djakasaputra, 2025). Similarly, Masoudipour and Sadeghi showed that brand honesty, perceived value, and customer satisfaction are associated with trust, reinforcing the argument that honesty and value perceptions jointly contribute to trust formation (Masoudipour & Sadeghi, 2025).

Perceived value is especially important because customers do not assess trust independently from the economic consequences of a transaction. A seller may be considered credible, yet trust may remain weak if the transaction is perceived as unfair, excessively costly, or inconsistent with expected benefits. Bian and colleagues showed that perceived value influences customer loyalty in online shopping environments through customer satisfaction and trust, demonstrating that value perceptions may function as antecedents of both relational and behavioral outcomes (Bian et al., 2025). Likewise, research on customer experience, perceived value, and brand trust in digital service platforms indicates that perceived value works alongside service quality and experience in shaping loyalty (Tammubua et al., 2026). These findings suggest that economic evaluation and trust formation are interdependent: when consumers perceive that the benefits of a transaction justify its financial and nonfinancial costs, they may interpret the seller as more dependable and fair.

Security and privacy are also essential because digital transactions expose customers to risks that are less visible in conventional purchasing environments. Customers must frequently provide personal information, payment credentials, contact details, behavioral data, and transaction histories. Concerns regarding unauthorized access, fraud, data misuse, identity theft, and insecure payment systems can substantially weaken trust. As digital services increasingly incorporate AI, automated recommendations, conversational agents, and data-driven personalization, the issue of trust becomes even more closely connected with technological reliability and responsible data use. Soumya and Radha showed that conversational AI can influence customer trust and the adoption of FinTech services, illustrating that trust in digital financial technologies is closely tied to customers' willingness to engage with automated systems (Soumya & Radha, 2026). Hennighausen and colleagues similarly examined AI-mediated communication in e-commerce and its implications for customer trust, demonstrating that digital communication technologies can alter how customers assess reliability, authenticity, and relational quality (Hennighausen et al., 2025).

The growing role of artificial intelligence makes the technological foundations of trust even more complex. AI can improve responsiveness, personalization, convenience, and decision support, but it may also create concerns about opacity, impersonality, manipulation, privacy, and accountability. Zaheer and colleagues showed that AI in service industries affects customer satisfaction through service quality, while customer trust plays a moderating role, suggesting that trust influences the extent to which technology-enabled services are evaluated favorably (Zaheer et al., 2025). Daher likewise demonstrated that generative AI can shape consumption behavior through mechanisms associated with anthropomorphism and trust, indicating that customers may respond not only to the functional capabilities of AI but also to the perceived human-like qualities of technological interfaces (Daher, 2026). These findings demonstrate that trust in digital purchasing is increasingly hybrid in nature, involving simultaneous judgments about sellers, platforms, automated systems, and the integrity of digital communication.

Beyond technological security, platform quality and user experience are critical components of digital trust formation. Consumers often interpret the technical quality of a website or application as an indirect signal of professionalism and organizational competence. A platform that is stable, responsive, easy to navigate, visually coherent, and technically reliable may enhance perceptions of legitimacy, whereas broken links, slow loading, transaction errors, confusing navigation, and inconsistent interfaces may generate uncertainty. Hanaysha found that website quality, customer reviews, perceived service quality, and product assortment influence online purchase intention through trust, indicating that trust acts as a mediating mechanism linking platform and service characteristics with purchase behavior (Hanaysha, 2025). The role of technological integration is also evident in omnichannel contexts. Gowrie showed that omnichannel integration can affect satisfaction, trust, and customer loyalty, while prior online experience moderates these relationships (Gowrie, 2026). This suggests that trust formation depends not only on isolated digital touchpoints but also on the coherence and consistency of the overall customer journey.

Previous experience is therefore another important dimension. Customers with prior online purchasing experience may evaluate risk differently from inexperienced users because they have developed expectations regarding delivery, payment

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procedures, communication, and platform performance. Prior positive experiences can create familiarity and reduce uncertainty, whereas negative experiences can produce skepticism even when objective service quality is high. Research on the relationship between in-store and online shopping experiences and repurchase intention has shown that perceived value, brand trust, and customer satisfaction jointly explain how previous experiences influence future purchasing decisions (Zhou & Hudin, 2025). Customer experience is likewise central in service contexts where trust is developed over repeated interactions, and studies indicate that service quality, experience, and perceived value can jointly enhance customer satisfaction through trust-building processes (Kasidi et al., 2026). These findings imply that trust should be understood dynamically, even when it is measured at one point in time, because it is often shaped by accumulated experiences and learned expectations.

Service reliability and customer interaction may be particularly decisive because digital trust is ultimately tested through performance. Consumers may initially trust a seller based on reputation or website quality, but that trust can be strengthened or damaged by what happens after an order is placed. Accurate order fulfillment, timely delivery, effective complaint handling, responsiveness, guarantees, return policies, and customer support determine whether a seller's claims are validated in practice. Research in digital service platforms confirms that service quality is closely linked with brand trust and loyalty (Tammubua et al., 2026). Similarly, studies examining customer satisfaction through trust emphasize that high-quality service and positive experience can strengthen trust when customers perceive that service providers consistently fulfill expectations (Kasidi et al., 2026). Thus, trust becomes more durable when symbolic promises are reinforced by reliable service performance.

Another relevant dimension involves organizational responsibility and the broader legitimacy of firms. Contemporary consumers increasingly evaluate businesses not only on price and service performance but also on responsibility, ethical orientation, environmental conduct, and organizational credibility. Ghandour and Setareh showed that perceived social responsibility and satisfaction with organizational performance can influence customer trust and loyalty, emphasizing that legitimacy may emerge from perceptions extending beyond immediate transactional benefits (Ghandour & Setareh, 2025). Tetrevova and colleagues further demonstrated that trust and distrust interact with green concern, skepticism, and communication in shaping customer behavior, suggesting that trust can be influenced by the credibility of corporate claims and the consistency between communication and perceived conduct (Tetrevova et al., 2025). These findings are important because they show that legitimacy is not merely a regulatory or formal characteristic but also a socially perceived quality embedded in organizational behavior and communication.

