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Consumer trust and risk in electronic commerce platform: its relationship to buying behavior

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Abstract

This study examined how customer trust and perceived risk affect the electronic commerce buying behavior of 376 college students at Capiz State University Main Campus. Guided by the ABI Model, Valence Framework, and Theory of Planned Behavior, the quantitative, cross-sectional research used structured questionnaires for descriptive and inferential analysis. The findings revealed high consumer trust particularly in ability and benevolence alongside high integrity. Perceived risk was also very high, showing that students closely weigh online benefits against potential risk. Despite these concerns, buying behavior remained very high, driven by positive attitudes, social influence, and high e-commerce confidence. Statistical analysis established significant relationships among all three variables. Higher trust directly drives positive buying behavior, while perceived risk continually pressures consumer decisions. The study found that trust acts as a vital mitigating factor, softening the negative impact of perceived risk and encouraging students to continue online transactions. The study concludes that trust and perceived risk are critical determinants of e-commerce engagement. To foster sustained, confident participation in online shopping, platforms and educators must actively enhance consumer trust while minimizing perceived transactional risks.

Keywords: Consumer trust; Perceived risk; Buying behavior; E-commerce; Online shopping

1. Introduction

The digital age has fundamentally transformed the global economic landscape by replacing traditional retail with electronic commerce (e-commerce), a shift fueled by high-speed internet, mobile technology, and seamless online payment systems [1]. This rapid evolution is reflected globally, with the market projected to reach \$62,415 billion by 2030, and locally in the Philippines, where e-commerce sales hit \$17 billion among 73 million active online users [2]. However, because online shopping takes place virtually preventing consumers from physically inspecting goods or interacting face-to-face with sellers' uncertainty is inherently higher than in traditional retail. Consequently, consumer trust has emerged as a critical success factor for platforms, acting as a digital safeguard that alleviates anxieties regarding data protection, transaction safety, and seller credibility [3,4]. In the absence of physical touchpoints, consumers rely heavily on digital signals such as product information, ratings, and reviews to reduce this uncertainty and gain the confidence required to transact online. Existing literature establishes that a combination of low perceived risk and high trust is essential for fostering a positive attitude toward online shopping [6]. Trust does not merely build confidence; it actively serves as a risk-management mechanism by providing users with a sense of security and safety. Because virtual consumer behavior is inherently dynamic, understanding the combined interplay of these variables is crucial for modern digital marketplaces. To bridge this gap, this study aims to jointly investigate consumer trust and perceived risk within electronic commerce platforms to determine their precise, collective influence on consumer buying behavior.

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2. Literature review

The study was grounded on three major theories: the Integrative Model of Organizational Trust (ABI Model), the Valence Framework, and the Theory of Planned Behavior (TPB). The ABI Model explained that trust is built through ability, benevolence, and integrity, which influence consumers' willingness to take risks in online transactions despite uncertainty. The Valence Framework stated that consumers make purchasing decisions by comparing the benefits and risks of online shopping, where positive outcomes such as convenience and affordability are weighed against risks like financial loss and product concerns. Meanwhile, the Theory of Planned Behavior explained that buying behavior is influenced by attitude, subjective norms, and perceived behavioral control, which shape consumers' intentions to purchase online. Together, these theories supported the study by explaining how consumer trust and perceived risk affect consumers' attitudes, intentions, and buying behavior in electronic commerce platforms.

3. Methodology

This quantitative cross-sectional study investigated the relationship between consumer trust, perceived risk, and e-commerce buying behavior among college students at Capiz State University Main Campus. Utilizing stratified random sampling to ensure broad institutional representation, the researchers gathered 5-point Likert scale survey data via Google Forms from 376 respondents. The collected data were then structurally analyzed using SPSS through descriptive statistics specifically frequency counts, percentages, and means alongside Pearson correlation analysis to evaluate the primary variables.

Table 1 Profile of the Respondents

Demographic Variable	Category	Percentage	Number of Participants
Sex	Female	48.7%	183
	Male	51.3%	193
Total		100%	376
Age	18-21 Years Old	58.0%	218
	22-25 Years Old	41.0%	154
	26-30 Years Old	1.1%	4
Total		100%	376
College/Department	College of Engineering and Architecture	22.9%	86
	College of Education	23.1%	87
	College of Management	12.5%	47
	Bachelor of Industrial Technology	41.5%	156
Total		100%	376

Source: Data from the survey.

