



A Study of Consumer Trust in E-Commerce- Case Study Giveway Central in Kasenengwa District Eastern Province

Naphtali Zulu, Mr. Mac'holder Mazumbo

Dmi-St. Eugene University, Zambia

Abstract – This study looked at what influences' consumer trust in online shopping, focusing on perceived risk, brand reputation, security measures, and customer service quality. As e-commerce rapidly grows in Zambia and other African countries, understanding these factors is essential for businesses to succeed. The research had four main goals: (1) to see how perceived risk affects consumer trust, (2) to check how product quality impact trust in online transactions, (3) to explore the role of security measures like secure payment systems, and (4) to understand how customers view customer service quality. The study used a mix of surveys with 40 Zambian online shoppers and 10 detailed interviews. The results indicated that 51.1% of respondents considered perceived risk, especially related to fear of fraud as a significant barrier to consumer trust in e-commerce. Additionally, 31.1% pointed out the impact of product quality in shaping consumer trust in online transaction. Website Security was identified as the most critical factor influencing trust, with 35.6% of respondents emphasizing it and this implies that security measures like secure payment systems positively affect consumer trust. Customer service was noted by 22.2% of respondents as an important factor influencing trust. The study concluded that reducing perceived risk. Improving product quality, ensuring security, and providing high-quality customer service is crucial for fostering trust in e-commerce. The findings offer practical advice for online businesses, especially in developing markets like Zambia, on how to build trust and loyalty among consumers.

Keywords: Consumer trust, e-commerce, perceived risk, product quality, security measures, customer service, Zambia.

I. INTRODUCTION

1 Overview

This chapter serves as the introduction to the study, setting the foundation for the research. It begins with the background, outlining the broader context of the study, focusing on consumer trust in e-commerce and its significance in the modern digital economy. The purpose of the study is then defined, emphasizing its goal to explore factors influencing consumer trust in online transactions. The chapter presents the problem statement, identifying gaps in existing literature and the need for further investigation. The research objectives and questions are clearly outlined, providing a roadmap for the study's focus. Additionally, the scope and delimitations of the study are discussed, clarifying the boundaries of the research. Key terms relevant to the study are defined, ensuring clarity for the reader. Lastly, the organization of the thesis is summarized, giving an overview of the structure of the subsequent chapters.

2. Background of the Study

E-commerce has fundamentally transformed the way business transactions occur globally, altering not only business models but also consumer behavior and retail strategies (Choshin & Ghaffari, 2017). With the rise of the internet, consumers are now able to access products and services from across the globe at any time, making the shopping experience more convenient and accessible (Gefen, Karahanna, & Straub, 2003). The ability to shop from home or on the go through mobile devices has opened up new opportunities for both consumers and businesses. However, despite the rapid growth and

convenience offered by e-commerce, one of the major challenges that persist, particularly in developing economies, is the issue of consumer trust (Alhassan & Agyeman, 2021).

Consumer trust is a critical component for the successful growth of e-commerce, as it directly influences whether customers will proceed with an online purchase or abandon their shopping carts (Pavlou, 2003). Unlike traditional shopping, where physical interaction with products and sellers reassures buyers, e-commerce transactions rely on digital interfaces. Consumers must trust that the products will meet their expectations and that their personal and financial data will be kept secure. In many cases, the lack of face-to-face interaction with sellers or the inability to physically inspect products before purchase increases consumer anxiety (Gefen et al., 2003). Therefore, trust becomes a decisive factor in whether e-commerce platforms can sustain growth.

In developed countries, consumer trust in e-commerce has been reinforced through various mechanisms, including well-regulated environments, secure payment systems, and advanced technological infrastructure (Wang & Zhang, 2016). E-commerce businesses in these regions often provide guarantees such as return policies, secure payment gateways, and data protection laws to safeguard consumer interests. Such regulatory frameworks help establish a high level of trust in digital transactions, which is essential for encouraging continued online spending. This robust system of protections has enabled consumers in developed economies to engage in e-commerce confidently.



However, the situation is markedly different in many developing countries, including Zambia, where trust in e-commerce remains a significant barrier to widespread adoption. Factors such as inadequate legal frameworks, fraudulent activities, and weak cybersecurity measures prevent consumers from fully embracing digital shopping (Munyoki, Wamuyu, & Ngari, 2019). Zambia, like many other developing nations, faces challenges like insufficient consumer protection laws, limited regulation of online businesses, and the lack of effective data privacy safeguards (Alhassan & Agyeman, 2021). These issues contribute to an overall lack of confidence in e-commerce platforms, hindering the growth of online shopping in Zambia and limiting the potential benefits of digital commerce.

The challenges facing e-commerce adoption in Zambia are compounded by the limited availability of secure and reliable online payment systems. Although mobile money platforms have seen increased adoption in Zambia, many consumers are still wary of using digital payment methods for fear of fraud or the potential misuse of their financial data (Zambia Consumer Protection Act, 2010). In a country where the internet penetration rate has only recently seen significant growth, the perceived risk associated with online transactions is high, deterring many potential consumers from engaging in e-commerce.

Despite these challenges, Zambia's e-commerce sector has experienced notable growth, largely driven by the increasing penetration of mobile devices and the widespread use of mobile money services (Zambia Data Protection Act, 2021). These technological advancements have opened up new avenues for consumers to make purchases, especially in urban areas where internet connectivity is more widespread. However, for e-commerce to thrive in Zambia, consumer trust must be prioritized, and efforts must be made to address concerns related to payment security, data privacy, and product authenticity.

The Zambian government has begun taking steps to address these issues by introducing data protection legislation and consumer protection laws. The Zambia Data Protection Act (2021) aims to safeguard personal information in digital transactions, while the Zambia Consumer Protection Act (2010) is designed to protect consumers from fraudulent practices. These legislative measures, although promising, still face challenges in implementation, and their effectiveness in building consumer trust in e-commerce is yet to be fully realized (Munyoki et al., 2019).

As e-commerce continues to grow, understanding the factors that influence consumer trust in digital platforms is crucial for businesses, policymakers, and consumers alike. While the potential for e-commerce to boost Zambia's economy is vast, it can only be fully realized if consumers are confident in the security and reliability of online transactions. This research aims to explore the factors that

influence consumer trust in e-commerce in Zambia, focusing on perceived risks, brand reputation, security measures, and customer service.

Perceived risk is one of the major concerns for Zambian consumers when it comes to online shopping. Consumers are often uncertain about the safety of their financial and personal data, as well as the authenticity of the products they purchase (Munyoki et al., 2019). High perceived risk often leads to lower trust and increased reluctance to engage in online transactions. It is essential for businesses to address these concerns by providing secure payment options and ensuring that their websites are trustworthy and user-friendly.

In addition to perceived risk, the reputation of the brand plays a significant role in shaping consumer trust in e-commerce. Consumers are more likely to trust businesses with a positive reputation, particularly those with a history of providing high-quality products and services (Pavlou, 2003). In Zambia, local e-commerce businesses that have established strong brands and good customer relationships are more likely to gain consumer trust compared to newer or less established businesses. Brand reputation, therefore, acts as a powerful signal to consumers about the reliability and trustworthiness of an online retailer.

Another critical factor influencing consumer trust is the availability and effectiveness of security measures, such as secure payment systems and data protection laws. Secure payment systems, such as mobile money services, are gaining popularity in Zambia, but there is still skepticism surrounding their safety and reliability (Zambia Consumer Protection Act, 2010). In addition, data protection laws like the Zambia Data Protection Act (2021) are important in building consumer confidence, as they ensure that businesses handle customer data responsibly and transparently.

Customer service quality and responsiveness also play a significant role in shaping consumer trust in e-commerce. The quality of customer service in online transactions can have a direct impact on whether consumers feel comfortable making purchases (Pavlou, 2003). In Zambia, e-commerce businesses that offer responsive customer support, clear communication, and prompt resolution of issues are more likely to earn the trust of their consumers. Therefore, improving customer service is essential for enhancing consumer confidence in digital transactions.

The growing use of mobile money and internet connectivity in Zambia presents both challenges and opportunities for e-commerce businesses. On one hand, the increasing number of people with access to mobile phones and the internet provides a large market for online retailers. On the other hand, the skepticism surrounding online transactions must be addressed to unlock the full potential of the e-commerce sector. This study seeks to identify the key factors influencing consumer trust in Zambia and to provide recommendations for businesses



and policymakers to foster a secure and trustworthy online shopping environment.

In conclusion, e-commerce has the potential to significantly transform the retail landscape in Zambia, offering consumers greater convenience, variety, and accessibility. However, for this transformation to take place, consumer trust must be established and maintained. This research will explore the factors influencing consumer trust in Zambia's e-commerce sector and offer insights into how businesses and policymakers can work together to overcome existing barriers and promote the growth of digital commerce. Understanding these factors is essential for creating a thriving e-commerce environment that benefits both consumers and businesses in Zambia.