The increasing use of data analytics and intelligent decision systems has also expanded the role of trust in technology-intensive professional services. Javidi and colleagues developed an artificial intelligence-based auditing services model emphasizing customer trust, demonstrating that trust remains central even in highly specialized and technology-mediated service environments (Javidi et al., 2025). This reinforces the broader argument that the more complex and less directly observable a digital service becomes, the more consumers or clients depend on trust as a mechanism for managing uncertainty. The same principle applies to online purchase decision-making, where consumers must evaluate multiple hidden processes, including payment authorization, inventory management, data processing, recommendation algorithms, delivery systems, and customer service infrastructures.

Despite the increasing volume of research on trust in digital environments, an important conceptual limitation remains. Many previous studies have examined isolated antecedents of trust, such as customer reviews, perceived value, service quality, influencer endorsements, website quality, AI-mediated communication, perceived responsibility, or brand honesty. Although these studies provide valuable evidence, they often address individual relationships rather than integrating the mechanisms through which trust is formed across the full digital purchase decision process. In practice, consumers evaluate several dimensions simultaneously: the seller's reputation, legitimacy, and social standing; the transparency and fairness of the transaction; the security and privacy of the digital environment; the quality and usability of the platform; and the reliability of service delivery and customer interaction. A fragmented approach may therefore underestimate the interdependence of these mechanisms.

Moreover, trust formation should be distinguished from trust as a static outcome. Treating trust only as a dependent variable does not fully explain how customers move from uncertainty to confidence during digital decision-making. A mechanism-oriented perspective is more useful because it focuses on the pathways through which information, experience, platform

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characteristics, social signals, risk reduction, and service performance are translated into trust. Such an approach is particularly relevant in rapidly changing digital markets in which new forms of social commerce, AI communication, recommendation systems, omnichannel integration, and platform-based interaction continuously reshape consumer expectations. Accordingly, there is a need for an empirically grounded model capable of integrating these dimensions and validating their relative contributions to trust formation within a unified framework.

Therefore, the aim of the present study was to design and validate a comprehensive model of the mechanisms underlying trust formation in digital purchase decision-making using an exploratory mixed-methods approach.

2. Methods and Materials

The present study was applied in terms of its purpose and employed an exploratory sequential mixed-methods design integrating qualitative and quantitative approaches. This design was selected because the primary objective of the study was to design and subsequently validate a model explaining the mechanisms through which trust is formed in digital purchase decision-making. Accordingly, the research was conducted in two consecutive and interconnected phases. In the qualitative phase, an inductive approach was adopted to identify and conceptualize the dimensions, components, and underlying mechanisms associated with trust formation in digital purchasing contexts. The findings obtained from this phase provided the empirical foundation for developing the initial conceptual model and constructing the measurement instrument. In the subsequent quantitative phase, a deductive approach was employed to examine the measurement properties of the identified constructs and empirically test the relationships proposed in the conceptual model. In terms of time horizon, the study was cross-sectional, with the data for each phase collected within a defined period rather than through longitudinal follow-up.

The population of the qualitative phase consisted of experts with specialized academic or professional knowledge related to digital marketing, electronic commerce, online consumer behavior, digital platforms, and strategic management. More specifically, eligible participants included digital marketing experts, senior strategy managers working in online sales platforms, and university faculty members holding doctoral degrees in Business Management, Marketing, Electronic Commerce, or closely related disciplines. Participants were selected using purposive sampling followed by snowball sampling to identify additional information-rich experts with relevant expertise. A total of 15 experts participated in the qualitative phase. Eligibility was determined on the basis of specialized knowledge, relevant professional or academic experience, and familiarity with digital purchasing processes and consumer decision-making in online environments. Data collection continued until theoretical saturation was achieved, meaning that subsequent interviews no longer generated substantively new concepts, categories, or themes capable of extending the emerging model.

The population of the quantitative phase consisted of customers who had experience using online shopping platforms. Because the exact size of this population was unknown and potentially very large, a sample size of 384 respondents was considered adequate based on the commonly used Morgan sample-size criterion for large or unspecified populations. The quantitative sample was used to evaluate the psychometric properties of the research instrument and to validate the structural relationships among the constructs identified in the qualitative phase. Participants were required to have prior experience with digital purchasing so that their responses reflected actual perceptions of seller credibility, transaction transparency, digital security, platform quality, service reliability, and trust formation during online purchase decision-making.

Data in the qualitative phase were collected through semi-structured interviews. The interview format was selected because it provided sufficient structure to ensure that the major domains relevant to digital trust formation were consistently addressed while allowing participants to elaborate on their experiences, interpretations, and professional observations. Interview questions focused on the factors and mechanisms influencing the development of trust when consumers evaluate sellers, platforms, transactions, services, and perceived risks in digital purchase environments. During the interviews, probing and follow-up questions were used whenever necessary to clarify responses, explore emerging concepts in greater depth, and identify relationships among the different dimensions of trust formation. The interviews were continued until theoretical saturation was reached. The qualitative data were subsequently transcribed and prepared for systematic thematic analysis. To strengthen the content validity of the concepts extracted from the interviews, the identified components were evaluated by experts using the Content Validity Ratio (CVR). Components that achieved an acceptable level of expert agreement were retained for the development of the final conceptual model and the quantitative measurement instrument.

