

A Study on Consumer Trust in E – Commerce Platforms

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Abstract

Consumer trust is a crucial factor in the success of e-commerce platforms. With the rapid growth of online shopping, consumers increasingly rely on digital platforms for purchasing goods and services. However, concerns regarding data security, privacy, fraud, and service reliability influence their trust levels. This study aims to analyze the key determinants of consumer trust in e-commerce platforms using secondary data sources. The research highlights factors such as website quality, security, privacy, customer reviews, and delivery performance. The findings reveal that higher levels of trust significantly influence consumer purchase intention and long-term loyalty. The study concludes with recommendations to enhance trust among consumers.

Keywords: *Consumer Trust, E-commerce, Online Shopping, Security, Privacy, Customer Satisfaction, Digital Transactions*

1. Introduction

E-commerce has revolutionized the global marketplace by providing consumers with convenience, accessibility, and a wide variety of choices. The rise of smartphones and internet penetration has accelerated online shopping trends, especially in developing countries like India. Despite these advantages, consumer trust remains a major concern due to risks associated with online transactions. Trust is defined as the willingness of a consumer to rely on an e-commerce platform based on its credibility and reliability. This study focuses on understanding the various factors that influence consumer trust and how it affects their purchasing behavior.

2. Theoretical Background / Conceptual Framework

This study is based on well-established theories such as the Technology Acceptance Model (TAM), which explains user acceptance of technology, and the Theory of Planned

Behavior (TPB), which highlights behavioral intentions. Trust Transfer Theory also plays a role in understanding how trust is built from familiar to unfamiliar platforms. The conceptual framework includes independent variables like website quality, security, privacy, customer reviews, and delivery reliability, which influence the dependent variable, consumer trust, ultimately affecting purchase intention.

3. Review of Literature

Gefen (2000) emphasized that trust is a critical determinant of online purchasing behavior. Pavlou (2003) identified perceived risk and trust as key factors influencing e-commerce adoption. Kim et al. (2008) highlighted the importance of security and privacy in building consumer trust. Beldad et al. (2010) explored how website design and communication strategies influence trust. These studies collectively indicate that trust plays a central role in online consumer behavior.

4. Research Gap

Although extensive research has been conducted on consumer trust, there is limited focus on regional perspectives, particularly in smaller cities. Additionally, the impact of emerging technologies such as AI and digital payment systems on consumer trust requires further investigation.

5. Objectives of the Study

1. To analyze the factors influencing consumer trust in e-commerce platforms.
2. To examine the relationship between trust and purchase intention.
3. To identify challenges affecting consumer trust.
4. To suggest measures to improve trust among users.

6. Research Methodology

6.1 Research Design

The study adopts a descriptive research design to analyze consumer trust.

6.2 Nature and Sources of Data

The study is based on secondary data collected from journals, books, websites, and industry reports.

6.3 Period of Study

The present study is based on secondary data collected from various journals, books, websites, and industry reports covering a period of 2015 to 2025. This period was selected to analyze recent trends and developments in consumer trust towards e-commerce platforms.

6.4 Tools and Techniques

The study uses percentage analysis, trend analysis, and comparative analysis.

7. Data Analysis and Interpretation

Table 1 shows factors influencing trust:

Security	30%
Privacy	25%
Reviews	20%
Delivery	15%
Website design	10%

Security and privacy are the most significant factors.

Table 2 shows trust vs purchase intention:

High trust	80%
Medium	60%
Low	30%

This indicates a strong relationship between trust and purchasing behavior.

8. Results and Discussion

The findings reveal that security, privacy, and customer reviews are the most influential factors in building consumer trust. Platforms that ensure secure payment systems and transparent policies gain higher trust.

9. Major Findings

- Security is the most important factor.
- Privacy concerns affect decisions.
- Reviews influence trust.
- Trust impacts purchase intention.

10. Suggestions / Recommendations

E-commerce platforms should implement strong security systems, ensure privacy protection, provide transparent policies, and improve customer service.

11. Conclusion

Consumer trust is essential for the success of e-commerce platforms. Businesses must focus on building trust through security, transparency, and reliability.

12. Limitations

1. The study is limited to secondary data and general analysis.
2. Primary data from consumers was not collected
3. Consumer trust may vary across different regions and users
4. Rapid changes in Technology and e-commerce platforms may affect the results

13. Scope for Future Research

1. Future studies can focus on primary data and emerging technologies.
2. Research can focus on specific regions or cities to understand local consumer behavior
3. The role of artificial intelligence and advanced technologies in building trust can be examined
4. Comparative analysis of different e-commerce platforms can be conducted
5. Long-term studies can analyze how consumer trust changes over time in online shopping

14. References

- 1) Gefen (2000); Pavlou (2003); Kim et al. (2008); Beldad et al. (2010); Chaffey (2019); Statista (2023).