Topic: Analyze the role of platform trust, in addition to brand trust, in influencing purchase decisions on e-commerce platforms

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Introduction

A new era, worldwide referred to the digital age has emerged now as a result of the very quick development of the digital technology. Its incorporation into the world economy. Due to this ease, speed, and convenience of costumer to online buying and selling, this period has drastically changed how the customers buy goods and the services (Javaid et al., 2024). A previous study explores the dynamics and complexities of the e-commerce business in order to gain a deeper understanding of these changes worldwide. From how the businesses running to how the customers make purchases from e-commerce platforms ("Purchasing in the Digital Age," 2024). This completely changed the way the how t business is done now a days. By giving customers easy access to a wide range of goods and services, they have brought about a fundamental change in the way that customers engage with enterprises. Because these aspects have a big impact on their decision-making process, it is crucial to have awareness of those elements which drive online customer behavior. These elements include the electronic word-ofmouth (e-WOM), brand trust, and product security. In online transactions, a trust is very important since it allows customers globally to feel comfortable of exchanging information ("Consumer Trust in B2C E-Commerce and the Importance of Social Presence," 2004).

In contrast, to traditional word-of-mouth and its dynamics to electronic word-of-mouth (e-WOM) is a potential instrument for influencing the consumer perceptions and decisions through the digital platforms (Corbitt et al., 2003). The study aims to explore more thorough understanding of e-commerce sector and its development in digital era by concentrating on these four factors. This will assist all companies in better understanding to their clients and developing the strategies that satisfy their demands ("Purchasing in the Digital Age," 2024).

The crucial roles that electronic word-of-mouth (e-WOM), risk, trust, and security play in shaping customer behavior in the context of e-commerce. These elements have been found to be crucial in influencing consumers' decisions to make purchases online based on a great deal of study. Because there is no physical presence of a vendor in online transactions, trust becomes crucial because buyers base their decisions on the legitimacy of e-commerce platforms and sellers (Ngo et al., 2024). Consumer participation in online buying strongly impacted by perceived risk, which concerns about the money, products, and the privacy. As a result, creating tactics which effectively address and can reduce negative impressions is very crucial. Strong security measures are very important to creating a safe e-commerce of environment as security, which is intimately related to trust and risk, addresses growing worries about data breaches and transaction safety (Gupta et al., 2023).

Background

In the aggressive panorama of e-trade, agree with performs a pivotal position in influencing client behavior and buy choices. As online purchasing continues to grow, purchasers are increasingly more concerned about the credibility and reliability of e-commerce structures(Fahrurrazi & Susila, 2024). This issue is heightened by the prevalence of online scams and records breaches, that have made consumers wary of unfamiliar web sites. Consequently, organizing each platform accept as true with—the self-belief within the e-commerce environment itself—and brand believe—the self-belief in person brands—has grown to be essential for using income and fostering client loyalty. Trust in e-commerce may be described as the perception that a platform or logo is reliable, steady, and devoted to delivering a nice purchaser revel in(Handoyo, 2024). Research indicates that a massive percentage of clients will

abandon their purchasing carts if they do no longer believe the internet site they're shopping from.

For example, a look at observed that 81% of shoppers express worries while coping with

surprising web sites, highlighting the crucial want for e-commerce groups to domesticate trust

via diverse approach(Pratminingsih & SE, 2024). The courting between platform agrees with and

logo trust is symbiotic. A sincere platform enhances the perceived reliability of brands operating

within it, even as reliable brands make a contribution to the overall trustworthiness of the

platform.

For example:

When clients feel secure on an e-trade web site (platform consider), they are more likely to

discover and purchase merchandise from various brands to be had on that website online.

Conversely, if a brand is well-appeared for its first-rate and customer support (logo consider), it

is able to increase the overall notion of the platform it sells on.

Description of Study Variables

In the context of examining the connection between emblem fairness, buy selections, and the role

of consider on virtual platforms, as well as the impact of digital literacy, we are able to outline

the variables as follows:

Independent Variable: Brand Equity

Brand Equity refers to the value that a brand provides to a product or service primarily based on

consumer perceptions, studies, and associations. It encompasses numerous dimensions,

consisting of:

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- Brand Awareness: The volume to which consumers apprehend and do not forget a emblem.
- Brand Loyalty: The diploma to which customers continually choose a specific emblem over others.
- Perceived Quality: Consumers' perception of the general first-class or superiority of a brand as compared to competition.
- Brand Associations: The mental connections and attributes that consumers partner with a logo.