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For the quantitative phase, a researcher-developed questionnaire was constructed directly from the dimensions and components identified through the qualitative analysis. The questionnaire contained 23 items and was organized around the principal constructs emerging from the qualitative phase, including seller credibility, legitimacy, and social capital; transparency, honesty, and the economic value of the transaction; security, privacy, and perceived risk reduction; platform quality and user experience; service reliability and customer interaction; and trust formation in digital purchase decision-making. All items were measured using a five-point Likert scale ranging from 1, representing "strongly disagree," to 5, representing "strongly agree." The first construct, seller credibility, legitimacy, and social capital, was measured with four items and yielded a Cronbach's alpha coefficient of 0.911. Transparency, honesty, and the economic value of the transaction were measured using four items, with a Cronbach's alpha of 0.845. Security, privacy, and perceived risk reduction were assessed through three items and produced an alpha coefficient of 0.811. Platform quality and user experience were measured with three items, yielding an alpha coefficient of 0.795. Service reliability and customer interaction were assessed with four items and demonstrated a Cronbach's alpha of 0.841, while trust formation in digital purchase decision-making was measured by four items and yielded an alpha coefficient of 0.923. The overall Cronbach's alpha coefficient for the questionnaire was 0.956. Thus, both the overall scale and all individual dimensions exceeded the conventional threshold of 0.70, indicating satisfactory to excellent internal consistency reliability.

Qualitative data were analyzed using thematic analysis based on the six-phase procedure commonly used for systematic theme development. The analysis began with repeated engagement with the interview transcripts to achieve comprehensive familiarization with the data. This was followed by the generation of initial codes representing meaningful segments associated with trust formation in digital purchasing. The codes were then compared, organized, and clustered to identify broader patterns and candidate themes. In the subsequent stages, the preliminary themes were reviewed in relation to both the coded extracts and the complete dataset to ensure internal coherence and conceptual distinctiveness. Themes were then refined, clearly defined, and appropriately named, after which the relationships among the themes were interpreted to construct the conceptual model of trust formation mechanisms in digital purchase decision-making. MAXQDA software was used to facilitate the organization, coding, retrieval, categorization, and systematic examination of the qualitative data. Following thematic analysis, the extracted components were subjected to expert evaluation using the Content Validity Ratio to determine whether the identified indicators possessed adequate content relevance and should be retained in the model and questionnaire.

Quantitative data analysis was conducted in two stages. First, descriptive statistics, including frequencies, percentages, means, and standard deviations, were calculated to summarize the demographic characteristics of the respondents and describe the distribution of the main research variables. These analyses were performed using SPSS. The reliability of the researcher-developed instrument was evaluated using Cronbach's alpha coefficients for the total questionnaire and each underlying construct. In the second stage, Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) were performed using AMOS. CFA was used to assess whether the observed questionnaire items adequately represented their corresponding latent constructs and to evaluate the measurement structure derived from the qualitative phase. Subsequently, SEM was employed to test the hypothesized relationships among the latent variables and evaluate the empirical validity of the proposed model of trust formation in digital purchase decision-making. Model assessment was based on the magnitude and statistical significance of the estimated factor loadings and structural path coefficients, together with appropriate overall model-fit indices. This combined analytical procedure enabled simultaneous evaluation of the measurement model and structural model and provided the basis for determining whether the conceptual framework developed from the qualitative findings was supported by the quantitative data.

3. Findings and Results

The thematic analysis of the 15 semi-structured expert interviews resulted in the identification of five organizing themes representing the principal mechanisms contributing to trust formation in digital purchase decision-making. These organizing themes comprised seller credibility, legitimacy, and social capital; transparency, honesty, and the economic value of the transaction; security, privacy, and perceived risk reduction; platform quality and user experience; and service reliability and customer interaction. Across these five organizing themes, 18 basic themes were identified. The recurrence of the codes across

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several participants indicated considerable convergence in expert perceptions regarding the multidimensional nature of digital trust.

The first organizing theme, seller credibility, legitimacy, and social capital, consisted of four basic themes: digital seller credibility and reputation, customers' previous experience, user reviews and ratings, and social recommendation and endorsement. Participants emphasized that trust in digital purchasing is partly rooted in signals that enable customers to assess whether a seller is recognized, reputable, legitimate, and socially accepted. Previous satisfactory encounters with a seller also emerged as an important experiential basis for reducing uncertainty, while user ratings, electronic word-of-mouth, and recommendations from other consumers served as social validation mechanisms.

The second organizing theme was transparency, honesty, and the economic value of the transaction. This theme consisted of product information transparency, information reliability, seller honesty and integrity, and fairness and perceived value. The experts indicated that digital customers require accurate and sufficiently detailed information before forming trust. The consistency of information, absence of misleading claims, clarity regarding transaction conditions, and correspondence between the price paid and the value received were regarded as important foundations of trustworthy digital transactions.

The third organizing theme, security, privacy, and perceived risk reduction, comprised information and payment security, privacy protection, and perceived risk reduction. The interviews demonstrated that customers' confidence in digital transactions is strongly affected by their perceptions of how effectively platforms protect financial and personal information. Participants also emphasized that mechanisms that reduce uncertainty concerning fraud, misuse of data, non-delivery, or unsuccessful transaction outcomes contribute directly to the formation of trust.

The fourth organizing theme was platform quality and user experience, encompassing the technical quality of the platform, ease of use and purchasing convenience, and personalization and relevance of recommendations. The experts described a technically stable, accessible, responsive, and professionally designed platform as an implicit signal of reliability. Ease of navigation and purchasing reduces cognitive effort and uncertainty, while relevant personalization can improve the perceived appropriateness and quality of the digital shopping experience.

The fifth organizing theme, service reliability and customer interaction, consisted of delivery reliability, guarantees and return policies, customer responsiveness and support, and trust and behavioral purchase outcomes. According to the participants, digital trust is ultimately reinforced or weakened through customers' actual experience with the fulfillment of seller promises. Accurate delivery, effective support, clear guarantees, manageable return processes, and satisfactory post-purchase interactions were therefore identified as critical mechanisms through which initial trust can be transformed into sustained confidence and favorable purchasing behavior.