3.1. Research Instruments

A quantitative cross-sectional survey research design was used in the study. This design is best for a cross-sectional survey as it enables the collection of data from respondents at a given time in order to assess the relationship between consumer trust, perceived risk, and buying behavior in electronic commerce platforms. Quantitative research was used in the current study as it enables the researchers to collect numerical data from respondents using a questionnaire, and then analyze it in order to determine the levels of consumer trust, perceived risk, and buying behavior among the respondents.

3.2. Data Analysis Procedure

The data collection process commenced by seeking formal permission from the relevant authorities at Capiz State University, Main Campus. Upon receiving approval, the researchers proceeded to administer the survey questionnaire to the selected respondents. The survey questionnaire was conducted online using Google Forms. The link for the survey

questionnaire was disseminated through various communication channels for students and social media platforms for the selected respondents. Before the respondents could proceed to answer the survey questionnaire, informed consent was given to them to ensure that the respondents were aware that the process was voluntary and that their responses would be kept confidential.

4. Results and discussion

Level of Consumer Trust of the Respondents on Electronic Commerce Platforms as a whole. Table 2 presents the overall level of consumer trust of the respondents toward electronic commerce platforms, which was measured through the dimensions of ability, benevolence, and integrity. This suggested that respondents had established a strong level of confidence in online shopping platforms, particularly in terms of their competence, customer concern, and reliability. According to Oliveira et al. [8], consumer trust toward e-commerce is determined by perception of competence, integrity, and benevolence, thus having an impact on purchase intention. Also, according to Minh-Le [9], who studied the impacts of trust on consumers' online shopping behavior and established that trust played a critical role in determining consumers' willingness to purchase goods and services online.

Table 2 Level of consumer trust of the respondents in electronic platforms as a whole

Statement	Standard Deviation	Mean	Verbal Interpretation
Ability	0.54	4.32	Very High
Benevolence	0.52	4.21	Very High
Integrity	0.68	4.07	High
Level of Consumer Trust	0.51	4.20	High

Source: Data from the researchers.

Level of Consumer Trust of the Respondents on Electronic Commerce Platforms in terms of Ability. Table 3 indicate that ability constitutes a fundamental dimension of consumer trust within electronic commerce platforms. Respondents perceive both e-commerce platforms and their associated sellers as possessing high levels of competence and technical expertise. This perception fosters a sense of security and informed decision-making among consumers, thereby establishing ability as a foundational pillar in the cultivation of trust in online platforms. According to Bleier and Eisenbeiss [10], accurate product knowledge and information transparency positively influenced consumer trust and online purchase intention. In other words, the ability of a seller to be effective and competent in transaction-related activities affects how trustworthy consumers will be.

Table 3 Level of consumer trust of the respondents on Electronic Commerce platforms in terms of Ability

Statement	Standard Deviation	Mean	Verbal Interpretation
I believe that the online sellers are knowledgeable about the products they sell on e-commerce platforms.	0.63	4.41	Very High
I find that the information on the e-commerce platform about the products is accurate and reliable.	0.69	4.33	Very High
I am confident that the sellers are capable of delivering the products as promised.	0.68	4.29	Very High
I perceive that online stores on e-commerce platforms operate professionally.	0.65	4.28	Very High
I feel that an e-commerce platform can effectively resolve issues when problems arise.	0.74	4.28	Very High
Grand Mean		4.32	Very High

Source: Data from the researchers.

Level of Consumer Trust of the Respondents on Electronic Commerce Platforms in terms of Benevolence. Table 4 The result can be interpreted as the respondents perceive e-commerce platforms and sellers as customer-oriented and concerned with consumer welfare. This suggests that online sellers are seen as providing fair pricing, good customer service, and prioritizing customer satisfaction, which strengthens consumer trust. According to Fang et al. [11] that customer-oriented actions like rendering quality service and customer satisfaction lead to higher levels of trust and repeat purchasing behaviors among consumers. These research findings clearly show how benevolence helps to build customer trust. Hence, from the above discussion, it can be concluded that benevolence serves an important purpose in building consumer trust because benevolent actions help in generating loyalty and repeated purchases among consumers.

