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## The Relationship Between Brand Reputation and Risk Perception on Customer Purchasing Decisions on E-commerce Platforms

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**Abstract:** This study aims to analyze the effect of brand reputation on consumer risk perception and purchasing decisions on e-commerce platforms. Specifically, this study examines how brand reputation can reduce consumer risk perception and directly or indirectly drive purchasing decisions. The research method used is a quantitative approach with a survey of 200 e-commerce user respondents in Medan City. Data were analyzed using path analysis to test the relationship between variables, including the mediation effect of risk perception in the relationship between brand reputation and purchasing decisions. The results showed that brand reputation has a significant negative effect on consumer risk perception, meaning that the better the brand reputation, the lower the perceived risk perception. In addition, risk perception has a significant negative effect on purchasing decisions, where the higher the perceived risk, the lower the consumer's tendency to make a purchase. Brand reputation also has a significant positive effect on purchasing decisions, both directly and through the mediation effect of risk perception. These findings emphasize the importance of building and maintaining a strong brand reputation as a strategy to reduce consumer perceived risk and increase purchasing tendencies. The managerial implications resulting from this study are that e-commerce companies need to focus on managing brand reputation and efforts to reduce risk perception in order to encourage consumer trust and interest in transacting. This research makes an important contribution to understanding consumer behavior in the digital era and the factors that influence purchasing decisions in the context of e-commerce.

**Keywords:** Brand Reputation, Risk Perception, Purchase Decision, E-commerce

### INTRODUCTION

The e-commerce industry in Indonesia has experienced very rapid growth in recent years. Based on a report from Google, Temasek, and Bain & Company (2023), the value of Indonesia's digital economy reached around USD 77 billion in 2022, with e-commerce as the largest contributor, contributing more than 60% of the total value of the digital economy. This growth prediction is expected to increase to USD 146 billion in 2025, making Indonesia one of the largest e-commerce

markets in Southeast Asia. Big cities such as Jakarta, Surabaya, and Medan show significant growth in the use of e-commerce platforms, driven by increasing internet penetration and the number of mobile device users (APJII, 2022).

Medan, as one of the metropolitan cities in North Sumatra, has recorded rapid growth in the adoption of e-commerce among its residents. Based on data from the North Sumatra Provincial Government (2023), around 70% of Medan residents who have internet access have shopped online, and 45% of them admit to making transactions at least once a month. However, the main challenge in e-commerce is how platforms can convince consumers to feel safe and comfortable in making transactions. Perceived risk remains one of the main barriers for most consumers to make online purchases, especially risks related to personal data security, product quality, and service reliability (Putra & Sutanto, 2021).

Brand reputation become an important factor that can increase consumer trust and reduce the perception of risk in online shopping. Brands with a good reputation are considered more trustworthy and reliable, thus reducing customer concerns in making purchases. A survey conducted by the Edelman Trust Barometer (2023) showed that 78% of Indonesian consumers prefer to buy from brands with a good reputation, especially on e-commerce platforms that sell products from various brands. A good reputation is also considered to be able to reduce the perception of risk related to the products offered, because consumers tend to assume that well-known brands will maintain the quality and authenticity of their products (Kim, Ferrin, & Rao, 2008).

On the other hand, risk perception is one of the important variables that can influence consumer purchasing decisions in e-commerce. Risk perception in this context includes financial risk, functional risk, and psychological risk that arise due to uncertainty in online transactions. According to Chen and Barnes (2007), financial risk refers to the potential for financial loss if a product or service does not meet expectations, while functional risk relates to the quality and reliability of the product received by consumers. Other studies have shown that consumers tend to avoid purchases if they perceive the risk to be too high, especially on e-commerce platforms where products cannot be checked directly before purchase (Gefen et al., 2003).

Medan as a big city in Indonesia also faces a similar phenomenon, where risk perception influences people's purchasing decisions on e-commerce platforms. Based on a survey conducted by the North Sumatra Central Statistics Agency (2022), 60% of respondents stated that concerns about personal data security and product reliability were the main factors that hindered them from transacting online. Research conducted in Medan by Siregar and Lubis (2022) also found that brand reputation plays an important role in reducing the risk perceived by consumers and increasing their tendency to shop on certain e-commerce platforms.