Table 1. Identified Organizing and Basic Themes of Trust Formation in Digital Purchase Decision-Making

Organizing Theme	Basic Theme	Participant Codes
Seller credibility, legitimacy, and social capital	Digital seller credibility and reputation	P1, P2, P5, P7, P9, P12, P14
Seller credibility, legitimacy, and social capital	Previous customer experience	P1, P3, P4, P6, P10, P13, P15
Seller credibility, legitimacy, and social capital	User reviews and ratings	P2, P3, P5, P8, P11, P14
Seller credibility, legitimacy, and social capital	Social recommendation and endorsement	P1, P4, P6, P8, P10, P12, P15
Transparency, honesty, and economic value of the transaction	Transparency of product information	P1, P2, P5, P7, P9, P13
Transparency, honesty, and economic value of the transaction	Reliability of information	P3, P4, P6, P8, P11, P14, P15
Transparency, honesty, and economic value of the transaction	Seller honesty and integrity	P1, P2, P4, P6, P9, P12, P14
Transparency, honesty, and economic value of the transaction	Fairness and perceived value	P3, P5, P6, P8, P10, P11, P15
Security, privacy, and perceived risk reduction	Information and payment security	P1, P3, P4, P7, P8, P11, P13, P15
Security, privacy, and perceived risk reduction	Privacy protection	P2, P4, P6, P9, P11, P13, P14
Security, privacy, and perceived risk reduction	Perceived risk reduction	P2, P3, P5, P6, P8, P11, P14, P15
Platform quality and user experience	Technical quality of the platform	P2, P3, P5, P6, P9, P12, P14
Platform quality and user experience	Ease of use and purchasing convenience	P1, P4, P6, P8, P10, P13, P15
Platform quality and user experience	Personalization and relevance of recommendations	P1, P4, P7, P9, P12, P13, P15
Service reliability and customer interaction	Delivery reliability	P2, P3, P5, P7, P9, P11, P14
Service reliability and customer interaction	Guarantees and return policies	P1, P4, P6, P7, P10, P12, P13
Service reliability and customer interaction	Customer responsiveness and support	P2, P3, P5, P8, P11, P13, P15
Service reliability and customer interaction	Trust and behavioral purchase outcomes	P1, P2, P4, P6, P8, P10, P12, P15

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The qualitative findings therefore indicated that trust in digital purchase decision-making does not emerge from a single source. Rather, it is formed through an interconnected combination of reputational, informational, economic, technological, security-related, experiential, and service-related mechanisms. These findings provided the conceptual basis for constructing the quantitative instrument and specifying the measurement and structural models.

Following the qualitative phase, data obtained from 384 customers of online purchasing platforms were analyzed quantitatively. Descriptive statistics were calculated for the six principal study variables. As shown in Table 2, platform quality and user experience had the highest mean score among the explanatory constructs (M = 3.728, SD = 0.609), followed by security, privacy, and perceived risk reduction (M = 3.533, SD = 0.663). Seller credibility, legitimacy, and social capital had a mean of 3.351 (SD = 0.719), while transparency, honesty, and the economic value of the transaction had a very similar mean of 3.345 (SD = 0.608). Trust formation in digital purchase decision-making had a mean of 3.219 (SD = 0.679), while service reliability and customer interaction showed the lowest mean value of 3.204 (SD = 0.530).

Table 2. Descriptive Statistics for the Study Variables

Variable	Mean	SD	Skewness	Kurtosis	Minimum	Maximum	N
Seller credibility, legitimacy, and social capital	3.351	0.719	-0.334	0.655	1.00	5.00	384
Transparency, honesty, and economic value of the transaction	3.345	0.608	0.006	0.013	1.00	5.00	384
Security, privacy, and perceived risk reduction	3.533	0.663	-0.401	0.505	1.33	5.00	384
Platform quality and user experience	3.728	0.609	-0.617	0.044	1.67	4.67	384
Service reliability and customer interaction	3.204	0.530	-0.509	0.470	1.30	4.40	384
Trust formation in digital purchase decision-making	3.219	0.679	-0.418	1.156	1.00	5.00	384

The skewness coefficients ranged from -0.617 to 0.006, while the kurtosis coefficients ranged from 0.013 to 1.156. Because all skewness and kurtosis values fell within the acceptable range of -2 to +2, the distributions of the study variables were considered sufficiently normal for subsequent parametric analyses and structural equation modeling.

Inferential analysis was conducted using Structural Equation Modeling to evaluate the proposed relationships among the latent constructs. Before examining the structural paths, the measurement model was evaluated through Confirmatory Factor Analysis. The purpose of this stage was to determine whether the 23 observed variables represented by the questionnaire items adequately reflected the six latent constructs included in the research model. The CFA therefore examined the overall measurement-model fit, adequacy of the factor loadings, standardized residuals, and explained variance associated with the observed indicators.

The initial measurement model was first estimated in AMOS. Following estimation, modification indices suggested that model fit could be improved by allowing covariance between a limited number of error terms whose shared variance was theoretically and empirically defensible. After these modifications were introduced, the standardized measurement model demonstrated improved correspondence with the observed data. The coefficients displayed on the standardized paths represented the standardized factor coefficients, allowing direct comparison of the strength of relationships between the indicators and their respective latent variables.

The goodness-of-fit results for the revised measurement model are presented in Table 3. The normed chi-square index (CMIN/df) was 3.069, which fell within the accepted range of 1 to 5. The GFI was 0.935, IFI was 0.943, TLI was 0.923, CFI was 0.955, and NFI was 0.908. All incremental and comparative fit indices therefore exceeded the recommended threshold of 0.90. The RMSEA was reported as 0.007, which was also below the specified criterion of 0.05. Collectively, these results indicated that the measurement model showed an acceptable to strong fit to the collected data.