Table 4 Level of consumer trust of the respondents on Electronic Commerce platforms in terms of Benevolence

Statement	Standard Deviation	Mean	Verbal Interpretation
The e-commerce platform/seller shows genuine concern for consumers' satisfaction.	0.68	4.23	Very High
I am happy that the e-commerce platform/seller offers reasonable prices.	0.61	4.28	Very High
I am confident that the e-commerce platform/seller offers good customer service.	0.70	4.21	Very High
The online sellers care about the satisfaction of the customers.	0.71	4.22	Very High
Sellers respond promptly to customer concerns.	0.76	4.10	High
Grand Mean		4.21	Very High

Source: Data from the researchers.

Level of Consumer Trust of the Respondents on Electronic Commerce Platforms in terms of Integrity. Table 5 reveal that there is a very high level of trust when it comes to integrity, implying that the majority of consumers view e-commerce websites as being trustworthy. Respondents perceive online sellers as honest, dependable, and consistent in fulfilling their commitments, such as providing accurate product information, delivering products as promised, and conducting transactions fairly. According to Singh et al. [12], trusting attitudes were formed by aspects like the integrity of the information, security of data, and reliability of the system. Consumers who feel that a particular website can assure them of the safety of their personal and financial details will be ready to transact and use the online portal for future transactions as well.

Table 5 Level of consumer trust of the respondents on Electronic Commerce platforms in terms of Integrity

Statement	Standard Deviation	Mean	Verbal Interpretation
Sellers are honest in the way they present the products on the e-commerce platform.	0.81	4.05	High
Sellers are able to keep their promises to the customers.	0.83	4.04	High
Online sellers follow ethical business practices on the e-commerce platform	0.77	4.07	High
I am satisfied that the platform adheres to its stated policies and terms of service	0.78	4.12	High
E-commerce platforms/sellers have a good name for being trustworthy and reliable.	0.82	4.07	High
Grand Mean		4.07	High

Source: Data from the researchers.

Level of Perceived Risk of the Respondents on Electronic Commerce Platforms as a whole. Table 6 show that customers' attitude towards Electronic Commerce does not involve any positive or negative extremes, but a more balanced attitude where the positive and negative aspects coexist. In particular, it should be noted that respondents understand the convenience and efficiency offered by e-commerce. At the same time, consumers are very cautious about potential dangers related to fraud, product quality, and transaction security. This reflects the process of decision-making when people consider different aspects of a purchase. According to Ariffin et al. [13], perceived risk remained an important factor influencing online purchasing decisions, yet consumers often continued shopping online when perceived benefits outweighed potential risks.

Table 6 Level of Perceived Risk of the respondents on Electronic Commerce platforms as a whole

Statement	Standard Deviation	Mean	Verbal Interpretation
Positive Valence	0.49	4.31	Very High
Negative Valence	0.61	4.27	Very High
Level of Perceived Risk	0.45	4.29	Very High

Source: Data from the researchers.

Level of Perceived Risk of the Respondents on Electronic Commerce Platforms in terms of Positive Valence.

Table 7 Indicates that advantages such as convenience, cost-saving, and a wide selection of products play an important role when consumers decide to engage in e-commerce activities. It can be concluded that the positive valence of attitudes towards online shopping constitutes a powerful motivator for consumers. As mentioned by Ghiuță and Nistor[14], among the variables that have the most significant impact on online purchasing behavior, convenience is the main one because people always seek to use sites that help them conserve their efforts and time. This means that the more seamless and favorable shopping experience Electronic Commerce platforms create for their clients, the better they are going to be regarded by consumers.

Table 7 Level of perceived risk among respondents regarding electronic commerce platforms in terms of Positive Valence

Statement	Standard Deviation	Mean	Verbal Interpretation
I can find a wide variety of products when shopping on an e-commerce platform.	0.62	4.32	Very High
I can compare different products on an e-commerce platform.	0.63	4.29	Very High
I can find better deals and discounts on an e-commerce platform.	0.63	4.30	Very High
I find it easier and more convenient to shop more on e-commerce platforms than going to physical stores.	0.70	4.30	Very High
I can save my time and money when shopping on an e-commerce platform.	0.69	4.36	Very High
Grand Mean		4.31	Very High

Source: Data from the researchers.

Level of Perceived Risk of the Respondents on Electronic Commerce Platforms in terms of Negative Valence.

Table 8 The results show that there is a very high perception of negative valence, which implies that the participants are aware of the possible dangers related to online shopping. Thus, the worries about financial safety, quality of goods, and logistics could be among the priorities for consumers. At the same time, the presence of high positive valence suggests that the participants consider the pros and cons. According to Ariffin et al. [13], there is a direct relationship between the level of perceived risk and online purchasing behaviors, which means that perceived risk discourages consumers from engaging in e-transactions. It corresponds to the results of the current study, in which respondents report high risk awareness.