3. Statement of the Problem

Consumer trust is a critical element for the success of e-commerce platforms, yet it remains a significant barrier to its growth, particularly in Zambia. Research conducted in various African countries has highlighted that trust issues in e-commerce often arise from a combination of factors, including inadequate regulatory frameworks, cybersecurity concerns, and negative past experiences with online shopping (Eze, Chinedu, & Sadiq, 2019). The lack of effective consumer protection policies and the prevalence of fraudulent activities on e-commerce platforms have heightened skepticism among consumers, making them hesitant to fully engage in online transactions. Furthermore, in Zambia, these concerns are compounded by a limited understanding of how to foster trust in digital environments, especially in rural and semi-urban areas, such as Kasenengwa District, where access to information about secure online practices may be scarce.

The issue of consumer trust in e-commerce in Zambia is exacerbated by the rapid growth of digital platforms that are not yet fully regulated or standardized. While there has been progress in the development of digital infrastructure, the lack of robust consumer protection measures, including secure payment systems and data protection laws, continues to hinder the growth of e-commerce (Munyoki, Wamuyu, & Ngari, 2019). Many Zambian consumers remain doubtful about the security of their personal and financial information when engaging in online transactions. This skepticism limits their willingness to explore the benefits of online shopping and restricts the potential of e-commerce to drive economic growth, particularly in underserved regions.

Inadequate research on the specific factors influencing consumer trust in Zambia further complicates the issue. Most existing studies on e-commerce trust have focused on global or regional perspectives, leaving a significant gap in understanding the unique challenges faced by Zambian consumers (Alhassan & Agyeman, 2021). Moreover, the existing literature does not delve into the specific challenges in rural and semi-urban areas of Zambia, where a large portion of the population still

remains disconnected from reliable internet services. The absence of targeted studies that address these regional concerns has resulted in a lack of tailored strategies to enhance consumer trust in these areas.

If consumer trust in e-commerce is not adequately addressed, businesses in Zambia will face difficulties in expanding their online operations, thus limiting the potential for economic growth and digital transformation. Without consumer confidence, e-commerce platforms will continue to struggle to capture the market, and the broader economic benefits of a thriving digital economy will remain out of reach. This study aims to fill this gap by exploring the determinants of consumer trust in Zambia, identifying key factors that influence trust, and providing recommendations for improving consumer confidence in e-commerce. By doing so, it will contribute to the development of more secure, transparent, and trustworthy e-commerce platforms that can drive digital transformation and economic growth in Zambia.

4. Purpose of the Study

The purpose of this study was to investigate the factors affecting consumer trust in e-commerce in Zambia, with a focus on Giveaway central in Kasenengwa District. It seeks to identify challenges consumers face when engaging in online transactions and explore possible strategies for enhancing trust in digital marketplaces.

5. Research Objectives

To examine the factors influencing consumer trust in e-commerce in Zambia, with a case study of Giveaway central in Kasenengwa District.

6. Specific Objectives

- To see how perceived risk, affect consumer trust in e-commerce.
- To check how product quality impact trust in online transactions.
- To explore the role of security measures like secure payment systems and data protection laws) on consumer trust.
- To understand how customers, view customer service quality in e-commerce.

7. Research Questions

- How does perceived risk affect consumer trust in e-commerce?
- How does product quality impact consumer trust in online shopping?
- What is the role of security measures like secure payment systems and data protection law on consumer trust?
- How does customer service being viewed by customers in e-commerce?

8. Significance of the Study

This study holds considerable significance in academia, business, and policy, particularly in the context of



Zambia's expanding e-commerce sector. Academically, it contributes to the growing body of knowledge on consumer trust in e-commerce, focusing specifically on Zambia. While there is existing literature on e-commerce trust globally and regionally, there is limited research on how these dynamics play out in Zambia, especially in rural and semi-urban areas like Giveaway Central in Kasenengwa District. By addressing this gap, the study offered valuable insights into the local factors influencing consumer trust, shedding light on how socio-economic, cultural, and technological elements shape consumer behavior in the Zambian digital marketplace. This research provided a foundation for future studies on e-commerce trust in Africa, offering critical insights into the unique challenges and opportunities in Zambia.

For businesses, the study's findings provided practical implications for online retailers and e-commerce platforms operating in Zambia. By understanding consumer concerns related to payment security, data privacy, product authenticity, and the general online shopping experience, businesses can develop strategies to address these issues and build trust. The results will offer actionable recommendations, such as improving customer service, ensuring secure payment systems, providing transparent product information, and communicating effectively about data protection measures. These strategies will help businesses not only attract more customers but also enhance customer loyalty, increase sales, and expand their operations in the Zambian e-commerce market.

From a policy perspective, the study has implications for government agencies and policymakers tasked with regulating digital commerce. The findings helped inform the development of policies aimed at improving consumer protection in e-commerce, such as strengthening cybersecurity measures, ensuring data protection, and enforcing transparent business practices. Policymakers can use these insights to create a more secure and reliable e-commerce environment in Zambia, which will, in turn, foster greater consumer confidence and promote the growth of the digital economy. By addressing consumer trust issues, the government can encourage the expansion of online businesses, attract investment, and contribute to the overall development of Zambia's digital commerce ecosystem. In essence, this study offered a multi-faceted contribution to academia, business practices, and policymaking, with the potential to enhance trust in Zambia's e-commerce sector and support its sustainable growth.

9. Scope of the Study

This research focused on consumer trust in e-commerce within Giveaway Central in Kasenengwa District, Zambia. It examined factors such as perceived risk, brand reputation, security measures, and customer service. Data collection was conducted in both urban and rural areas to capture diverse consumer perspectives.

10. Delimitations of the Study

The study was delimited to consumers within Giveaway Central in Kasenengwa District, which is located in the Eastern Province of Zambia. Due to this geographical limitation, the findings may not be directly applicable to other regions of Zambia or to other countries with different economic, cultural, and technological contexts. By focusing exclusively on Giveaway Central of Kasenengwa District, the study aimed to provide a more in-depth understanding of consumer trust within a specific demographic, acknowledging the unique challenges and opportunities in this area. Furthermore, the study does not directly evaluate the e-commerce businesses themselves but rather focuses on consumer perceptions and attitudes towards e-commerce platforms. This approach allowed for an exploration of the factors that influence consumer trust in online transactions, such as security concerns, brand reputation, and customer service. Additionally, the study concentrates on business-to-consumer (B2C) e-commerce, excluding business-to-

11. Definition of Key Terms

Brand Reputation

Public perception of an e-commerce platform's credibility and trustworthiness, often shaped by customer experiences and reviews (Eze et al., 2019).

Consumer Trust

The willingness of consumers to engage in online transactions despite uncertainties, based on their confidence in the platform's reliability and security (Gefen et al., 2003).

Cybersecurity

The protection of internet-connected systems, including hardware, software, and data, from cyberattacks, fraud, and identity theft (Molla & Licker, 2001).

E-commerce

The buying and selling of goods and services over the internet, involving online transactions between businesses, consumers, or both (Pavlou, 2003).

Perceived Risk

The potential for loss, such as financial, personal, or security-related risks, that consumers associate with online purchases (Alhassan & Agyeman, 2021).

Online Transaction

A process of exchanging goods or services for payment, conducted over the internet, which may involve various forms of payment systems such as credit cards, digital wallets, or mobile money.

Security Measures

Protocols and safeguards, such as secure payment gateways, encryption, and data protection laws, designed to protect consumer information and prevent fraud in online transactions.



Trust-Building Mechanisms

Strategies and actions implemented by e-commerce platforms to foster trust among consumers, including transparent policies, customer service responsiveness, and secure transaction environments.

Organization of the Thesis

This thesis was structured into five chapters, each contributing to the overall exploration of consumer trust in e-commerce, particularly within the Zambian context. Chapter One introduced the study, outlining the research problem, objectives, significance, scope, and delimitations. It sets the stage for understanding the importance of trust in e-commerce and introduces key concepts that were explored throughout the thesis.

Chapter Two presented a comprehensive literature review, discussing existing research on consumer trust in e-commerce. It examines global, regional, and national perspectives, identifying the factors that influence consumer trust in online transactions. This chapter also explores various theoretical frameworks used to analyse trust, such as the Technology Acceptance Model and the Trust-Building Model, providing a foundation for understanding the dynamics of trust in the digital marketplace.

Chapter Three outlined the research methodology employed in the study. It details the research design, including the mixed-method approach used to gather both qualitative and quantitative data. The chapter further discusses the sampling methods, the tools for data collection, such as surveys and interviews, and the analytical techniques employed to process and interpret the data. This chapter ensures transparency and rigor in the research process, offering insight into how the study was conducted.

Chapter Four presented the results of the data analysis, interpretation, and discussion of the findings. It offered a detailed examination of the data collected from surveys and interviews, linking the results to the research objectives. The chapter critically discussed the implications of the findings, highlighting key insights into the factors influencing consumer trust in e-commerce in Giveaway Central of Kasenengwa District Zambia.

Finally, Chapter Five summarized the key findings, draws conclusions, and provided recommendations for businesses, policymakers, and future researchers. It offered practical suggestions for improving consumer trust in e-commerce platforms in Zambia and suggested areas for further study, ensuring that the research contributes to the ongoing discourse on digital commerce in developing economies.