Table 3. Goodness-of-Fit Indices for the Measurement Model

Model	CMIN/df	GFI	IFI	TLI	CFI	NFI	RMSEA
Final measurement model	3.069	0.935	0.943	0.923	0.955	0.908	0.007
Acceptable level	1–5	> 0.90	> 0.90	> 0.90	> 0.90	> 0.90	< 0.05

The adequacy of these fit statistics confirmed that the specified six-factor measurement structure was compatible with the empirical data. Accordingly, the measurement model was considered sufficiently valid for proceeding to estimation and interpretation of the structural model.

After confirmation of the measurement model, the structural model was estimated to test the principal relationships proposed in the study. The structural model examined the simultaneous effects of seller credibility, legitimacy, and social capital; service

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reliability and customer interaction; transparency, honesty, and economic value; security, privacy, and perceived risk reduction; and platform quality and user experience on trust formation in digital purchase decision-making.

The significance of the relationships among the latent variables was evaluated simultaneously. In structural modeling, simultaneous evaluation of related paths is particularly important when indirect or mediating relationships are considered, because mediation requires the relevant constituent paths to be statistically significant. In the present model, however, the principal reported results concerned the direct effects of the five identified trust mechanisms on trust formation in digital purchase decision-making. The standardized coefficients, standard errors, t statistics, and significance levels are presented in Table 4.

Table 4. Structural Path Analysis of the Determinants of Trust Formation in Digital Purchase Decision-Making

Structural Path	Standardized Coefficient (β)	Standard Error	t	p
Seller credibility, legitimacy, and social capital → Trust formation in digital purchase decision-making	0.312	0.081	5.345	< 0.001
Service reliability and customer interaction → Trust formation in digital purchase decision-making	0.908	0.063	4.692	< 0.001
Transparency, honesty, and economic value of the transaction → Trust formation in digital purchase decision-making	0.491	0.083	5.457	< 0.001
Security, privacy, and perceived risk reduction → Trust formation in digital purchase decision-making	0.704	0.101	6.148	< 0.001
Platform quality and user experience → Trust formation in digital purchase decision-making	0.262	0.073	5.232	< 0.001

The results showed that seller credibility, legitimacy, and social capital had a positive and statistically significant effect on trust formation in digital purchase decision-making ($\beta = 0.312$, $t = 5.345$, $p < 0.001$). Thus, a one-standard-deviation increase in perceived seller credibility, legitimacy, and social capital was associated with a 0.312-standard-deviation increase in digital purchase trust. Because the t statistic exceeded the critical value of 1.96, the relationship was statistically significant. This finding demonstrates that seller reputation, customers' previous experiences, user reviews and ratings, social recommendations, and visible indicators of legitimacy contribute to reducing uncertainty and increasing customers' confidence in a digital seller. The results consequently suggest that reputation management, public responsiveness to customer feedback, and the strengthening of recognizable legitimacy signals are important elements in developing digital trust.

Service reliability and customer interaction showed the strongest standardized effect among all predictors in the model ($\beta = 0.908$, $t = 4.692$, $p < 0.001$). The magnitude of this coefficient indicates that the extent to which a digital seller or platform reliably fulfills its service commitments is particularly important in determining customers' trust. Reliable and timely delivery, clear guarantees, accessible return procedures, and effective responses to customer problems and complaints substantially strengthen trust formation. This result further indicates that consumers evaluate trustworthiness largely through actual service performance and their practical interactions with the seller. In other words, commercial promises become a basis for sustainable trust only when those promises are fulfilled in practice. The findings therefore emphasize the importance of efficient logistics, multichannel customer support, rapid complaint resolution, and transparent return policies.

Transparency, honesty, and the economic value of the transaction also exerted a positive and statistically significant effect on trust formation ($\beta = 0.491$, $t = 5.457$, $p < 0.001$). An increase in transparency of product information, information reliability, price clarity, perceived seller honesty, and transactional fairness was associated with increased customer trust. The relatively substantial standardized coefficient shows that customers are more willing to rely on digital sellers when product characteristics, final prices, additional costs, and other transaction conditions are presented clearly and without ambiguity. Furthermore, the perception that the amount paid is proportionate to the quality of the product and services received enhances customers' sense of fairness. Thus, information transparency, economic fairness, and seller integrity represent fundamental mechanisms through which sustainable trust can be developed in digital markets.

Security, privacy, and perceived risk reduction demonstrated the second strongest effect on trust formation in the structural model ($\beta = 0.704$, $t = 6.148$, $p < 0.001$). The highly significant path indicates that confidence in secure payments, protection of personal information, and reduction of concerns regarding fraud, data misuse, or product non-delivery substantially increase digital purchase trust. Customers entering digital transactions may encounter financial, informational, functional, and temporal risks, making risk-reduction mechanisms particularly important. Reliable payment gateways, transparent privacy policies,

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authentication mechanisms, and visible security safeguards can therefore decrease perceived uncertainty. The comparatively large coefficient associated with this construct confirms that technical security and transparent customer-data protection should be regarded as strategic priorities for digital purchasing platforms.

Platform quality and user experience also had a positive and statistically significant effect on trust formation in digital purchase decision-making ($\beta = 0.262$, $t = 5.232$, $p < 0.001$). Although this coefficient was smaller than those of the other predictors, its statistical significance demonstrates that technical website or application quality, usability, speed, system stability, purchasing convenience, and the relevance of personalized recommendations contribute meaningfully to trust. A complex interface, technical errors, slow system performance, or difficulty completing the purchasing process may weaken customers' perceptions of professionalism and reliability. Conversely, intuitive design, easy access to relevant information, stable functionality, and efficient transaction completion can enhance customers' sense of control and confidence. Accordingly, investment in technical infrastructure, user-experience design, and responsible personalization represents an additional mechanism for strengthening trust in digital purchase environments.