Table 8 Level of Perceived Risk among respondents regarding electronic commerce platforms in terms of Negative Valence

Statement	Standard Deviation	Mean	Verbal Interpretation
I have a fear of being scammed when purchasing online through an e-commerce platform	0.69	4.30	Very High
I doubt if the product will match its online description.	0.71	4.31	Very High
I am concerned about getting products that are of poor quality.	0.76	4.26	Very High
I feel anxious that sending items back or swapping them might be hard or expensive.	0.81	4.18	High
I think using e-commerce platforms comes with some risks.	0.76	4.30	Very High
Grand Mean		4.27	Very High

Source: Data from the researchers.

The Buying Behavior of the Respondents on Electronic Commerce Platforms as a Whole. Table 9 shows that the respondents hold good evaluations about online buying and feel confident about themselves in being able to use online facilities for completing their purchases. They may have favorable evaluations because of the convenience of online shopping. Additionally, high scores in terms of perceived behavioral control indicate that the respondents are ready for online purchases due to confidence. According to Welafubun et al. [15], which found that trust and positive attitudes significantly affect online buying behavior among university students. Similarly, Li et al. [16] emphasized that online buying behavior is strengthened by platform utility, trust, and positive customer experiences.

Table 9 The buying behavior of the respondents on Electronic Commerce as a whole

Statement	Standard Deviation	Mean	Verbal Interpretation
Attitude	0.52	4.24	Very High
Subjective Norms	0.54	4.19	High
Perceived Behavioral Control	0.53	4.24	Very High
Buying Behavior	0.47	4.22	Very High

Source: Data from the researchers.

The Buying Behavior of the Respondents on Electronic Commerce Platforms in terms of Attitude. Table 10 presents that respondents generally hold favorable attitudes toward online shopping. They recognize e-commerce as a convenient and efficient alternative to traditional shopping, particularly because it saves time and effort. The findings are aligned with Ghiuță and Nistor [14], who found that convenience and time-saving benefits are among the strongest motivators of online buying behavior. Likewise, Agag and El-Masry [13] noted that when consumers perceive technology as useful and easy to use, they develop more positive attitudes toward online shopping. In general, the results reveal that attitude is a strong factor influencing respondents' buying behavior. When consumers believe that online shopping is practical, enjoyable, and beneficial, they are more likely to continue using Electronic Commerce platforms

Table 10 The Buying Behavior of the respondents on Electronic Commerce platforms in terms of Attitude

Statement	Standard Deviation	Mean	Verbal Interpretation
Buying products online on an e-commerce platform is a good idea.	0.64	4.24	Very High
Purchasing products through an e-commerce platform is beneficial for me.	0.63	4.24	Very High

I enjoy shopping through e-commerce platforms.	0.70	4.26	Very High
E-commerce platforms help me save time and effort.	0.66	4.30	Very High
I am positive about buying products through an e-commerce platform.	0.70	4.18	High
Grand Mean		4.24	Very High

Source: Data from the researchers.

The Buying Behavior of the Respondents on Electronic Commerce Platforms in terms of Subjective Norms. Table 11 presents that there is a strong social influence in shaping the respondents' buying behavior since friends, peers, and significant others are seen as encouraging respondents in buying through e-commerce platforms. It might be that such persons have common experiences and recommendations that help consumers make decisions. Welafubun et al. [15] reported that students' buying behavior can be determined not only by trust but also by their positive attitude shaped by social influence. This suggests that people want to feel like their friends approve of their buying choices. As a result, trust and what people buy online are largely based on what their social circle thinks.

Table 11 The Buying Behavior of the respondents on Electronic Commerce platforms in terms of Subjective Norms

Statement	Standard Deviation	Mean	Verbal Interpretation
The people who matter to me recommend that I shop for products on e-commerce platforms.	0.66	4.23	Very High
My friends encourage me to shop using an e-commerce platform.	0.64	4.24	Very High
My family supports my decision to buy products on an e-commerce platform.	0.82	4.04	High
People around me often recommend an e-commerce platform.	0.68	4.18	High
I am influenced by others when deciding to purchase products on an e-commerce platform.	0.69	4.24	Very High
Grand Mean		4.19	Very High

Source: Data from the researchers.