In this observe, emblem fairness is hypothesized to undoubtedly impact purchase choices. Higher emblem equity can result in extended patron trust and preference, making people much more likely to select merchandise from well-hooked up manufacturers.

Dependent Variable: Purchase Decision

Purchase Decision is the outcome variable that reflects whether or not or not a patron comes to a decision to shop for a product or service. This selection-making procedure may be motivated by means of various factors, along with:

- Consumer Attitudes: Positive or poor feelings toward a product or logo.
- Perceived Value: The consumer's evaluation of the blessings received from a product relative to its price.
- Social Influence: Recommendations from peers, own family, or online opinions that may sway patron alternatives.

In this take a look at, purchase decision serves as the dependent variable that is suffering from emblem equity and mediated with the aid of accept as true with on digital systems.

Mediating Factor: Trust on Digital Platforms

Trust on Digital Platforms acts as a mediating thing on this take a look at. It represents the

confidence that customers have in e-trade platforms concerning their security, reliability, and

usual consumer experience. Trust may be motivated by way of:

Security Features: The presence of stable charge alternatives and facts safety measures.

Transparency: Clear communique approximately policies related to returns, shipping, and

customer service.

User Reviews and Ratings: Feedback from other consumers that may decorate perceived

trustworthiness.

In this context, accept as true with on virtual platforms is anticipated to mediate the relationship

among brand equity and purchase selections. Higher brand equity may also result in accelerated

accept as true with in the platform where the brand is offered, thereby enhancing the probability

of purchase.

Moderating Factor: Digital Literacy

Digital Literacy refers to a person's capacity to efficaciously use digital technology and navigate

online environments. It encompasses competencies along with:

Information Evaluation: The capacity to assess the credibility of online information and

sources.

Online Navigation: Proficiency in the usage of e-trade systems and expertise their

functionalities.

Safety Awareness: Knowledge approximately online protection practices and a way to

shield personal statistics.

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In this look at, digital literacy is considered a moderating element which can affect how emblem equity impacts purchase decisions thru agree with on digital structures. Higher tiers of digital literacy ought to beautify purchasers' potential to evaluate manufacturers and platforms critically, potentially strengthening or weakening the impact of logo fairness on their buy selections.

Research Gap

Despite the developing frame of literature on accept as true with in e-trade, numerous gaps remain in expertise the nuanced relationships between emblem fairness, buy decisions, and the mediating function of trust on digital platforms, mainly thinking about the moderating consequences of digital literacy. The following factors outline these studies gaps:

Limited Exploration of Brand Equity's Dimensions:

While emblem fairness is recognized as a good-sized aspect influencing buy selections, present research frequently fails to dissect its numerous dimensions (logo recognition, loyalty, perceived pleasant) and how each particularly affects purchaser accept as true with and subsequent shopping for behavior on digital platforms. More granular evaluation may want to offer insights into which factors of logo equity are simplest in fostering consider and riding purchases.

Under-researched Mediating Role of Trust:

Although it is recounted as an important mediator within the relationship between logo equity and purchase choices, there may be a loss of empirical studies that in particular quantify this mediating impact inside diverse e-commerce contexts. Most present research focuses on trust as

an extensive concept as opposed to analyzing how unique elements of consider (consisting of safety perceptions or transparency) engage with logo equity to persuade client conduct.

Influence of Digital Literacy on Trust Dynamics:

The moderating position of virtual literacy in shaping the relationship between logo equity, agree with, and buy choices has now not been appropriately addressed. As purchasers emerge as more digitally savvy, their capacity to assess brands and platforms severely may modify how logo equity impacts their agree with and shopping choices. Research is needed to apprehend how various degrees of digital literacy affect purchaser interactions with e-commerce structures.

Variability Across Different E-Commerce Platforms:

Most research tend to generalize findings throughout various e-commerce environments with out thinking about platform-specific traits (e.g., social media marketplaces vs. Traditional e-trade web sites). Given the distinct person studies and trust dynamics related to unique systems, there's a need for comparative studies that explore how logo equity and believe perform otherwise across those environments.

Impact of Emerging Technologies:

The speedy evolution of era in e-trade—along with AI-pushed recommendations, augmented truth shopping reports, and blockchain for secure transactions—provides new variables that could impact trust and buy selections. Current literature lacks comprehensive analyses on how those technology engage with logo fairness and purchaser trust.

Consumer Behavior Post-Purchase:

Much of the present research focuses on pre-buy selection-making processes. However, know-how how believe affects submit-purchase behaviors—such as repeat purchases, patron loyalty, and word-of-mouth recommendations—remains underexplored. This hole indicates a need for longitudinal research that music customer behavior over time to assess the lasting impact of logo equity and agree with.