13 Chapter Summary

This chapter has provided a comprehensive introduction to the study, highlighting the background of consumer trust in e-commerce, particularly in the Zambian context. It has

discussed the research problem, emphasizing the importance of trust as a fundamental factor influencing online transactions and business success. The chapter also outlined the research objectives, aiming to examine the factors that affect consumer trust in e-commerce in Zambia, as well as its implications for businesses and policymakers. Additionally, the chapter presented the significance of the study, detailing its contribution to academic knowledge, business practices, and policy development. The scope and delimitations of the study were also defined, along with key terms that will guide the research. The next chapter reviewed existing literature on consumer trust in e-commerce, providing both theoretical and empirical perspectives to frame the study.

II. LITERATURE REVIEW

1. Overview

This chapter provided a comprehensive review of existing literature on consumer trust in e-commerce, drawing from global, regional, and national perspectives to understand how trust influences online transactions. It examines the key theoretical frameworks that have been developed to explain consumer behavior in digital environments, with particular emphasis on how trust impacts decision-making in e-commerce. The review also synthesizes empirical studies from various regions, including Africa, to explore the factors that shape consumer trust, such as perceived risk, security measures, and brand reputation. Furthermore, the chapter identifies gaps in the literature, particularly in the context of Zambia, and highlights the need for further research to explore consumer trust in e-commerce within developing economies. This review forms the foundation for the research conducted in this study.

2. Theoretical Framework

A theoretical framework provided the foundation for understanding consumer trust in e-commerce. This study was guided by the following theories:

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis (1989), offers valuable insight into how consumers adopt and utilize new technology, particularly in e-commerce. TAM identifies two primary factors that influence technology acceptance: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the extent to which a consumer believes that using an e-commerce platform will enhance their shopping experience, making it more convenient and efficient. On the other hand, PEOU assesses how user-friendly a platform is, which significantly affects consumer decisions to adopt it. According to TAM, when consumers perceive a platform as both useful and easy to use, they are more likely to trust it and make purchases (Gefen, Karahanna, & Straub, 2003). These factors are crucial in understanding consumer behavior in the Zambian e-commerce context,



where usability and convenience remain pivotal for consumer trust.

The model helps to explain why some consumers in Zambia embrace e-commerce, while others remain sceptical. For example, those who perceive an online shopping platform as easy to navigate and beneficial to their needs are more likely to trust and adopt it. However, consumers who face challenges in navigating e-commerce websites or experience difficulties in the online shopping process may hesitate to trust and engage in digital transactions. This creates a divide where usability concerns deter some from fully adopting e-commerce platforms. TAM's application in Zambia highlights the importance of ensuring platforms are both useful and user-friendly to build consumer trust and enhance adoption rates.

Further research supports the notion that perceived ease of use is strongly correlated with higher levels of trust in e-commerce platforms. This is particularly relevant in Zambia, where digital literacy levels are still evolving, and consumers may not have the same level of comfort with online shopping as in more digitally advanced markets (Venkatesh & Bala, 2008). Additionally, studies have shown that consumer education on the benefits and functionality of e-commerce platforms can significantly enhance both perceived usefulness and ease of use (Beldad, de Jong, & Steehouder, 2010). This aligns with the idea that trust in e-commerce platforms is not solely dependent on the technology but also on consumer perceptions and familiarity.

Moreover, TAM has been instrumental in identifying barriers to the adoption of e-commerce, particularly in developing economies like Zambia. These barriers may include low internet penetration, concerns about data security, and the lack of localized payment solutions (Alwabel, 2021). Such factors can hinder the ease of use and usefulness of e-commerce platforms, which, in turn, affects consumer trust. For e-commerce platforms to gain the trust of Zambian consumers, these challenges must be addressed through technological improvements and targeted awareness campaigns.

The findings of TAM also emphasize that trust-building strategies for e-commerce platforms in Zambia should focus on both the technological and psychological aspects of user experience. This includes simplifying platform interfaces, enhancing security features, and offering personalized services that cater to the unique needs of Zambian consumers. By doing so, e-commerce platforms can improve the overall shopping experience and increase consumer confidence in online transactions.

Trust Theory

The Trust Theory, developed by Mayer, Davis, and Schoorman (1995), defines trust as the willingness of one party to be vulnerable to another based on expectations of competence, benevolence, and integrity. In the context of

e-commerce, trust becomes a fundamental factor in determining whether consumers will engage with a platform, particularly in environments where face-to-face interactions are absent. The theory suggests that for consumers to trust an online seller, they must perceive the seller as competent, benevolent, and possessing integrity.

Competence refers to the ability of an online seller to deliver what is promised in terms of product quality and service reliability. For e-commerce platforms in Zambia, this means ensuring that the products listed online meet consumer expectations and that deliveries are made in a timely and secure manner. Consumers are more likely to trust platforms that demonstrate a high level of competence, which is crucial in a market where concerns about product quality and delivery reliability are prevalent (Gefen, 2000).

Benevolence, as described in Trust Theory, refers to the belief that the seller has the consumer's best interests at heart. This is particularly significant in the Zambian context, where concerns about fraud and deceptive practices are common. E-commerce platforms must establish a reputation for treating consumers fairly and prioritizing their interests. By doing so, they can foster a sense of loyalty and trust among Zambian consumers, who may otherwise be hesitant to make online purchases due to fear of being taken advantage of (Alhassan & Agyeman, 2021).

Integrity is another key aspect of trust in e-commerce. It involves the perception that an online seller is honest, transparent, and adheres to ethical practices. For Zambian consumers, integrity is critical when evaluating e-commerce platforms, especially in light of the growing concerns about fraud and the lack of regulation in the online marketplace. Platforms that clearly communicate their policies, disclose all relevant information about products, and handle customer complaints promptly are more likely to gain consumer trust (Mayer et al., 1995).

In Zambia, the lack of trust in e-commerce can be attributed to concerns over fraud, poor product quality, and the potential for seller exploitation. These factors make consumers wary of online transactions, particularly when there is limited recourse for resolving disputes. Trust theory highlights that overcoming these concerns requires building trust through transparent communication, ethical business practices, and customer-centric services (Munyoki, Wamuyu, & Ngari, 2019).

Research has shown that trust-building efforts in e-commerce can lead to increased consumer satisfaction, repeat purchases, and positive word-of-mouth recommendations. In Zambia, this could translate into higher adoption rates for online shopping, as consumers become more confident in the integrity and competence of e-commerce platforms. Trust theory also emphasizes the role of third-party endorsements and reviews in influencing consumer trust. Platforms that feature positive



customer reviews or certifications from trusted organizations are more likely to gain credibility among sceptical consumers (Gefen et al., 2003).

Trust is not static but develops over time as consumers interact with e-commerce platforms. Therefore, trust-building strategies must focus on long-term relationship development rather than immediate transactional gains. By continuously improving their services, ensuring product quality, and maintaining transparency, e-commerce platforms in Zambia can gradually cultivate a loyal customer base that trusts them with their online purchases.

2.2.3 Perceived Risk Theory

The Perceived Risk Theory, first proposed by Bauer (1960), posits that consumers assess various risks before making decisions, especially in the context of e-commerce. This theory suggests that the perception of risk significantly influences consumer behavior and decision-making. In e-commerce, perceived risks can manifest in several ways, including financial, security, and product-related risks, all of which affect the likelihood of consumers engaging in online transactions.

Financial risk is one of the primary concerns in e-commerce, particularly in Zambia, where online fraud and scams are prevalent. Consumers are often afraid of losing money due to fraudulent sellers, misleading product descriptions, or payment security breaches. Financial risks are heightened when consumers do not trust the e-commerce platform to safeguard their payment details or when they are unfamiliar with the platform's refund and return policies (Munyoki, Wamuyu, & Ngari, 2019).

Security risk is another crucial element of perceived risk. In the digital age, consumers are increasingly concerned about the safety of their personal and financial information when shopping online. Cyber threats, data breaches, and the lack of robust encryption systems can deter Zambian consumers from trusting e-commerce platforms. The perception that their sensitive data may be exposed to unauthorized access or misuse creates a significant barrier to online shopping (Alwabel, 2021).

Product risk refers to the uncertainty surrounding the quality and authenticity of goods sold online. Consumers may worry about receiving substandard or counterfeit products, especially in markets where regulatory oversight is limited. In Zambia, where e-commerce is still emerging, concerns about product quality are widespread. Shoppers may hesitate to purchase goods online due to fears of receiving items that do not meet their expectations or that are significantly different from what was advertised (Munyoki et al., 2019).

Perceived risk theory highlights that consumers will only engage in e-commerce if they believe the risks associated with online shopping are manageable. In Zambia, reducing these perceived risks is essential for fostering trust in e-commerce platforms. This can be achieved through the

implementation of secure payment systems, clear product descriptions, and strong customer protection policies (Bauer, 1960).

Further research on perceived risk theory has shown that trust and risk perception are inversely related. As trust in a platform increases, consumers' perception of risk decreases, making them more willing to engage in online transactions (Mitchell, 1999). This finding suggests that e-commerce platforms in Zambia must focus on building consumer trust to mitigate perceived risks and enhance consumer confidence in online shopping.

Perceived risk theory also suggests that risk-reducing strategies, such as offering money-back guarantees, providing secure payment options, and displaying customer reviews, can significantly decrease consumer concerns. For Zambian e-commerce platforms, these strategies are critical in overcoming the skepticism that many consumers have toward online shopping and in fostering a more trusting and engaged online consumer base (Bauer, 1960).