The Buying Behavior of the Respondents on Electronic Commerce Platforms in terms of Perceived Behavioral Control. Table 12 suggest that participants generally believe themselves to be capable of performing online purchasing operations. Particularly, they find online purchasing operations to be quite an easy, feasible, and controllable task, which means that the respondents demonstrate a high level of digital literacy and know how to use particular procedures for ordering and paying online (e.g., browsing products, ordering, and paying). Agag and El-Masry [13] point out the significance of ease of use and usefulness of technological innovations for consumers' online shopping operations. This indicates that when students feel capable and in control of the technology, they use, their confidence acts as a primary driver for completing online transactions.

Table 12 The Buying Behavior of the respondents on Electronic Commerce platforms in terms of Perceived Behavioral Control

Statement	Standard Deviation	Mean	Verbal Interpretation
I feel confident in my ability to purchase products on an e-commerce platform.	0.66	4.24	Very High
I find it easy to buy products using an e-commerce platform.	0.63	4.34	Very High
I have the necessary knowledge to shop on an e-commerce platform.	0.68	4.18	High

I have the resources to buy products through an e-commerce platform.	0.72	4.20	High
I am capable of completing purchases on an e-commerce platform without difficulty.	0.70	4.24	Very High
Grand Mean		4.24	Very High

Source: Data from the researchers

4.1. Difference in the Level of Consumer Trust when grouped according to Age, Sex, and College.

Age. This implies that most respondents belong to younger age groups who are highly exposed to digital technology and the online shopping environment. Their frequent exposure to social media and e-commerce platforms may have helped them develop a similar level of familiarity and confidence towards e-commerce platforms. As a result, in terms of age, the respondents share comparable perceptions regarding the trustworthiness of online sellers and the platforms. According to Sullivan and Kim [17] as users grow older and have more online experiences, their perception of competence takes precedence over age-related concerns, thereby fostering equal levels of trust in this particular age category.

Sex. These findings suggest that both male and female respondents exhibit comparable levels of trust in e-commerce platforms. Regardless of gender, respondents perceive electronic commerce platforms as reliable and credible sources for purchasing goods and services. According to Oliveira et al. [8], who found that trust in e-commerce does not depend on the demographic factor but on perceived competence, integrity, and benevolence. This shows that both males and females are capable of trusting each other on the basis of their ability, benevolence, and integrity. Thus, sex does not influence the degree of trust between consumers and Electronic Commerce platforms.

College The observed variation in consumer trust among colleges may be attributed to differences in academic experiences, technological proficiency, learning environments, and prior online exposure. Conversely, students from diverse academic backgrounds may perceive online purchasing differently, with attitudes shaped by their level of education and previous experience with digital platforms. It can be recalled that Sohaib and Kang [18] emphasized the importance of culture as an important factor that affects trust perception. It was found that trust propensity can change based on the values present within the society, including collectivism and long-term orientation.

Table 13 The Difference in the Level of Consumer Trust when grouped according to Age, Sex, and College

Variables	F-test / t-test	p-value	Remarks
Age	1.111	0.330	ns
Sex	-1.011	0.313	ns
College	7.493	0.000	s

Source: Data from the researchers

4.2. Difference in the Level of Perceived Risk when grouped according to Age, Sex, and College.

Age. These findings indicate that age does not significantly influence consumers' risk perception when engaging in online shopping. This finding suggests that risk awareness is universal among the student population and is not influenced by maturity or age differences. This can be attributed to their similar experience and awareness, according to Smith & Anderson [19], younger people and their digital literacy skills and perception about cybersecurity threats are on par. Since these young people have had identical experiences growing up with technology, the risk factors that include monetary fraud or poor-quality products can be detected at the same pace by all age groups.

Sex. The variations in perceived risk levels among consumers may be influenced by differences in online shopping experience, decision-making behaviors, and individual sensitivity to uncertainty in digital transactions. Consumers interpret and evaluate online transaction risks in diverse ways, influenced by their purchasing habits, confidence in online systems, and reliance on digital information. It was demonstrated that females perceive online shopping as much riskier and less trustworthy than male shoppers [20].

College. This implies that differences in perceived risk among colleges may be attributed to variations in academic background, technological exposure, and online experiences. Students enrolled in colleges with greater emphasis on

technology and digital platforms are likely to possess more advanced knowledge of online transactions. Sohaib and Kang [18] emphasized the importance of culture as an important factor that affects trust perception. It was found that trust propensity can change based on the values present within the society, including collectivism and long-term orientation. This suggests that academic background can influence how students evaluate online risks.