Comparison of the standardized coefficients revealed a clear hierarchy among the trust-formation mechanisms. Service reliability and customer interaction had the greatest effect ($\beta = 0.908$), followed by security, privacy, and perceived risk reduction ($\beta = 0.704$), transparency, honesty, and economic value of the transaction ($\beta = 0.491$), seller credibility, legitimacy, and social capital ($\beta = 0.312$), and platform quality and user experience ($\beta = 0.262$). All five structural relationships were statistically significant at $p < 0.001$. Consequently, the quantitative findings supported the qualitative model and demonstrated that trust in digital purchase decision-making is formed through the simultaneous operation of service, security, informational, reputational, economic, and technological mechanisms, although their relative contributions differ considerably.

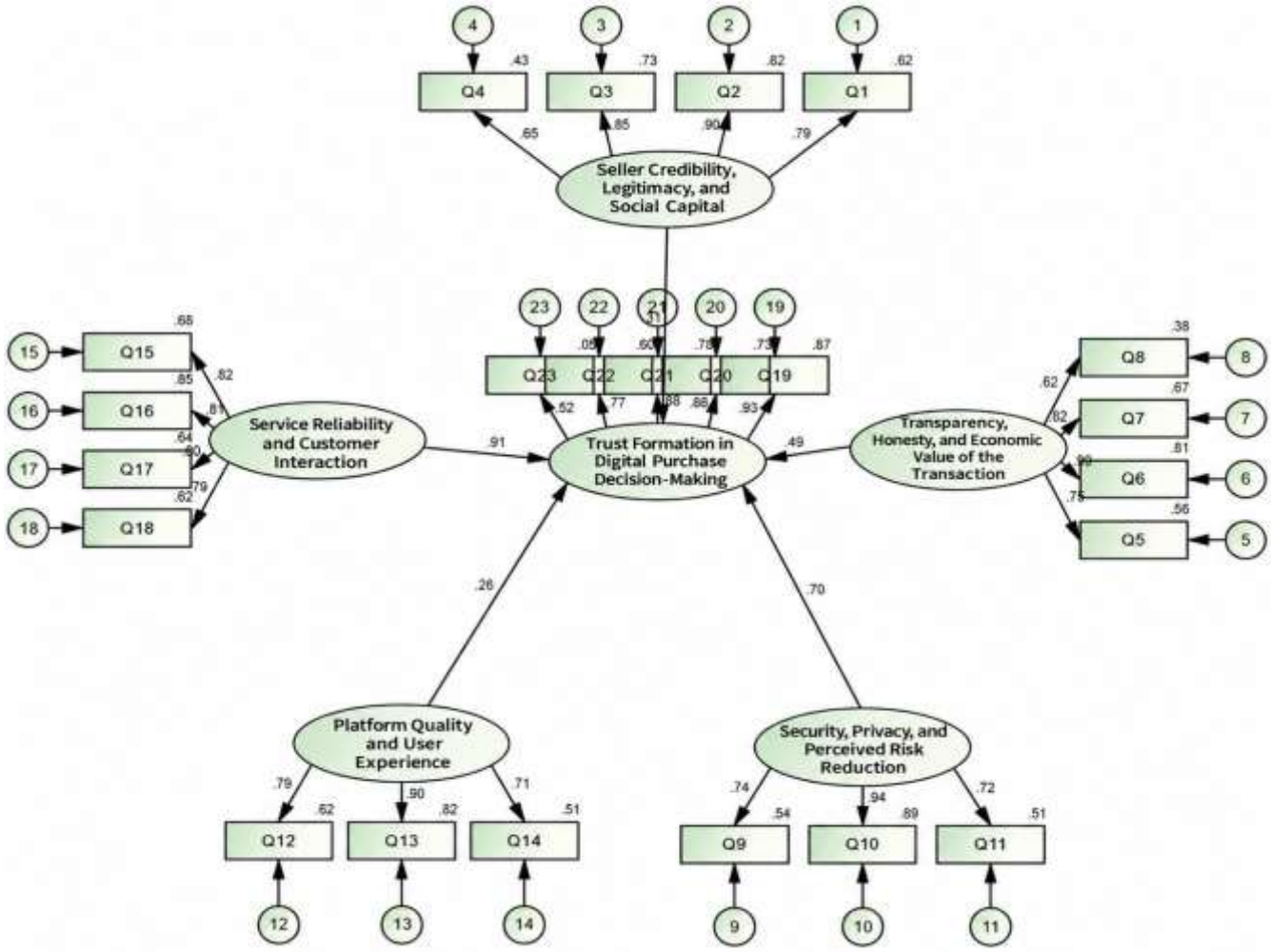


Figure 1. Final Validated Model of the Mechanisms of Trust Formation in Digital Purchase Decision-Making

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4. Discussion and Conclusion

The present study was conducted to design and validate a comprehensive model of the mechanisms underlying trust formation in digital purchase decision-making. The mixed-methods findings indicated that digital trust is shaped by five major mechanisms: seller credibility, legitimacy, and social capital; transparency, honesty, and the economic value of the transaction; security, privacy, and perceived risk reduction; platform quality and user experience; and service reliability and customer interaction. The quantitative phase confirmed that all five mechanisms exerted positive and statistically significant effects on trust formation in digital purchase decision-making. However, the magnitude of these effects differed substantially. Service reliability and customer interaction showed the strongest effect on trust formation ($\beta = 0.908$), followed by security, privacy, and perceived risk reduction ($\beta = 0.704$), transparency, honesty, and economic value of the transaction ($\beta = 0.491$), seller credibility, legitimacy, and social capital ($\beta = 0.312$), and platform quality and user experience ($\beta = 0.262$). These results confirm that digital trust is multidimensional and that customers do not form trust solely on the basis of technological features or reputational cues. Instead, trust emerges through the combined assessment of service performance, risk reduction, information integrity, social legitimacy, and the overall quality of the digital environment.