Research on the relationship between brand reputation, risk perception, and purchasing decisions has been widely conducted in developed countries (Luo, Ba, & Zhang, 2012; Pavlou, 2003), but is still limited in Indonesia, especially in Medan. The social and cultural context and the level of digital literacy of the Medan community are also unique factors that can influence consumer perceptions of brands and online transaction risks. Therefore, this study seeks to answer several important questions, namely: (1) How does brand reputation affect customer risk perception on e-commerce platforms? (2) How does risk perception affect customer purchasing decisions? and (3) Can brand reputation directly influence customer purchasing decisions on e-commerce platforms, especially in Medan.

The results of this study are expected to contribute to the development of literature on marketing and purchasing decisions in e-commerce and provide practical recommendations for online business actors to improve their marketing strategies. Thus, this study not only provides academic insights but also practical solutions in an effort to build consumer trust and reduce risk perceptions related to online transactions.

### Framework of thinking

Brand reputation is a consumer's perception of a brand that reflects the quality, credibility, and trust in the products or services offered by a company. In the context of e-commerce, brand reputation plays an important role because consumers do not have direct access to see and assess the product physically, so they rely on reputation to ensure product reliability (Kim, Ferrin, & Rao, 2008). A good reputation can reduce consumer concerns and provide a sense of security in transactions, which can ultimately affect risk perception and purchasing decisions (Putra & Sutanto, 2021). Consumers tend to perceive brands with a good reputation as reliable and lower risk brands (Gefen et al., 2003).

Perceived risk is the level of uncertainty and potential loss that consumers feel when making transactions, especially in an online environment. Perceived risk in e-commerce can include financial risk, functional risk, and social risk, all of which can affect consumer confidence in making purchase decisions (Chen & Barnes, 2007). When consumers feel that the risk in a transaction is too high, they tend to avoid the purchase or look for other alternatives (Pavlou, 2003). In this study, perceived risk is seen as a mediating variable that plays a role in linking brand reputation to purchase decisions. A strong brand reputation can reduce perceived risk, which in turn encourages consumers to be more confident in making purchases (Kim et al., 2008).

Purchase decision is a process involving the evaluation of alternatives and the selection of a particular product or service. In e-commerce, purchase decisions are influenced by various factors, including brand reputation and risk perception. Consumers who have a positive perception of a brand and perceive low transactional risk are more likely to make a decision to purchase products or services from that brand (Luo, Ba, & Zhang, 2012). In addition, a good brand reputation can directly affect purchase decisions, as a trusted brand increases consumer confidence in online transactions (Edelman, 2023). The relationship between brand reputation, risk perception, and purchase decisions suggests that effective brand management can help reduce risk perception and encourage consumers to make purchases.

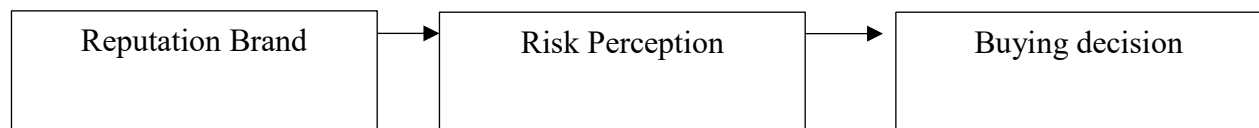


Figure 1 Thinking Framework

Independent Variable: Brand Reputation

Mediating Variable: Risk Perception

Dependent Variable: Purchase Decision

### Hypothesis

1. **H1:** Brand reputation has a negative influence on customer risk perception on e-commerce platforms.
2. **H2:** Risk perception has a negative influence on customer purchasing decisions on e-commerce platforms.
3. **H3:** Brand reputation has a positive influence on customer purchasing decisions on e-commerce platforms.
4. **H4:** Risk perception mediates the relationship between brand reputation and customer purchasing decisions on e-commerce platforms.

### METHOD

This research method uses a quantitative approach with a survey method to measure the relationship between variables statistically, especially the influence of brand reputation on risk

perception and purchasing decisions on e-commerce platforms. Data will be collected through a questionnaire to obtain respondents' perceptions regarding brand reputation, risk perception, and their purchasing decisions.

The population of this study was all e-commerce platform users in Medan City who had ever made online transactions, considering the significant growth of e-commerce in the area. The sample was taken using convenience sampling techniques, which facilitates data collection from e-commerce users in Medan that can be accessed through digital platforms or social media. To ensure a representative sample size, the Slovin formula was used with a margin of error of 5%, so the minimum sample size required was 200 respondents, referring to the estimated number of e-commerce users in Medan.