Table 14 The Difference in the Level of Perceived Risk when grouped according to Age, Sex, and College

Variables	F-test / t-test	p-value	Remarks
Age	0.062	0.940	ns
Sex	1.310	0.003	s
College	2.634	0.050	s

Source: Data from the researchers

4.3. The Relationship between Consumer Trust and Perceived Risk on Buying Behavior.

This reveals that Consumer Trust has a positive impact on Buying Behavior, meaning that as the level of trust increases, the likelihood of engaging in online transactions also increases. When respondents perceive Electronic Commerce platforms as reliable, honest, and reliable they develop confidence in transactions. Minh-Le [9] studied the impacts of trust on consumers' online shopping behavior and established that trust played a critical role in determining consumers' willingness to purchase goods and services online. Consumers preferred those sellers who were regarded as honest, trustworthy, and open. On the other hand, Perceived Risk shows a negative relationship with buying behavior, which indicates that a higher level of perceived risk tends to decrease online purchasing. When the respondents perceive risk, they become more hesitant and cautious to engage in transactions.

Table 15 The Relationship between Consumer Trust and Perceived Risk on Buying Behavior

Variables	N	Pearson-r value	Degree of Relationship	p-value	Remarks
Level of Consumer Trust	376	1	High to Very High Relationship	0.000	s
Level of Perceived Risk	376				
Buying Behavior	376				

Source: Data from the researchers

4.4. Influence of Consumer Trust and Perceived Risk as a Predictor of Buying Behavior.

This implies that consumers' confidence in the reliability, honesty, and competence of online sellers and platforms has a greater effect on their purchasing decisions than the risks they perceive while shopping online. Since online shopping involves uncertainty due to the absence of physical interaction with products and sellers, trust becomes an essential factor that reduces hesitation and encourages consumers to participate in online purchasing activities. According to Amarullah [21], it was observed that trust significantly contributes to purchase intention in e-commerce. Consumers demonstrated a higher willingness to buy products online when they were assured that the e-commerce platform was reliable. This result indicates that the respondents are aware of the potential risks involved in online shopping, such as loss of money, poor quality products, and delivery problems.

Table 16 Influence of Consumer Trust and Perceived Risk as a Predictor of Buying Behavior

Variable	Beta	t-value	Sig. P-value	Remarks
Consumer Trust	0.497	12.422	0.000	S
Perceived Risk	0.337	8.428	0.000	S

Source: Data from the researchers

Insights to Consumer Trust, Perceived Risk, and Buying Behavior. This study reveals that enhanced online buying behavior among students is a complex balancing act between consumer trust and perceived risk, rather than a simple choice. While students are highly comfortable navigating e-commerce platforms, they maintain persistent fears regarding financial and privacy risks. Consumer trust acts as a crucial bridge that helps them overcome these anxieties,

enabling them to complete purchases despite felt risks. Furthermore, while age does not significantly impact risk perception, notable differences in trust and risk exist among students from different colleges, emphasizing that platforms must consistently project safety and reliability to drive engagement.

5. Conclusion

This study utilizes the ABI Model, Valence Framework, and Theory of Planned Behavior to demonstrate a significant relationship between consumer trust, perceived risk, and the e-commerce buying behavior of college students. The findings indicate that while students maintain high levels of concern regarding product quality, financial loss, and delivery issues, their robust consumer trust effectively mitigates these perceived risks because the benefits of online shopping outweigh the drawbacks. Furthermore, while demographic factors like age and sex do not significantly alter consumer trust, perceived risk varies slightly by college program and sex, with female respondents exhibiting higher levels of concern.

Recommendation

To optimize e-commerce platform performance and consumer safety, the study recommends a collaborative approach: platforms must enhance transaction security, transparency, and reliability, while online sellers should reduce consumer hesitation by providing accurate product details, authentic photos, and responsive support. Additionally, the study suggests leveraging social influence strategies like referral programs and influencer partnerships to boost engagement, while advising consumers to practice safe shopping by verifying reviews and using secure payment methods. Finally, policymakers and educational institutions should actively promote digital literacy and fraud prevention, and future researchers are encouraged to expand these findings by investigating how trust, risk, and buying behavior evolve across different generations.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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