The strongest structural path was observed between service reliability and customer interaction and trust formation in digital purchase decision-making. This finding indicates that customers place substantial weight on what a digital seller or platform actually delivers in practice. Reliable fulfillment, accurate and timely delivery, clear guarantees, effective return procedures, responsive customer support, and appropriate complaint handling appear to transform abstract expectations into concrete evidence of trustworthiness. The magnitude of this relationship suggests that trust becomes particularly strong when consumers observe consistency between what a seller promises and what the seller ultimately delivers. This result is consistent with studies showing that service quality, customer experience, and reliable service performance are central antecedents of trust, satisfaction, and loyalty in digital and service environments (Kasidi et al., 2026; Tammubua et al., 2026). It is also consistent with Hanaysha's findings that perceived service quality contributes to online purchase intention through trust, indicating that the customer's evaluation of service performance is closely tied to the development of confidence in the seller or platform (Hanaysha, 2025). In a broader service context, Zaheer and colleagues also showed that service quality plays a central role in shaping satisfaction in AI-enabled service environments, while trust influences how customers interpret service outcomes (Zaheer et al., 2025). Therefore, the present findings reinforce the argument that sustainable digital trust is performance-based: consumers may initially approach a seller with tentative confidence, but this confidence is stabilized when the service system proves dependable.

The second strongest mechanism was security, privacy, and perceived risk reduction. The significant positive effect of this construct on trust formation indicates that consumers' willingness to rely on a digital seller depends heavily on whether they feel protected from financial loss, fraud, misuse of personal information, identity-related threats, and transaction failure. This result is theoretically consistent with the nature of digital purchasing, where consumers must often provide sensitive data without direct interpersonal contact or physical inspection of the seller. The importance of this mechanism becomes even more pronounced in contexts involving artificial intelligence, automated systems, and data-intensive interactions. Soumya and Radha found that conversational AI affects trust and adoption in FinTech services, highlighting that confidence in technology-mediated interaction is essential for consumer acceptance (Soumya & Radha, 2026). Hennighausen and colleagues similarly emphasized that AI-mediated communication in e-commerce has direct implications for customer trust because automated interactions alter customers' perceptions of authenticity, competence, and transparency (Hennighausen et al., 2025). Daher also showed that trust plays an important role in consumer responses to generative AI-mediated consumption environments, demonstrating that technology adoption and behavioral intentions are partly conditioned by whether users feel confident in the system and its operation (Daher, 2026). Accordingly, the current finding shows that security and privacy are not secondary technical concerns; rather, they are central psychological and strategic determinants of trust because they reduce perceived vulnerability.

The third strongest effect was associated with transparency, honesty, and the economic value of the transaction. The positive and significant coefficient indicates that consumers are more likely to trust digital sellers when product information is clear, complete, reliable, and internally consistent, and when pricing and transaction conditions are perceived as fair. This finding

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suggests that trust is strengthened when consumers can understand what they are purchasing, how much they will ultimately pay, what benefits they can expect, and whether the seller is communicating honestly. The result is consistent with Rasyid and Djakasaputra, who showed that seller ethical habits are associated with customer trust and loyalty, indicating that perceived ethical conduct contributes to relational stability in commercial interactions (Rasyid & Djakasaputra, 2025). It also aligns with Masoudipour and Sadeghi, who found that brand honesty, perceived value, and customer satisfaction are related to trust, suggesting that consumers interpret honesty and fairness as essential cues of relational credibility (Masoudipour & Sadeghi, 2025). Similarly, Bian and colleagues demonstrated that perceived value influences customer loyalty through customer satisfaction and trust in online shopping settings (Bian et al., 2025). These studies support the present finding that trust is partly an economic and ethical evaluation. Consumers are more likely to trust sellers when they believe that the transaction is not exploitative, that the information provided is reliable, and that the benefits received are proportionate to the costs incurred.

The importance of perceived value in the current model also supports the view that trust develops through an interaction between rational evaluation and relational judgment. Consumers do not assess digital sellers solely in moral terms; they also determine whether the transaction offers sufficient utility, fairness, convenience, and economic advantage. Tammubua and colleagues showed that perceived value, customer experience, service quality, and brand trust jointly affect customer loyalty in digital service platforms (Tammubua et al., 2026). Likewise, Zhou and Hudin demonstrated that shopping experiences influence repurchase intentions through perceived value, brand trust, and customer satisfaction (Zhou & Hudin, 2025). Therefore, when customers perceive a digital transaction as transparent and economically worthwhile, they may interpret the seller as more competent, honest, and dependable. This helps explain why transparency and economic value formed a unified mechanism in the present study rather than functioning as entirely separate dimensions.

Seller credibility, legitimacy, and social capital also had a significant positive effect on trust formation. Although the magnitude of this path was lower than those associated with service reliability, security, and transaction transparency, the finding remains theoretically important. Digital consumers often lack direct knowledge about a seller and therefore rely on external cues such as reputation, prior experience, ratings, user reviews, endorsements, and social recommendations. Anggraini showed that online customer reviews, brand reputation, and brand trust influence purchase intention, demonstrating that consumers use reputational evidence when evaluating digital purchase alternatives (Anggraini, 2025). Similarly, Permatasari and colleagues found that online customer reviews and influencer endorsements affect purchase intention through trust, confirming the role of social information in shaping consumer confidence (Permatasari et al., 2025). The influence of socially mediated credibility is also reflected in Hosseini Fard's findings regarding influencer marketing, customer engagement, brand trust, and purchase intention among Generation Z consumers (Hosseini Fard, 2025). These studies support the present finding that trust is partially constructed through socially visible evidence. Reviews, ratings, recommendations, and reputational signals reduce the informational disadvantage experienced by consumers and create a socially validated basis for trusting unfamiliar sellers.