Primary data will be collected through an online questionnaire, distributed to respondents who meet the research criteria. The questionnaire is structured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to assess respondents' perceptions of each variable. The questionnaire structure consists of three main sections, namely respondent demographics, statements related to brand reputation, risk perception, and purchasing decisions. The statements used have been formulated based on relevant previous research to ensure construct validity.

The research instrument will be tested using validity and reliability tests to ensure the accuracy and consistency of the measurement. Validity testing is done by looking at the correlation between items and total scores, while reliability testing uses the Cronbach's Alpha coefficient with a minimum threshold of 0.7. Both of these tests are carried out to ensure that the questionnaire provides consistent and accurate results in measuring the variables studied.

Data analysis was carried out using the path analysis method or Structural Equation Modeling (SEM) to understand the relationship between variables and test research hypotheses.

## RESULTS AND DISCUSSION

### Descriptive

This study involved 200 respondents of e-commerce users in Medan City. Most respondents were aged between 18-35 years (60%) with a predominance of female respondents (54%). The majority of respondents had a minimum education of S1 (65%), and 75% of them made online purchases at least once a month.

The following table shows the means and standard deviations of the main variables: Brand Reputation, Perceived Risk, and Purchase Decision.

Table 1. Descriptive Statistics

Variables	N	Mean	Standard Deviation	Interpretation
Brand Reputation	200	3.85	0.74	Tends to be positive
Risk Perception	200	2.65	0.82	Medium risk
Buying decision	200	3.92	0.69	High positive tendency

The average score for Brand Reputation is 3.85 with a standard deviation of 0.74. This score indicates that respondents have a relatively positive perception of brand reputation on the e-commerce platform they use. The interpretation of "tending to be positive" indicates that most respondents perceive the brand as trustworthy, high quality, and has high credibility in the e-commerce environment. The standard deviation is not too high (0.74) indicating that respondents' perceptions of brand reputation are relatively consistent across the sample.

Risk Perception has an average score of 2.65 with a standard deviation of 0.82. The average of 2.65 indicates that respondents have a moderate risk perception, meaning that they feel that there is a risk in shopping online but the risk is not high enough to be a significant deterrent. The higher standard deviation (0.82) compared to the brand reputation variable indicates that there is variation

in risk perception among respondents. This could mean that some respondents feel high risk, while others feel safer or more comfortable transacting on e-commerce platforms.

The mean score for Purchase Decision is 3.92 with a standard deviation of 0.69. The mean score approaching 4 indicates that respondents have a strong tendency to purchase products on e-commerce platforms. The interpretation of "high positive tendency" means that most respondents show a high interest or intention to make a purchase. The low standard deviation (0.69) indicates that this purchase decision is quite consistent among respondents, showing that the majority of them have similar tendencies in purchasing behavior.

**Reliability Test**

Reliability test using Cronbach's Alpha shows that the research instrument has a good level of consistency. The results are shown in the table below:

**Table 2. Reliability Test**

Variables	Cronbach's Alpha	Information
Brand Reputation	0.81	Reliable
Risk Perception	0.78	Reliable
Buying decision	0.83	Reliable

The Cronbach's Alpha value for the Brand Reputation variable is 0.81. This value indicates that the items used to measure brand reputation have good internal consistency. With a value above 0.80, this instrument is considered reliable and able to measure respondents' perceptions of brand reputation consistently. This shows that each question or statement in the questionnaire related to brand reputation is well related to describing respondents' perceptions of brand reputation on e-commerce platforms.

The Risk Perception variable has a Cronbach's Alpha value of 0.78. This value is above the threshold of 0.70, so it can be concluded that the items in the questionnaire that measure risk perception have adequate internal consistency. This means that the items in this variable are quite reliable in measuring the level of risk perceived by respondents when transacting on e-commerce platforms. Although the value is slightly lower than other variables, this value still shows a good level of reliability.

The Purchase Decision variable has a Cronbach's Alpha value of 0.83, which is the highest value among the three variables. This value indicates that the items used to measure purchase decisions have very good internal consistency. Thus, the instrument for this purchase decision variable can be considered very reliable and provides consistent results in measuring respondents' purchasing tendencies and decisions on e-commerce platforms.