3. Empirical Review

This section reviews existing studies on consumer trust in e-commerce at the global, regional, and Zambian levels.

Global Perspectives on Consumer Trust in E-Commerce

Consumer trust in e-commerce is a critical factor that significantly impacts the success and sustainability of online businesses globally. This trust is often built on several key factors, including the security of online transactions, the transparency of business practices, and the reputation of the platform. In developed nations, particularly in the United States, Canada, and Europe, consumers are more likely to trust e-commerce platforms that provide strong cybersecurity measures and adhere to legal frameworks that protect consumer rights. For example, in the U.S., the Federal Trade Commission (FTC) enforces regulations that ensure the protection of consumer data and prevent fraudulent practices, which enhances trust in online shopping. Similarly, in Canada, the Personal Information Protection and Electronic Documents Act (PIPEDA) sets clear guidelines for businesses handling consumer data, contributing to greater consumer confidence. In these regions, the presence of legal and regulatory frameworks plays

Trust in e-commerce platforms is also greatly influenced by the implementation of secure payment systems and transparent business practices. In countries like South Korea and Japan, consumers are more inclined to trust e-commerce platforms that offer secure and reliable payment options, such as encryption technologies and trusted third-party payment providers. The ability to make secure online payments reduces the perceived risks associated with e-commerce, which is essential for attracting consumers to online stores. Furthermore, platforms that clearly communicate their return and refund policies enhance



consumer confidence by offering a sense of security in case of dissatisfaction with purchased products. Research by Lee and Turban (2001) highlights that platforms that are transparent about their policies and provide detailed product information tend to build stronger consumer trust. For instance, Japanese consumers place a high premium on detailed and accessible product descriptions, which increases trust

In China, the rapid expansion of the e-commerce market has led to a significant shift in consumer trust dynamics. Chinese consumers are often more willing to trust e-commerce platforms that have built strong reputations through positive customer feedback and consistent service quality. Research by Wang and Zhang (2016) suggests that third-party reviews, often featured on major platforms like Alibaba, play an important role in influencing consumer trust. Chinese consumers rely heavily on user-generated content, including product reviews and ratings, as a way of verifying the quality and reliability of a product or service before making a purchase. In this way, e-commerce platforms that feature verified reviews and ratings are more likely to establish trust with consumers. Additionally, secure payment systems such as Alipay, which is integrated into major platforms, add another layer of security and confidence for consumers, ensuring that transactions are safe and that their personal information remains protected

The General Data Protection Regulation (GDPR) in Europe has had a profound impact on building trust in e-commerce, particularly in countries like Germany, France, and the United Kingdom. The GDPR mandates that businesses protect consumers' personal data and be transparent about how this data is collected, used, and shared. This regulation has played a crucial role in improving consumer confidence, especially in Germany, where concerns about data privacy are particularly high. According to White et al. (2003), European consumers are more likely to trust e-commerce platforms that comply with GDPR requirements, as these businesses are seen as more reliable and accountable when it comes to safeguarding personal information. Furthermore, platforms that explicitly inform users about their data protection practices and obtain consent before processing sensitive information are viewed more favorably. The implementation of GDPR has set a standard for e-commerce businesses worldwide, influencing global practices related

In countries such as Sweden, the reputation of e-commerce platforms and the transparency of their policies are key factors that influence consumer trust. Research by Johansson (2006) highlights that Swedish consumers place a high value on platforms that clearly communicate their return and refund policies. Transparency is a key element of trust in Sweden, where consumers expect businesses to be open about their policies, including pricing, shipping, and handling procedures. Secure payment options are also a crucial factor in building trust, as Swedish consumers are

more likely to trust platforms that provide encryption and secure payment systems. The Swedish government has played a role in supporting e-commerce by ensuring that platforms comply with consumer protection laws, further reinforcing the trust consumers place in online shopping. This regulatory environment, combined with a focus on secure transactions and clear communication, has created a favourable environment for e-commerce in Sweden. As such,

In Japan, where consumer trust is deeply influenced by cultural values such as honor and reliability, e-commerce platforms that emphasize security and transparency in their operations are more likely to succeed. According to Lee and Turban (2001), Japanese consumers place great importance on the reputation of an e-commerce platform and its ability to offer clear, concise policies regarding returns and refunds. The trust that Japanese consumers place in e-commerce platforms is largely built on the platforms' commitment to quality and transparency. Moreover, secure payment systems are essential in Japan, where concerns over fraud are prevalent. Consumers are more likely to trust platforms that offer payment options that they perceive as safe and reliable, such as credit cards with secure authentication protocols. Additionally, e-commerce platforms in Japan that offer excellent customer service and support, particularly regarding product returns or refunds, gain higher levels of trust from consumers. This emphasis

In the United Kingdom, consumer trust in e-commerce is heavily influenced by online reviews and ratings. Research by Riegelsberger et al. (2003) suggests that British consumers rely on these user-generated content features when making online purchasing decisions. The perceived reliability of reviews, particularly those that are verified by third-party systems, significantly impacts consumer trust. Platforms that feature reviews from past customers help potential buyers evaluate the quality of products and the reliability of the seller. In addition to reviews, the UK has strong consumer protection laws that further contribute to the establishment of trust in e-commerce. These laws ensure that businesses are held accountable for their practices, such as delivering products as promised and adhering to return and refund policies. With the combination of reliable review systems and legal protections, UK consumers are more confident in making online purchases, knowing that they have recourse in the event of a dispute

In Canada, consumer trust in e-commerce platforms is bolstered by the existence of trust certification programs like Trustmark. These certifications indicate that a platform adheres to consumer protection standards, such as offering secure payment methods and clear return policies. The presence of such trust markers reassures Canadian consumers that the platform is trustworthy and that their personal information is protected. The Personal Information Protection and Electronic Documents Act (PIPEDA) further strengthens consumer confidence by



ensuring that businesses protect consumer data and use it responsibly. Research by Wang and Zhang (2016) indicates that Canadian consumers are more likely to trust e-commerce platforms that comply with these legal requirements. Moreover, the reputation of the platform is another important factor in fostering trust. E-commerce platforms with established brands or positive customer feedback are more likely to gain consumer trust, as they are perceived as reliable and depend

In South Korea, consumer trust in e-commerce is shaped by the reliability and reputation of the platform. A study by Lee and Turban (2001) found that South Korean consumers are more likely to trust e-commerce platforms that have built a strong reputation through consistent service quality and positive customer reviews. The use of secure payment systems, such as online banking and trusted third-party services, is also crucial for building trust in online transactions. South Korean consumers are particularly sensitive to the security of their personal and financial data, which has led e-commerce platforms to prioritize encryption and fraud protection mechanisms. Furthermore, customer support and after-sales services play a significant role in fostering trust in South Korean e-commerce. Platforms that provide clear communication channels and resolve issues promptly are more likely to gain the loyalty of consumers. As a result, reputation management and secure payment options are key factors in building trust am

In China, consumer trust is closely tied to the platform's reputation, security measures, and the availability of customer feedback. Research by Wang and Zhang (2016) emphasizes that Chinese consumers heavily rely on user-generated reviews and ratings when making online purchases. The ability to verify reviews through trusted third-party platforms, such as those seen on Alibaba, helps to mitigate concerns about product quality and service reliability. Additionally, the rise of secure payment systems like Alipay has significantly improved trust in e-commerce by ensuring that transactions are secure and that consumers' personal information is protected. The Chinese government's regulatory support also plays a role in boosting consumer confidence by enforcing rules related to e-commerce transactions, including consumer protection laws. As a result, the combination of secure payments, verified reviews, and regulatory oversight has helped to create a thriving e-commerce ecosystem in China, where consumer trust is

In Germany, consumer trust is strongly influenced by the country's strict data protection regulations, particularly the General Data Protection Regulation (GDPR) enforced across the European Union. The GDPR has played a significant role in improving consumer confidence in e-commerce platforms by ensuring that businesses adhere to rigorous standards for data security and privacy. German consumers are highly sensitive to data protection, and they are more likely to trust e-commerce platforms that are transparent about their data usage practices and that

provide options for consumers to control their personal information. Furthermore, secure payment systems and clear return policies are also critical factors in fostering trust among German consumers. E-commerce platforms that prioritize transparency in their business practices and protect consumer data are more likely to gain the trust of German shoppers, leading to higher levels of consumer engagement and loyalty.

Regional Perspectives: E-Commerce Trust in Africa

In Africa, consumer trust in e-commerce remains relatively low due to challenges such as poor internet infrastructure, weak regulatory frameworks, and high cases of online fraud (Kouadio, Tchouakeu, & Tchokossi, 2020). These factors hinder the growth of e-commerce, despite its potential to offer economic opportunities across the continent. Internet connectivity remains a significant issue in many African countries, where access to reliable and affordable internet services is limited. This creates a barrier to e-commerce adoption, as consumers are hesitant to make online purchases without proper access to the platforms or the necessary tools to verify the security of their transactions. Additionally, weak regulatory frameworks mean that many e-commerce platforms are not held to the same standards as those in more developed regions, leading to mistrust among potential consumers. This lack of regulation and oversight increases the risk of online fraud, which further diminishes consumer confidence.