The role of legitimacy extends beyond simple reputation. Consumers may perceive a seller as trustworthy when the business appears professionally established, socially accepted, ethically responsible, and institutionally credible. Ghandour and Setareh showed that perceived social responsibility and satisfaction with organizational performance influence customer trust and loyalty, suggesting that organizational legitimacy contributes to relationship quality (Ghandour & Setareh, 2025). Tetrevova and colleagues likewise demonstrated that trust and distrust interact with customer skepticism, communication, and green concern, indicating that the credibility of organizational communication affects consumer behavior (Tetrevova et al., 2025). Thus, the present study expands the interpretation of seller credibility by incorporating legitimacy and social capital into the same trust-forming mechanism. This implies that digital consumers assess not only whether others recommend a seller, but also whether the seller appears socially responsible, institutionally legitimate, and consistent in its public communication.

Platform quality and user experience had the smallest standardized coefficient among the five predictors, although the relationship remained positive and statistically significant. This finding indicates that technical quality, ease of use, system stability, purchasing convenience, and relevant personalization contribute to trust, but they may function more as enabling conditions than as the strongest direct sources of trust. A professionally designed platform may create an initial impression of competence and reliability, while a difficult or unstable interface may produce doubt. Hanaysha reported that website quality

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contributes to online purchase intention through trust, supporting the conclusion that the technical environment plays a role in confidence formation (Hanaysha, 2025). Gowrie also found that omnichannel integration affects satisfaction, trust, and customer loyalty, with prior online experience influencing these relationships (Gowrie, 2026). These findings align with the present result because a coherent and functional platform can reduce friction and strengthen perceived control over the purchase process.

At the same time, the relatively smaller effect of platform quality suggests that a technically strong platform alone may not be sufficient to create robust trust. Consumers may appreciate an attractive, fast, and easy-to-use interface, but trust is more likely to depend on whether the seller ultimately fulfills obligations, protects data, communicates honestly, and treats customers fairly. This interpretation is consistent with the broader literature on AI and digitally mediated services. Hennighausen and colleagues showed that AI-mediated communication can alter trust judgments in e-commerce, while Zaheer and colleagues emphasized that customer trust influences responses to technology-supported service quality (Hennighausen et al., 2025; Zaheer et al., 2025). Javidi and colleagues likewise highlighted trust as a central component of an AI-based service model, suggesting that technological sophistication must be accompanied by credible and reliable service processes (Javidi et al., 2025). Consequently, technology appears to create the infrastructure within which trust can develop, but the sustainability of trust depends on broader relational and performance-based mechanisms.

The findings also support a holistic interpretation of digital trust. The model demonstrates that customers integrate social, technological, economic, ethical, and experiential signals rather than relying on a single criterion. This multidimensionality is consistent with studies showing that trust often operates as a mediator between customer perceptions and behavioral outcomes. Firlyani and Millanyani found that utilitarian, hedonic, and social value affect purchase intention through customer trust in live-streaming environments (Firlyani & Millanyani, 2025). Zhou and Hudin similarly showed that brand trust functions alongside satisfaction and perceived value in shaping repurchase intentions (Zhou & Hudin, 2025). Bian and colleagues identified customer trust as a key mechanism linking perceived value to customer loyalty (Bian et al., 2025). Together, these studies suggest that trust serves as an integrative psychological state through which multiple evaluations are converted into behavioral willingness. The present study contributes to this literature by showing that the formation of trust itself is generated by a system of interrelated mechanisms, with service reliability and risk reduction occupying particularly prominent positions.

The study has several limitations that should be considered when interpreting the findings. First, the quantitative phase was cross-sectional, which limits the ability to infer temporal causality among the constructs. Trust may develop cumulatively over repeated transactions, whereas the present design captured respondents' perceptions at a single point in time. Second, the quantitative data were based on self-reported responses, which may be influenced by recall bias, common-method variance, or socially desirable responding. Third, although the qualitative phase included knowledgeable experts from relevant professional and academic domains, the number of qualitative participants was necessarily limited by the logic of theoretical saturation. Fourth, the model was developed around customers of online shopping platforms in general and did not distinguish among product categories, platform types, customer age groups, transaction values, or levels of digital literacy. Finally, the model focused on five major mechanisms of trust formation and may not capture all possible contextual, cultural, regulatory, emotional, or technological influences operating in specific digital markets.

Future research can extend the present model by adopting longitudinal designs that examine how trust changes before purchase, immediately after purchase, and following repeated interactions with the same seller or platform. Comparative studies across countries, cultures, industries, and platform types could determine whether the relative importance of service reliability, security, transparency, credibility, and user experience varies across contexts. Researchers may also test moderating variables such as age, digital literacy, prior online experience, perceived product risk, transaction value, and frequency of online purchasing. Additional work could distinguish trust in the seller from trust in the platform, trust in payment systems, and trust in AI-enabled interfaces. Experimental studies could manipulate transparency, review credibility, delivery reliability, security signals, or personalization practices to examine causal effects more precisely. Future research could also investigate whether distrust operates as a distinct construct rather than simply the absence of trust, and whether emotional responses, perceived control, algorithmic transparency, or ethical concerns explain additional variance in digital purchase decisions.

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From a practical perspective, digital businesses should treat trust formation as a coordinated managerial system rather than as a branding or website-design issue alone. Priority should be given to dependable delivery, clear return and refund procedures, fast complaint resolution, accessible customer support, and accurate fulfillment because service reliability emerged as the strongest mechanism in the model. Platforms should also invest in secure payment systems, visible privacy safeguards, authentication mechanisms, and clear communication about data use in order to reduce perceived risk. Product information, pricing, additional charges, guarantees, and promotional claims should be presented transparently and consistently. Firms should actively manage online reputation, encourage authentic customer reviews, respond constructively to criticism, and strengthen visible indicators of legitimacy. Finally, platform design should remain simple, stable, fast, and accessible, while personalization should be implemented in a way that improves relevance without creating concerns about surveillance or manipulation. A coordinated approach across these areas can help convert initial consumer confidence into sustained trust, repeat purchasing, and stronger long-term customer relationships.

Ethical Considerations

All procedures performed in this study were under the ethical standards.

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Conflict of Interest

The authors report no conflict of interest.

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