Cultural Differences in Trust Perceptions:

There is restrained research addressing how cultural elements have an effect on consumer perceptions of accept as true with in e-commerce environments. As e-trade continues to make bigger globally, information how cultural contexts shape agree with dynamics may want to provide treasured insights for manufacturers aiming to enter or make bigger in various markets.

Problem Identification

The speedy increase of e-commerce has transformed the retail panorama, yet purchaser agree with remains a full-size barrier to buy selections. Many customers express skepticism closer to online platforms because of concerns approximately protection, product exceptional, and the reliability of brands. This lack of believe can result in abandoned purchasing carts and misplaced sales opportunities for e-trade agencies. Furthermore, the interaction among brand fairness, believe on virtual structures, and digital literacy complicates the choice-making method for purchasers. Despite the significance of those elements, there may be restrained expertise of the way they collectively impact buy selections in the digital marketplace.

Problem Statement

This observes ambitions to investigate the relationship between emblem equity and buy selections in e-trade, focusing on the mediating function of consider on digital structures and the moderating impact of virtual literacy. Specifically, it seeks to address the following questions:

- How does emblem fairness influence customer believe in e-trade structures?
- In what ways does trust on digital structures mediate the relationship among logo equity and buy decisions?
- How does virtual literacy affect this courting, doubtlessly improving or diminishing the impact of emblem equity on client believe and purchase choices?

By exploring these questions, these studies will provide insights into how e-trade businesses can decorate customer accept as true with and improve their techniques for fostering brand loyalty.

Research Questions

- 1. How does brand equity affect consumer agree with on digital structures in the context of e-trade?
- 2. What is the mediating role of consider on digital systems within the relationship among emblem equity and buy choices?
- 3. How does virtual literacy slight the relationship among emblem equity, accept as true with on virtual structures, and buy selections?

Objectives

- 1. To have look into how platform and brand trust affect e-commerce platform buying decisions separately.
- 2. To investigate that how the brand and platform trust influence purchasing decisions.
- 3. The significance of the brand and platform trust in purchasing.

Significance

The significance of this study lies in its ability contributions to each educational literature and realistic programs inside the e-trade zone:

Theoretical Contributions: This research will expand present know-how on the dynamics of believe in e-trade through integrating concepts of logo fairness and virtual literacy. It will fill gaps in contemporary literature concerning how those variables have interaction to influence client behavior, imparting a comprehensive framework for information believe in online purchasing environments.

Practical Implications: The findings will offer actionable insights for e-trade groups searching for to construct client believe and decorate buy selections. By information the mediating function of consider and the moderating effect of virtual literacy, organizations can tailor their advertising and marketing strategies, improve customer service practices, and put into effect effective verbal exchange strategies that resonate with digitally literate consumers.

Consumer Empowerment: By highlighting the importance of digital literacy in navigating online purchasing environments, this observe can tell academic projects aimed at enhancing clients'

abilities and confidence in the use of e-commerce systems. This empowerment can result in greater informed shopping choices and greater pride with on line purchasing reports.

Policy Recommendations: The studies may also offer treasured tips for policymakers centered on purchaser protection in virtual marketplaces. By identifying key elements that make contributions to client agree with, policymakers can expand policies that enhance transparency and safety in e-commerce transactions.

Literature Review

Brand Equity

Brand equity means beyond the function benefits that a brand is giving to a product or service. Consumers feel this value can make or break their purchase decision. There are multiple dimensions of brand equity, that is, brand awareness, brand (association), perceived (quality), and brand loyalty (leakages)(Fahrurrazi & Susila, 2024). The power of brand equity has a great impact on the world of digital commerce because although it differentiates products there is great confidence instilled in its consumers' purchase decisions. Higher trust levels lead to positive influences on purchase behaviors and positive impacts on higher purchase behaviors(Handoyo, 2024).

Purchase Decision

It is the final choice for when to buy a product or service out of a number of factors into consideration. When we examine the context of e-commerce, we consider how many of these factors impact this process — they include product information, price comparison, peer reviews,

platform features. In these decisions, trust is an important element that leads to a consumer buying a product if they trust the brand and the site on which the product is available. Brand equity and trust in the digital platform comes together to be a culmination of a consumer's purchase decision(Kim & Yum, 2024).