**Validity Test**

Construct validity was tested using Exploratory Factor Analysis (EFA) to ensure that the questionnaire items measure the intended construct. The following table shows the factor loading values for each item:

**Table 3. Validity Test**

Item	Loading Factor	Interpretation
Brand Reputation	0.72	Valid
Brand Reputation	0.79	Valid
Risk Perception	0.75	Valid
Risk Perception	0.78	Valid
Buying decision	0.81	Valid
Buying decision	0.84	Valid



All items in the table have a loading factor above 0.50, which means that all are valid in measuring each variable. Good validity on these items indicates that the instruments used in this study are quite reliable and can represent the constructs being measured, namely Brand Reputation, Risk Perception, and Purchase Decision. The relatively high loading factor values on these items indicate that they provide a strong and consistent contribution in describing respondents' perceptions of each variable.

**Path Analysis**

Path analysis is used to test the research hypothesis, especially the direct and indirect effects between variables: Brand Reputation, Risk Perception, and Purchase Decision. The results of the path analysis are shown in the following table:

**Table 4. Path Analysis**

Relationship between variables	Beta Coefficient	t-Value	p-Value	Interpretation
Brand Reputation → Risk Perception	-0.42	-6.25	0.000	Significant negative impact
Risk Perception → Purchase Decision	-0.35	-5.70	0.000	Significant negative impact
Brand Reputation → Purchase Decision	0.48	7.15	0.000	Significant positive influence
Brand Reputation → Risk Perception → Purchase Decision	Indirect effect	-0.15 (mediation)	Sig (Sobel test)	Significant indirect effect

The beta coefficient of -0.42 indicates a negative influence between brand reputation and risk perception. The t-Value of -6.25 with a p-Value of 0.000 indicates that this relationship is significant. This means that the higher the brand reputation, the lower the risk perception felt by consumers. Consumers tend to feel safer and the perceived risk decreases when the brand has a good reputation.

The beta coefficient of -0.35 indicates a negative influence between risk perception and purchasing decisions. With a t-Value of -5.70 and a p-Value of 0.000, this relationship is significant. This means that the higher the risk perception felt by consumers, the lower their tendency to make a purchase. Consumers are more reluctant to buy a product when they feel a higher risk in the transaction.

The beta coefficient of 0.48 indicates a positive influence between brand reputation and purchasing decisions. The t-Value of 7.15 with a p-Value of 0.000 indicates that this relationship is also significant. This means that the higher the brand reputation, the greater the tendency of consumers to make purchases. A good brand reputation builds trust and increases consumer interest in buying.

The mediation effect of perceived risk between brand reputation and purchase decision was tested using the Sobel test. The results showed a beta coefficient of -0.15 for the indirect effect, which was significant. This means that perceived risk plays a role as a mediating variable linking brand reputation and purchase decision. A good brand reputation lowers perceived risk, which in turn increases consumers' propensity to make a purchase.

Overall, these results indicate that brand reputation plays an important role in reducing the risk perception felt by consumers, which then has an impact on purchasing decisions. In addition, brand reputation also has a direct positive influence on purchasing decisions, so the better the brand reputation, the higher the tendency of consumers to buy products from that brand.

**Discussion**

The results of this study indicate that Brand Reputation has a significant influence on the Perception of Risk felt by consumers. The beta coefficient of -0.42 with a p-value of 0.000 indicates

that increasing brand reputation tends to reduce consumer risk perception in transacting on e-commerce platforms. This finding is in line with the research of Kim, Ferrin, and Rao (2008) which found that brands with a good reputation are able to build consumer trust, which in turn reduces risk perception. Consumers who see brands as credible and trustworthy will feel safer, so they are more willing to transact without worrying about potential losses. A strong brand reputation is considered an indicator of quality and security, which is very important in the context of e-commerce, where consumers do not have direct access to physically verify the product (Gefen et al., 2003).

In addition, the results show that Risk Perception has a significant negative effect on Purchase Decisions with a beta coefficient of -0.35 and a p-value of 0.000. This means that the higher the risk perception felt by consumers, the less likely they are to make a purchase. This finding is consistent with the theory put forward by Pavlou (2003), which states that risk perception is one of the main obstacles in online purchasing decisions. When consumers feel that the possible risks are too high, such as financial risk or product quality risk, they tend to refrain from making transactions or look for alternatives that are considered safer. High risk perception can lead to distrust and uncertainty, which ultimately affect consumers' decisions to purchase products or services.