In Ghana, research by Abdul-Rahaman and Jallow (2018) found that social media has become a key influence on consumer trust in e-commerce. Many Ghanaians rely on social media platforms for reviews and recommendations from peers before making purchasing decisions. This peer influence plays a pivotal role in shaping the trust of potential customers, as they seek validation from others in their social networks who have already used a particular e-commerce platform. The study also revealed that social media offers a more informal but effective form of e-commerce marketing, which resonates well with the Ghanaian consumer. However, despite the positive influence of social media, concerns about the authenticity of products and the reliability of online sellers still persist. As a result, the challenge of establishing trust remains significant in the Ghanaian e-commerce market, as consumers remain cautious about making online purchases without assurances from trusted sources.

Similarly, Alhassan and Agyeman (2021) argue that perceived risk is the biggest obstacle to online shopping in Ghana, as many consumers fear being scammed. Perceived risk in e-commerce is a critical factor influencing trust in many African nations, especially Ghana, where online fraud and scams have been widely reported. The fear of receiving counterfeit products, not having a product delivered, or being charged for goods that are not as described, remains a serious barrier for consumers in Ghana. This lack of trust is particularly prevalent among older generations or individuals who are



less familiar with online shopping. For younger, more digitally savvy consumers, the risk is often mitigated by peer recommendations and social media, but for the majority, the uncertainty about the legitimacy of online transactions remains a significant obstacle. This perception of risk impacts the willingness of consumers to engage in e-commerce, despite the potential benefits it offers.

In Kenya, the rise of mobile commerce (M-commerce) has significantly boosted trust in e-commerce due to the integration of mobile money platforms such as M-Pesa, which provide secure and reliable payment options. Munyoki, Wamuyu, and Ngari (2019) found that mobile payment systems have helped reduce the perceived risks associated with online shopping in Kenya. M-Pesa, for example, has provided a trusted, secure, and accessible way for Kenyans to make payments for goods and services online. This mobile money system has become a cornerstone of the Kenyan e-commerce ecosystem, enabling consumers to feel more confident in completing transactions. Mobile payments offer the security of being linked to personal accounts, and consumers can track their transactions in real-time. This increased sense of security has led to a rise in trust, with many consumers willing to engage more with e-commerce platforms that offer mobile payment options.

However, Munyoki et al. (2019) also noted that trust issues persist in product authenticity and customer service, even with the integration of secure mobile payment systems. While M-Pesa has helped address financial security concerns, challenges remain in ensuring that products are authentic and delivered as promised. In Kenya, there is still a growing concern over the quality of goods purchased online, as well as delays in delivery and poor customer service. This highlights that trust in e-commerce is not solely dependent on the payment system but also on the reliability and transparency of the entire shopping experience, including product quality, delivery time, and after-sales support. Thus, while mobile money has facilitated growth in trust, the full potential of e-commerce in Kenya cannot be realized without addressing these broader concerns about the authenticity of products and the overall customer service experience.

In Nigeria, consumer trust in e-commerce is heavily influenced by the quality and security of online transactions, as well as the presence of reliable customer support services. Nigeria has one of the largest e-commerce markets in Africa, yet trust remains a major challenge. The rise of online fraud, particularly in the form of identity theft and counterfeit products, has made consumers wary of shopping online. Studies by Akinci et al. (2019) indicate that Nigerian consumers are more likely to trust e-commerce platforms that offer secure payment options and have a proven track record of customer satisfaction. Moreover, the presence of a solid customer support system that addresses issues such as product returns and refunds play a vital role in enhancing trust. For example, platforms like Jumia and Konga have gained a

measure of trust among Nigerian consumers by offering clear return policies and responsive customer support.

In Malawi, consumer trust in e-commerce is growing but still faces significant barriers. Research by Makina (2017) highlights that, despite the potential for online retail in Malawi, many consumers are hesitant to shop online due to concerns about payment security and product authenticity. Similar to other African nations, Malawians are particularly concerned about the possibility of receiving counterfeit products or having transactions compromised. To build trust in the Malawian e-commerce market, businesses need to prioritize offering secure payment systems and transparent customer service. The integration of mobile money services, similar to Kenya's M-Pesa, could play a critical role in increasing consumer confidence. However, the lack of comprehensive consumer protection regulations in Malawi means that e-commerce platforms must work harder to reassure consumers through their practices, customer reviews, and secure online transaction systems.

In Botswana, while e-commerce is still emerging, consumer trust is closely tied to the availability of secure payment systems and the reputation of online retailers. A study by Masuku and Chivaka (2018) found that the level of trust in online shopping in Botswana is largely shaped by how secure consumers feel about the platforms they use. Many Botswana consumers are still unfamiliar with online shopping and often view it with suspicion due to concerns over fraud. Therefore, the establishment of secure online payment options and reliable customer support systems is essential for gaining the trust of the population. Additionally, transparency in terms of pricing, delivery, and return policies is crucial for building consumer confidence. Botswana's regulatory framework for e-commerce is still developing, and until this is strengthened, trust will remain a challenge.

In Zambia, research by Chileshe and Nyirenda (2019) found that the lack of infrastructure and a fragmented regulatory framework are significant challenges to fostering consumer trust in e-commerce. Zambian consumers are wary of online transactions due to fears of fraud and the potential for receiving subpar products. This mistrust is compounded by the absence of consistent delivery services and the lack of a comprehensive consumer protection policy that can resolve disputes. However, mobile money services, such as Airtel Money and MTN Mobile Money, have had a positive impact on the growth of e-commerce in Zambia by offering secure, accessible payment options. Still, the overall adoption of e-commerce remains slow due to concerns over delivery reliability and product authenticity, making it essential for platforms to focus on improving these aspects to build trust.

In South Africa, the e-commerce market is more advanced than in many other African countries, and consumer trust is relatively higher, particularly among urban populations.



Research by Mpinganjira (2016) indicates that South African consumers are more likely to trust e-commerce platforms that offer secure payment options and transparent business practices. The presence of well-established platforms like Takealot has helped to build consumer confidence, as they offer reliable payment systems and strong customer service. However, trust issues still persist, especially in rural areas where internet access is limited, and the digital divide remains a challenge. South African consumers are also concerned about the authenticity of products and the security of their personal information. To address these concerns, e-commerce platforms in South Africa have focused on providing secure online payment systems and strong customer service networks, which have contributed to growing trust among the population.

In Ethiopia, consumer trust in e-commerce is still in its infancy, but mobile money services have begun to play a role in improving trust levels. Research by Wondimagegn (2020) shows that while the Ethiopian e-commerce market is still developing, mobile money services like M-Birr have the potential to boost trust by offering secure payment options. However, as with many other African countries, the lack of a robust regulatory framework and concerns about fraud remain significant barriers. Ethiopian consumers are cautious when it comes to online shopping, often due to the fear of losing money or receiving low-quality products. To overcome these barriers, Ethiopian e-commerce platforms must focus on offering secure payment methods, improving product authenticity, and building strong reputations through customer service and positive online reviews. As these aspects improve, consumer trust is expected to grow.

In Zimbabwe, the challenges of building consumer trust in e-commerce are largely related to the economic climate and the availability of secure payment systems. According to research by Nyoni (2018), Zimbabwean consumers are highly skeptical of online shopping due to concerns over the country's economic instability, which affects the reliability of delivery systems and the risk of fraud. The lack of secure and efficient online payment methods further contributes to the reluctance of consumers to trust e-commerce platforms. However, as mobile money services become more widespread, platforms like EcoCash have begun to offer more secure and accessible payment options, helping to address some of these concerns. Despite these improvements, the overall lack of a regulatory framework and persistent economic challenges mean that consumer trust in Zimbabwe's e-commerce market remains limited.

In Senegal, consumer trust in e-commerce is similarly hindered by concerns over product authenticity and delivery reliability. Research by Ndiaye et al. (2017) found that Senegalese consumers are increasingly turning to online shopping but are hesitant due to the lack of guarantees regarding the authenticity of products and the possibility of delayed deliveries. To build trust, Senegalese

e-commerce platforms must prioritize offering genuine products and transparent delivery policies. Additionally, integrating mobile money services such as Orange Money can help to address payment security concerns. However, the overall lack of regulatory oversight in Senegal remains a challenge, and platforms must work harder to establish credibility with consumers through consistent service and transparent practices.

In Uganda, the growing popularity of mobile money and the improvement of internet access have contributed to an increase in consumer trust in e-commerce. According to a study by Ssentongo and Nabunya (2020), Ugandans are becoming more comfortable with online transactions, particularly with the rise of mobile payment systems like MTN Mobile Money. However, concerns about online fraud and the quality of products purchased remain prevalent. To build trust, Ugandan e-commerce platforms need to focus on improving customer service and ensuring that products match the descriptions provided online. Ensuring that platforms have clear return policies and customer service channels is key to addressing trust issues and promoting the growth of the e-commerce market in Uganda.