Mediating Factor - Trust on Digital Platforms

The mediating factor in the relationship between brand equity and purchase decision is trust on digital platforms. On the one hand, platform trust includes users' perceptions of the platform's reliability, safety, and ability to safeguard their data; on the other hand, it includes the orchestration of users' trust among decentralized networks. Higher levels of consumer trust toward E-commerce platforms are found with a strong reputation for security, clear policy, and consistent service quality. This brand equity and purchase behavior can be mediated through this trust, as the platform may yield this trust in that consumers can be reluctant to interact with a powerful brand if it isn't trustworthy.

Digital Literacy (Moderating Factors)

Digital literacy means those skills and knowledge needed to properly be able to use, and evaluate digital media. As a moderating variable, this variable influences to what extent brands generate purchase decisions based on trust and brand equity. Digital literate consumers are more capable in identifying trustworthy platforms from unreliable ones thus making factor emphasis higher on assessing platform particular feature and security protocols. On the other hand, consumers with a lower digital literacy may lean more on their use of brand equity more in deciding, because they might not be as good at evaluating platform trust exhaustively(Malau & Sitanggang, 2024).

Relationships of Variables

The relationships among the variables can be outlined as follows:

- Brand equity positively influences purchase decisions: Consumers always prefer to choose brands of which they trust and recognize, and these brands they consider to be of higher quality and reliability.
- Trust on digital platforms mediates this relationship: Positive effect of brand equity on purchase decisions can be further amplified by a platform the consumers will recognize and find trustworthy.
- Digital literacy moderates the impact of platform trust: Having a digital literacy level greater than others facilitates consumers to assess better platform credibility and indeed benefit the trust purchase relationship.

Causal Effect

The causal pathway can be defined as follows: Consumer trust in digital platforms, and consequently purchase decisions are based on brand equity. When a given platform is well known for pushing robust security measures, ease of user experiences, and transparency of transactions, a positive perception of a brand can boost the trust platform. This emphasizes that platform trust is an important intermediary dealing with the impact of brand equity on consumers behavior(Pratminingsih & SE, 2024).

Moderation

Platform trust and its moderating role in the relationship between platform trust and purchase decisions are mediated by digital literacy. Those with more digital literacy are able to interpret

the features of e-commerce such as credibility and security of an e-commerce platform. The result of this capability is they can make more informed decisions and platform trust becomes a stronger means of influencing purchase decisions. Conversely, platform trust might have a smaller role for people who are less 'digitally literate,' and are thus more reliant on brand equity(Putri & Hidayat, 2024).

Mediation

This brand equity – purchase decision relationship is very important and the mediating role of platform trust. Platform trust in between is a bridge of perceived value of a brand to the final purchase act. If consumers feel confident with the platform, the positive representation of the brand is transmitted much more directly to conversion behavior. Without this trust the power of brand equity ability can be reduced because consumers may not buy, precisely because they have doubts about the safety and reliability of the product (Sriyanto, 2024).

Theoretical Framework

The theories under which this literature review can be rooted are as established as the Technology Acceptance Model (TAM) and Trust Theory. Perceived ease of use and perceived usefulness are the determinants for TAM, which suggests that users will accept new information only if it is easy to use and has high usefulness. Perceived usefulness and ease of use of a technology align platform trust with purchasing behavior. According to Trust Theory, trust is epistemic and epistemically basic, and is an essential determinant of transactions relations, reducing perceived risks and uncertainties of the transaction(Xu et al., 2024).

Conceptual Framework

The conceptual framework consists of product brand equity as an independent variable, purchase decision as dependent variable, mediated by platform trust and moderated by digital literacy. The intention of this model is to explain how brand equity translates through platform trust applications and the extent of influence is adjusted based on the degree of digital literacy of the consumer.

Conceptual Framework Overview:

• Independent Variable: Brand equity

• Dependent Variable: Purchase decision

• Mediating Factor: Platform trust

Moderating Factor: Digital literacy

Hypothesis

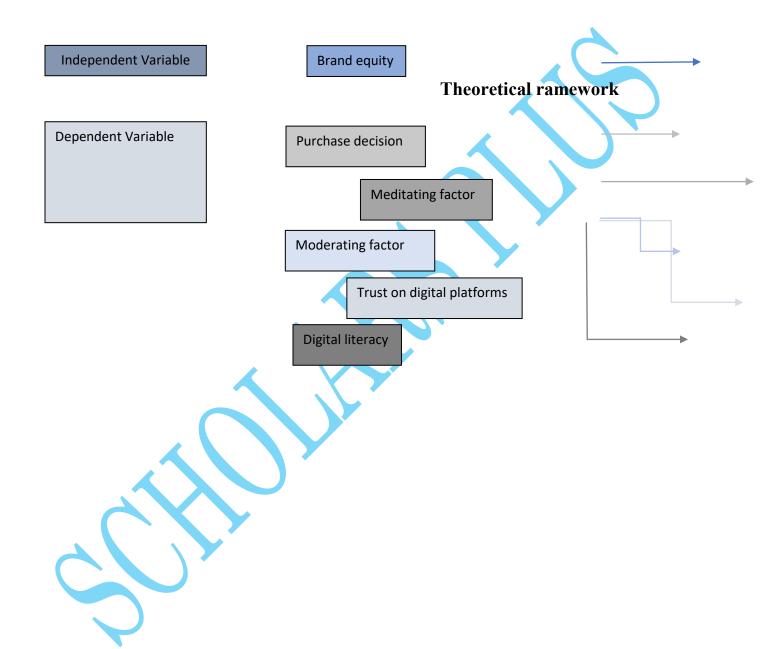
The hypotheses for this study are as follows:

1. H1: Brand equity positively influences purchase decisions on e-commerce platforms.

2. H2: Platform trust mediates the relationship between brand equity and purchase decisions.

3. H3: Digital literacy moderates the relationship between platform trust and purchase decisions, strengthening the influence when digital literacy is high.

4. H4: The combined impact of brand equity and platform trust is more pronounced among consumers with higher digital literacy.



Independent Variable - Brand Equity

Brand Awareness

Brand Associations

Brand Loyalty

Perceived Quality

Conceptual Framework



Mediating Factor - Trust on Digital Platforms

Security Features

Transparency

User Reviews and Ratings

H2:

Trust mediates the relationship

Dependent Variable - Purchase Decision

Consumer Attitudes

Perceived Value

Social Influence

H3:

Digital Literacy moderates this relationship

Moderating Factor - Digital Literacy

Information Evaluation

Online Navigation

Safety Awareness

Methodology

Research Design

- i. Quantitative approach using an online survey
- ii. Cross-sectional design to collect data from e-commerce platform user

Sample

- i. Target population: Online shoppers who have made purchases on e-commerce platforms
- ii. Sample size: 200-300 participants
- iii. Sampling method: Convenience sampling through social media, online forums, and email invitations (Edgar & Manz, 2017)

Data Collection:

Online survey using Google Forms (Jaiswal, 2024) or SurveyMonkey (Lior, 2013)

Questionnaire:

- 1. Age.
 - 1. Less than 20 2. 21 to 30 3. 31 to 40 4. More than 40
- 2. Gender.
 - 1. Male 2. Female
- 3. Online shopping experience.
 - 1. Good 2. Average 3. Bad
- 4. Frequency of online shopping
 - 1. Often 2. Frequently
- 5. Favorite e-commerce platform .
- 6. What is the average amount you spend per transaction on this platform

- 7. How would you rate the overall quality of this platform's website/app?
 - 1. * 2. * * 3. * * * 4. * * * *
- 8. How trustworthy do you find this e-commerce platform?
 - 1. * 2. * * 3. * * * 4. * * *
- 9. How secure do you feel making transactions on this platform?
 - 1. * 2. * * 3. * * * 4. * * *
- 10. How important is brand trust in your purchase decisions?
 - 1. * 2. * * 3. * * * 4. * * * *

Data Analysis:

Descriptive statistics to summarize demographic and survey data.

Regression analysis (Mohr et al., 2022) to examine the relationships between:

- i. Platform trust and purchase decisions
- ii. Brand trust and purchase decisions
- iii. Interaction effect between platform trust and brand trust on purchase decisions

Measurement Scales

i. Platform Trust Scale (PTS): Adapted from previous research, assessing dimensions such as security, privacy, and reliability (Marsh et al., 2020)

ii. Brand Trust Scale (BTS): Adapted from previous research, assessing dimensions such as credibility, expertise, and loyalty (Cardoso et al., 2022)

Data Quality

- i. Pilot testing the survey with a small group of participants
- ii. Ensuring survey validity and reliability through expert review and statistical analysis (Data Science Process ScienceDirect, n.d.)

Time Schedule

Here's a proposed timeline for the study:

| Task | Duration |
|----------------------------|----------|
| Literature Review | 1 month |
| Designing Questionnaire | 2 weeks |
| Data Collection | 1 month |
| Data Analysis | 2 weeks |
| Writing Dissertation | 1 month |
| Revision and Final Edits | 2 weeks |
| Submission of Dissertation | 1 week |

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