Brand Reputation also found to have a positive direct influence on Purchase Decision, with a beta coefficient of 0.48 and a p-value of 0.000. This shows that a good brand reputation directly encourages consumers to make purchases on e-commerce platforms. In the context of marketing, brand reputation plays an important role as a quality marker that can help consumers distinguish between reliable and unreliable products or services. A study conducted by Luo, Ba, and Zhang (2012) also showed that a positive brand reputation creates a sense of security and strengthens consumer purchase intentions. Consumers who view brands as credible and high-quality are more likely to make purchases because they feel that the risk of the transaction is lower.

Furthermore, the results show a significant indirect effect of Brand Reputation on Purchase Decisions through Perceived Risk, with a beta coefficient of -0.15 for the mediation effect tested using the Sobel test. This mediation effect indicates that a good brand reputation reduces perceived risk, which then increases the consumer's tendency to make a purchase. This confirms that brand reputation is not only an indicator of quality, but also an effective tool to reduce uncertainty and risk perceived by consumers in the online environment. When consumers' perceived risk is reduced because the brand is considered to have a good reputation, they will feel more confident in purchasing products from that brand (Chen & Barnes, 2007).

The implications of these findings are highly relevant for e-commerce businesses, particularly in their efforts to increase consumer trust and drive purchasing decisions. First, these results demonstrate the importance of building a strong brand reputation in a highly competitive e-commerce market. E-commerce companies need to invest in marketing efforts that can build and maintain a positive brand reputation. This can be achieved through a variety of means, such as providing high-quality products, maintaining transparency in product descriptions, ensuring timely delivery, and providing responsive customer service. These efforts not only enhance brand reputation but also help reduce the perception of risk that consumers may feel.

Second, the perceived risk that reduces the purchase tendency indicates that companies need to develop strategies to reduce consumer risk perception, especially in terms of security and trust. Steps such as ensuring the security of online transactions, providing clear and easy return policies, and displaying reviews and ratings from other consumers can help reduce perceived uncertainty. Chen and Barnes' (2007) study suggests that transparency and consumer protection play an important role in reducing perceived risk and improving purchase decisions.

In addition, the mediating effect of perceived risk on the relationship between brand reputation and purchase decision highlights that e-commerce companies should not only focus on building a good brand reputation but also on managing the factors that influence perceived risk. By lowering perceived risk through a solid brand reputation, companies can strengthen loyalty and increase

consumer purchase intentions. Providing detailed product information, maintaining transaction security, and ensuring service quality are concrete steps that companies can take to reduce this perceived risk.

Overall, these findings provide important insights into the role of brand reputation and perceived risk in shaping consumer purchasing decisions on e-commerce platforms. In the context of intense competition in the e-commerce industry, brand reputation becomes one of the most important assets that can be utilized to build consumer trust. By building a strong reputation and managing perceived risk, e-commerce companies can increase loyalty and encourage positive purchasing decisions from consumers. This study also reinforces the importance of understanding consumer behavior in the digital era, where brand reputation and perceived risk are key factors that influence consumer experiences and decisions.

## CONCLUSION

The results of this study indicate that brand reputation plays an important role in influencing consumer risk perception and purchasing decisions on e-commerce platforms. A good brand reputation has been shown to reduce consumer risk perception, which in turn increases the tendency to make a purchase. Consumers tend to feel safer and more confident in transacting with brands that have a positive reputation, because they perceive lower risks associated with the transaction.

In addition, risk perception has a significant negative effect on purchasing decisions, where the higher the perceived risk, the lower the consumer's tendency to buy. On the contrary, brand reputation not only reduces risk perception but also has a direct positive effect on purchasing decisions. This means that a good brand reputation can directly increase consumer interest and intention to make purchases on e-commerce platforms.

This conclusion suggests that for e-commerce companies, building and maintaining a strong brand reputation is an important strategy to reduce consumer risk perception and drive purchasing decisions. A good reputation creates trust and confidence in consumers, which can ultimately increase loyalty and potential sales. By reducing risk perception through a positive brand reputation, companies can strengthen relationships with consumers and increase competitiveness in the increasingly competitive e-commerce industry.

This research makes an important contribution to the understanding of consumer behavior in the digital era, especially regarding the factors that influence purchasing decisions in online transactions.

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