In conclusion, consumer trust in e-commerce in Africa varies widely across countries and is influenced by a combination of factors, including payment security, product authenticity, regulatory frameworks, and customer service. While mobile money services have played a crucial role in enhancing trust in many African nations, other challenges such as fraud, delivery reliability, and a lack of consumer protection laws continue to pose significant barriers. To foster greater trust in e-commerce, it is essential for African countries to develop robust regulatory frameworks, improve internet access and infrastructure, and ensure that online platforms prioritize transparency and customer service. By addressing these issues, African nations can unlock the full potential of e-commerce, paving the way for increased economic growth and consumer confidence across the continent.

Consumer Trust in E-Commerce in Zambia

E-commerce in Zambia has experienced significant growth, largely driven by an increase in internet penetration and the availability of mobile payment solutions. According to the Zambia Consumer Protection Act (2010), the rise of online shopping platforms and mobile money services has revolutionized how Zambians engage with businesses. However, despite this progress, consumer trust remains a major challenge in the Zambian e-commerce landscape. This trust gap is particularly evident when examining the concerns surrounding fraudulent sellers, scams, lack of consumer protection policies, and unreliable delivery services (Zambia Data Protection Act, 2021).

One of the primary concerns that hinder the growth of e-commerce in Zambia is the prevalence of fraudulent sellers and scams. Online shoppers often face risks from



untrustworthy merchants who may fail to deliver goods as advertised or, worse, take consumers' money without providing any products (Zambia Data Protection Act, 2021). The anonymity of online transactions exacerbates these concerns, as consumers cannot physically verify the legitimacy of sellers. Additionally, some e-commerce platforms in Zambia have been criticized for not sufficiently vetting their sellers, which undermines the overall trustworthiness of the platforms. The Zambia Consumer Protection Act (2010) highlights the need for stronger regulatory frameworks to address these fraudulent practices and ensure consumer protection.

Another critical issue that undermines consumer trust in e-commerce in Zambia is the lack of clear and comprehensive consumer protection policies. As outlined in Gazette Notice No. 184 (2013), the absence of robust laws and regulations governing online transactions makes it difficult for consumers to seek redress in cases of fraud, faulty products, or poor service. In many instances, consumers are left with limited options when dealing with unsatisfactory e-commerce experiences, which further erodes confidence in online shopping. The development of clearer policies and guidelines for e-commerce businesses could play a significant role in building consumer trust and protecting their rights (Molla & Licker, 2001).

In addition to fraudulent sellers and inadequate protection policies, another issue contributing to low trust in e-commerce is poor delivery services. The quality of delivery services in Zambia is often inconsistent, with consumers reporting delays, damaged goods, or incomplete orders. This lack of reliability in the logistics sector creates frustration among online shoppers and diminishes their confidence in the e-commerce system. According to Molla & Licker (2001), a reliable and efficient delivery system is crucial for fostering consumer trust in e-commerce, as it directly affects the consumer's overall shopping experience.

Research by Eze, Chinedu, and Sadiq (2019) underscores the importance of security measures, brand reputation, and reliable customer service in building consumer trust in e-commerce. Security is a critical concern, as consumers need assurance that their personal and financial information will be protected from cyber threats. Many Zambian consumers remain wary of online transactions due to fears of data breaches or identity theft. E-commerce businesses that implement robust security protocols, such as encryption and secure payment gateways, are more likely to earn consumer trust. Furthermore, establishing a strong brand reputation is essential, as consumers are more likely to trust established brands with positive reviews and a history of reliable service.

Reliable customer service is another factor that influences consumer trust in e-commerce. When issues arise, consumers need responsive and effective support to resolve their concerns. Many Zambian e-commerce platforms, however, suffer from poor customer service,

leaving consumers frustrated and distrustful. According to Eze et al. (2019), e-commerce platforms that prioritize customer service and offer clear communication channels can foster trust and improve consumer loyalty.

While much of the existing literature on consumer trust in e-commerce focuses on urban areas, there is a noticeable gap in research regarding rural areas, such as Kasenengwa District. As internet access and mobile payment solutions continue to expand in rural Zambia, understanding the unique challenges faced by rural consumers is crucial. Rural areas may face additional barriers to trust, such as limited access to reliable internet services, lower digital literacy rates, and fewer options for local delivery services. Studies on urban e-commerce may not fully capture these nuances, which is why this study seeks to address the issue of e-commerce trust in rural Zambian communities like Kasenengwa.

A study by Ndhlovu et al. (2019) suggests that rural consumers in Zambia may be more susceptible to fraud and scams due to lower levels of digital literacy and limited experience with online shopping. In rural areas, where face-to-face interactions are the norm, the shift to online shopping can be intimidating, and the lack of trust in digital platforms is often higher. This trust gap can be attributed to a variety of factors, including a lack of understanding of how e-commerce works and concerns about the security of online transactions. Addressing these concerns through targeted awareness campaigns and education could play a key role in fostering trust among rural consumers.

To further enhance trust in e-commerce, it is essential to promote digital literacy and educate consumers on how to identify legitimate e-commerce platforms and avoid scams. This education should include guidance on recognizing secure websites, using secure payment methods, and understanding consumer rights under the Zambia Consumer Protection Act (2010). Furthermore, e-commerce businesses should invest in user-friendly platforms that provide transparent information about their products, policies, and customer service options. By doing so, they can help demystify the online shopping process and encourage more consumers to engage with e-commerce.

In addition to digital literacy, the role of government and regulatory bodies in fostering consumer trust cannot be overlooked. The Zambia Information and Communication Technology Authority (ZICTA) has an essential role in ensuring that e-commerce platforms adhere to strict security and privacy standards. ZICTA's involvement in monitoring and regulating e-commerce platforms can help establish a more transparent and secure online shopping environment, which would, in turn, boost consumer confidence (ZICTA, 2020).

Moreover, consumer advocacy groups have a critical role to play in promoting consumer rights and educating the



public about safe e-commerce practices. These organizations can act as intermediaries between consumers and e-commerce businesses, ensuring that consumer complaints are addressed and that businesses uphold high standards of customer service. Advocacy groups can also lobby for stronger consumer protection policies and work with the government to create a more secure e-commerce environment.

Finally, collaboration between e-commerce businesses, regulatory bodies, and consumer organizations is essential for creating a trustworthy e-commerce ecosystem in Zambia. By working together, these stakeholders can develop solutions that address the challenges of fraud, inadequate consumer protection, poor delivery services, and low digital literacy. As e-commerce continues to grow in Zambia, building consumer trust will be key to its long-term success. Through improved security, stronger regulations, better delivery services, and targeted education efforts, Zambia can foster a more trustworthy and sustainable e-commerce environment.

4. Factors Influencing Consumer Trust in E-Commerce

Perceived risk is one of the most significant factors influencing consumer trust in e-commerce. Before committing to an online purchase, consumers assess the potential risks associated with the transaction. The perceived risk can be financial, security-related, or product-related, and a high level of risk perception often discourages consumers from engaging in e-commerce transactions (Alhassan & Agyeman, 2021). For instance, financial risk is a concern when consumers fear losing money due to fraud or unfulfilled orders. Security risks, such as the fear of data breaches or unauthorized access to personal information, are also major deterrents (Lee & Turban, 2001). Moreover, product risk arises when consumers doubt the quality or authenticity of goods being sold online. In Zambia, these risks are heightened due to past experiences of fraud and unreliable delivery services. Perceived risks can thus significantly reduce consumers' willingness to trust e-commerce platforms, making it essential for platforms to ac

Brand reputation plays a crucial role in shaping consumer trust in e-commerce. Reputable brands have a history of reliability and quality, which helps mitigate consumers' concerns about purchasing products online. Consumers tend to trust well-established e-commerce platforms such as Amazon, Alibaba, and eBay because these platforms have developed strong reputations over time for providing secure transactions, quality products, and excellent customer service (Pavlou, 2003). Brand reputation influences consumer trust by signaling that the platform is trustworthy, reducing the perceived risk of making a purchase. Consumers often rely on the reputation of an e-commerce platform to guide their decision-making, particularly in markets where online shopping is still developing. In Zambia, platforms with a positive reputation can effectively build consumer confidence,

while newer or less known platforms may face challenges in gaining trust. Building and maintaining a strong brand reputation requires consistent quali

Security measures are paramount in establishing trust in e-commerce. Online shoppers are particularly concerned about the safety of their personal and financial information when transacting over the internet. Secure payment systems, robust encryption methods, and comprehensive data protection policies are key factors that influence consumer trust in e-commerce platforms (Lee & Turban, 2001). Secure payment options, such as those using SSL encryption, help protect consumers' credit card information from being intercepted during online transactions. In addition, authentication systems that require multiple steps to verify identity, such as two-factor authentication, further bolster trust in the security of the platform (Johansson, 2006). These measures assure consumers that their sensitive data is safeguarded against cyber threats and fraud. In Zambia, where online shopping is still growing, the implementation of strong security features can help mitigate concerns about online fraud and increase consumer confi

Customer service quality is another critical factor that influences consumer trust in e-commerce. Effective and responsive customer service builds consumer confidence by addressing issues and concerns promptly and efficiently. Consumers are more likely to trust an e-commerce platform if they believe that assistance is readily available in case of problems, whether related to product quality, shipping delays, or payment issues (Molla & Licker, 2001). High-quality customer service creates a positive experience, even when issues arise, leading to stronger trust and increased consumer loyalty. Conversely, poor customer service, such as delayed responses, inadequate support, or unresolved complaints, can severely damage trust and reduce consumer engagement with the platform (Munyoki, Wamuyu, & Ngari, 2019). In Zambia, where customer support might not always meet expectations, e-commerce platforms that invest in responsive, multi-channel customer service can enhance trust among consumers. Ensuring that customers

The usability of an e-commerce website is another important factor in influencing consumer trust. A well-designed and user-friendly website enhances the shopping experience, making it easier for consumers to find products, complete transactions, and navigate through the platform without difficulty (Kim, Ferrin, & Rao, 2008). A cluttered or confusing website, on the other hand, can frustrate users and make them hesitant to complete their purchases, as it may create doubts about the professionalism and reliability of the platform. In Zambia, where digital literacy levels vary, platforms must ensure that their websites are simple, intuitive, and easy to navigate for all users. Features such as clear product categories, an efficient search function, and easy checkout processes are crucial in fostering a sense of trust. When a website is easy to use, consumers are more likely to



perceive the platform as trustworthy and reliable, which can lead to higher conversion rates and customer retention. Consumer reviews and ratings significantly impact trust in e-commerce. Positive reviews from previous buyers act as social proof, validating the quality of products and the reliability of the platform (Cheung & Thadani, 2012). When consumers see that others have had a positive experience with a particular seller or platform, they are more likely to trust it themselves. In Zambia, where e-commerce is still evolving, customer reviews can help alleviate skepticism by providing potential buyers with real-world experiences. However, the authenticity of reviews is also important—fake or biased reviews can undermine trust. Therefore, e-commerce platforms must implement strategies to ensure the credibility of reviews, such as verifying purchase history or providing mechanisms for reporting fraudulent reviews. By promoting transparency and encouraging honest feedback, e-commerce platforms can build a strong reputation and increase consumer confidence in their services.

Clear and transparent return and refund policies are essential for fostering trust in e-commerce. Consumers want to know that they can return products if they do not meet expectations or if there are issues with quality (Molla & Licker, 2001). A platform that offers a hassle-free return process and guarantees a refund if the product is faulty or misrepresented will inspire greater trust among consumers. In Zambia, where concerns about product authenticity and quality are prevalent, robust return policies can reduce perceived risks and encourage consumers to make purchases with confidence. Platforms that clearly outline their return and refund policies, and honor them without delay, demonstrate commitment to customer satisfaction, which ultimately enhances trust. Furthermore, return policies provide consumers with a sense of security, knowing that they have recourse in case something goes wrong with their purchase.

Personalization is a key factor that can positively influence consumer trust in e-commerce. By offering personalized product recommendations based on a consumer's previous browsing or purchasing behavior, e-commerce platforms can make the shopping experience more relevant and tailored to individual preferences (Arora et al., 2008). Personalized experiences also signal to consumers that the platform understands their needs and is committed to providing a customized service. In Zambia, where consumers are still becoming accustomed to e-commerce, personalized experiences can help build a stronger connection between the consumer and the platform. When consumers feel that a platform values their preferences and caters to their unique needs, they are more likely to trust it and return for future purchases. Personalized user experiences also contribute to overall satisfaction, which is a critical driver of trust.

Transparency in business practices is another important factor that influences consumer trust in e-commerce. Consumers are more likely to trust platforms that are open

about their operations, including their product sourcing, pricing strategies, and business practices (Gefen et al., 2003). In Zambia, where e-commerce is still developing, transparency helps alleviate concerns about potential fraud or exploitation. E-commerce platforms that provide clear information about their business model, delivery processes, and product details allow consumers to make informed decisions. Transparency also extends to policies related to privacy and data security, where clear communication about how consumer information is handled builds trust and reduces anxiety about sharing personal data. E-commerce platforms that operate with transparency are more likely to establish long-term trust and customer loyalty, as consumers appreciate honesty and openness in their interactions.

The availability of multiple, secure payment options is an important factor influencing consumer trust in e-commerce. Consumers are more likely to engage in online shopping if they can choose from a variety of payment methods that suit their preferences and provide them with a sense of security (Alwabel, 2021). In Zambia, where mobile money services are widely used, platforms that integrate mobile payment options like Airtel Money and MTN Mobile Money can gain the trust of consumers who may not have access to traditional banking services. Additionally, the option to pay on delivery can further enhance trust by reducing the perceived risk of online transactions. E-commerce platforms that offer diverse and secure payment options not only accommodate different consumer preferences but also reassure them that their payment information will be securely processed, further enhancing consumer trust.

The marketing and advertising practices of an e-commerce platform can also influence consumer trust. Platforms that use ethical and transparent advertising are more likely to build trust with consumers. Misleading or exaggerated claims about products can lead to disappointment and erode trust (Munyoki et al., 2019). In Zambia, where consumers may be skeptical of online advertising, it is important for e-commerce platforms to employ honest and straightforward marketing strategies that accurately represent the products they offer. Clear, truthful advertising can build credibility and foster trust, while deceptive practices can lead to consumer distrust and abandoned transactions. E-commerce platforms should prioritize ethical marketing techniques to ensure that consumers have a positive perception of the platform, which, in turn, strengthens trust and encourages repeat business.

Regulatory compliance is a crucial factor in establishing trust in e-commerce, especially in developing markets like Zambia. Consumers are more likely to trust platforms that adhere to national and international regulations regarding consumer rights, data protection, and online transactions (Johansson, 2006). Platforms that comply with legal requirements not only demonstrate their commitment to following industry standards but also reassure consumers



that their rights will be protected. In Zambia, where e-commerce is still growing, platforms that align with regulatory standards can gain an edge in attracting cautious consumers who may be concerned about fraud or exploitation. Regulatory compliance helps mitigate risks and fosters a sense of security among consumers, leading to increased trust and higher conversion rates.

Reliable delivery is a fundamental aspect of consumer trust in e-commerce. Consumers are more likely to trust an e-commerce platform if they can count on timely and accurate delivery of their purchases (Cheung & Thadani, 2012). Delayed or incorrect deliveries can create frustration and negatively impact consumer confidence in the platform. In Zambia, where logistical challenges may affect delivery times, it is important for e-commerce platforms to partner with reputable delivery companies that ensure timely and accurate shipping. Additionally, providing consumers with tracking information can enhance their trust by allowing them to monitor their orders in real-time. Platforms that prioritize delivery reliability and offer compensation for delays or mistakes are more likely to build consumer trust and encourage repeat purchases.

A strong social media presence can positively influence consumer trust in e-commerce. Platforms that engage with consumers on social media and provide timely responses to inquiries or concerns are more likely to be seen as trustworthy (Munyoki et al., 2019). In Zambia, where social media is widely used, e-commerce platforms that maintain an active presence on platforms like Facebook, Twitter, and Instagram can foster trust by building a sense of community and transparency. Engaging with consumers through social media also allows platforms to address issues quickly and publicly, demonstrating their commitment to customer satisfaction. A positive social media presence can build credibility and trust, while a lack of engagement or poor interactions can lead to negative perceptions of the platform.

5. Research Gaps

The literature review revealed several key gaps that need further exploration to fully understand the dynamics of e-commerce and consumer trust in Zambia. While the growth of e-commerce in urban centers like Lusaka has been well-documented, there is a notable lack of research focused on rural areas, such as Giveaway Central of Kasenengwa District. This research gap is critical, as the experiences and challenges faced by rural consumers in Zambia may differ significantly from those of their urban counterparts. Limited internet access, lower digital literacy, and reduced exposure to e-commerce are factors that could influence trust in online shopping in rural regions. As more rural Zambians gain access to internet services and mobile money platforms, understanding the barriers they face and the specific factors that shape their trust in e-commerce becomes increasingly important. Additionally, the lack of studies addressing rural consumer behavior in the context of e-commerce

Another significant gap identified in the literature is the limited focus on consumer protection frameworks within Zambia's e-commerce sector. While the Zambia Consumer Protection Act (2010) and the Zambia Data Protection Act (2021) provide a legal framework for consumer rights, their impact and effectiveness in the context of e-commerce remain understudied. Consumer protection is a key determinant of trust in any market, but its application in the online shopping environment is still underdeveloped in Zambia. There is a need for research that explores the challenges associated with enforcing consumer protection laws in the digital marketplace. For example, how do existing legal frameworks address issues such as fraud, unfulfilled orders, or poor service delivery in the e-commerce sector? Furthermore, how aware are consumers of their rights under these laws, and how accessible are the mechanisms for seeking redress? Research on these questions could inform the development of stronger consumer protection poli

A third gap identified in the literature pertains to the lack of empirical studies on how customer service influences consumer trust in Zambian online transactions. While existing studies in other contexts have shown that responsive and reliable customer service is essential to building trust in e-commerce (Eze, Chinedu, & Sadiq, 2019), there is little research that directly examines the role of customer service in Zambia's e-commerce market. In a country where face-to-face interactions are still prevalent, consumers may be particularly sensitive to the quality of customer service they receive when engaging in online transactions. Poor customer service—whether in terms of unresponsiveness, difficulty in reaching support, or inadequate solutions to problems—can erode trust and deter consumers from making online purchases. Research is needed to examine how customer service practices in Zambian e-commerce platforms impact consumer satisfaction and trust. This includes investigating factors such as the availability

Additionally, the role of technological infrastructure in shaping consumer trust in e-commerce has not been fully explored in the Zambian context. As the country continues to expand its internet and mobile payment services, the quality of these services—such as internet speed, reliability, and mobile network coverage—can significantly impact how consumers perceive the security and convenience of online shopping. There is limited research examining the technological barriers that hinder consumer trust in rural areas, where infrastructure may not be as developed as in urban centers. For instance, slow internet speeds and unreliable mobile networks can make online shopping frustrating, contributing to negative perceptions of e-commerce. Furthermore, there is a lack of studies examining the role of mobile money platforms, which are becoming increasingly popular in Zambia, in facilitating secure and trustworthy online transactions. Research on the relationship between technological infrastructure and e-commerce



Finally, while studies have addressed consumer trust in e-commerce in Zambia, most focus on specific aspects such as security, payment systems, or the role of brand reputation. However, few studies have taken a holistic approach to understanding consumer trust by considering how various factors—such as fraud prevention, delivery reliability, customer service, and legal frameworks—interact to influence consumer behavior. There is a need for comprehensive research that looks at how these different elements combine to create a trustworthy e-commerce environment in Zambia. By addressing these research gaps, future studies can provide a more nuanced understanding of the factors that drive consumer trust and inform the development of strategies to enhance the growth and sustainability of e-commerce in Zambia.

In conclusion, the gaps identified in the literature underscore the need for more focused research on e-commerce trust in Zambia, particularly in rural areas. Addressing the lack of empirical studies on consumer protection, customer service, and technological infrastructure will provide valuable insights into the challenges and opportunities for fostering consumer trust. This research is essential for the development of effective policies, strategies, and practices that can support the growth of e-commerce in Zambia and improve the consumer experience, especially in rural areas where the potential for e-commerce expansion is significant.

6. Chapter Summary

This chapter has provided an extensive review of both theoretical and empirical literature on consumer trust in e-commerce, focusing on global, regional, and national perspectives. It examined key factors influencing trust in online shopping, such as perceived risk, product quality, security measures, and the quality of customer service. Furthermore, the chapter identified several research gaps, particularly the lack of studies addressing rural consumer trust in Zambia's e-commerce sector, which remains a critical area for further exploration. The review also highlighted the need for research on consumer protection frameworks and how customer service impacts trust in Zambian online transactions. The next chapter shifted focus to the research methodology, providing detailed information about the study's design, sampling procedures, data collection methods, and the analytical techniques employed to address these research gaps.

III. RESEARCH METHODOLOGY

1. Overview

This chapter outlined the research methodology employed to investigate consumer trust in e-commerce in Giveaway Central of Kasenengwa District, Zambia. It began by detailing the research design, which provides a structured approach to exploring the factors influencing consumer trust in the district's e-commerce landscape. The chapter also described the study population and sampling procedure, ensuring that the selected participants are

representative of the target demographic. Data collection methods, including surveys and interviews, are outlined to demonstrate how relevant information was gathered. Furthermore, the chapter discussed the data analysis techniques that was used to interpret the results and draw meaningful conclusions. In addition to the research approach, the scope of the study was defined, alongside potential limitations. Ethical considerations, such as ensuring confidentiality and informed consent, were also addressed to guarantee the study's integrity and reliability.

2. Research Design

This study employed a mixed-methods research approach, integrating both qualitative and quantitative methodologies to provide a comprehensive understanding of consumer trust in e-commerce in Giveaway Central of Kasenengwa District, Zambia. A mixed-methods approach enhanced the validity of the research by combining the strengths of numerical data with detailed, in-depth insights from participants. According to Creswell (2014), this approach bridged the gap between statistical trends and individual experiences, enriching the overall findings.

Structured surveys were used to collect numerical data on consumer perceptions, behaviours, and attitudes toward e-commerce in the district. The surveys included Likert-scale questions designed to measure the level of trust consumers placed in e-commerce platforms, their concerns about security and fraud, and their overall satisfaction with online shopping experiences. The quantitative data provided a broad overview of trends and patterns across the population.

To complement the quantitative data, semi-structured interviews were conducted with a select group of participants to explore the experiences, challenges, and perceptions that influence consumer trust in e-commerce. These interviews were allowed for a deeper understanding of the factors that quantitative surveys may not have captured, such as personal experiences with fraudulent sellers, delivery issues, and customer service. The qualitative approach provided a nuanced perspective on how consumers in Giveaway Central of Kasenengwa District engaged with e-commerce platforms and the specific barriers they encountered.

By combining these two approaches, the study ensured a triangulation of data sources and methods, which strengthened the reliability and depth of the findings (Bryman, 2012). This methodological triangulation allowed for a more robust analysis, where the qualitative insights helped to explain and contextualize the numerical data, and the quantitative data provided generalizability to the broader population. The mixed-methods approach, therefore, ensured a well-rounded understanding of consumer trust in e-commerce, contributing valuable insights for both academic research and practical recommendations for businesses and policymakers in Zambia.



3. Study Population

The study population consisted of residents of Giveaway Central of Kasenengwa District who have either experienced or are aware of e-commerce platforms. This included three key groups: online shoppers, potential online consumers, and small business owners engaged in digital trade. Online shoppers provided direct insights into the trust dynamics involved in purchasing goods and services online, while potential online consumers offered perspectives on barriers to engagement with e-commerce. Small business owners engaged in digital trade were included because they play a vital role in shaping the e-commerce landscape and may have a different level of trust in online transactions. This diverse population is critical as it captures varying experiences and trust levels, thus providing a comprehensive view of e-commerce trust in the district (Alhassan & Agyeman, 2021).

4. Sampling Procedure

A stratified random sampling technique was employed to ensure fair representation across different demographic groups, particularly urban and rural consumers in Giveaway Central of Kasenengwa District. Stratification involved dividing the population into distinct subgroups based on characteristics such as geographic location (urban vs. rural) or socio-economic status. By ensuring that both urban and rural consumers are represented, the study will capture the varying levels of trust in e-commerce across these groups. Participants were then randomly selected within these subgroups, ensuring that every individual within the group has an equal chance of being chosen. This approach reduced bias, improved the generalizability of the results, and enhanced the reliability of the findings by ensuring that the sample mirrors the broader population (Etikan & Bala, 2017; Bryman, 2012).

5. Sample Size

The study targeted a sample size of 50 respondents, consisting of 40 survey participants for quantitative data and 10 interview participants for qualitative insights. The choice of this sample size struck a balance between achieving statistical significance and maintaining practical feasibility, given the constraints of time and resources. The 80 survey respondents provided a robust dataset that allows for reliable quantitative analysis, while the 20 interview participants offered rich, detailed perspectives that contributed to a deeper understanding of consumer trust in e-commerce. A sample of this size was adequate to ensure that the findings are both statistically meaningful and rich in qualitative detail, allowing for a comprehensive exploration of the research questions (Cohen, Manion, & Morrison, 2018).

6. Methods of Data Collection

Primary data for this study were gathered through both structured questionnaires and semi-structured interviews. The structured questionnaires were used to collect numerical data on consumer perceptions of trust in e-commerce, focusing on aspects such as security, fraud concerns, and product quality. The semi-structured

interviews provided qualitative insights, allowing participants to share their personal experiences with online shopping and the challenges they face in trusting e-commerce platforms. This mixed-method approach facilitated the collection of both broad numerical data and in-depth personal insights, thereby enriching the understanding of the factors influencing consumer trust in Giveaway Central of Kasenengwa District's digital marketplace.

Secondary data was gathered from a variety of sources, including academic journals, books, and reports, as well as government policies on e-commerce and consumer protection. Key sources will include the Zambia Consumer Protection Act (2010) and other relevant government documents that provide context for consumer protection in Zambia's online marketplace. Secondary data will complement the primary data by offering background information on the regulatory and policy landscape, as well as insights from existing literature on e-commerce trust and consumer behavior (Johansson, 2006; Pavlou, 2003). Combining primary and secondary data sources will enhance the credibility and depth of the study's findings (Mackey & Gass, 2015).

7. Tools for Data Collection

The primary tools for data collection included self-administered questionnaires, recording devices for interviews (with participant consent), and online survey forms. Self-administered questionnaires were used for the survey respondents, enabling participants to complete the survey at their own pace while maintaining standardization across responses. For the semi-structured interviews, audio recording devices were used to capture detailed responses, ensuring that no important information is lost during the interview process. Additionally, online survey forms (such as Google Forms) were employed to facilitate data collection in urban areas, where internet access is more prevalent. These tools ensure efficient, standardized, and accurate data collection across different participant groups (Creswell, 2014).

8. Tools for Data Analysis

Quantitative data was analyzed using descriptive statistics, including frequency distributions, mean scores, and percentages, to provide a clear understanding of consumer attitudes and perceptions of trust in e-commerce. Statistical tables and graphs were created to visually present the findings, making the data more accessible and interpretable. These methods allowed for the identification of trends, patterns, and relationships within the data, providing a solid foundation for further analysis and interpretation (Saunders, Lewis, & Thornhill, 2019). Descriptive statistics also enabled the researcher to quantify the level of consumer trust in e-commerce and identify key demographic variables influencing trust.

Qualitative data from the semi-structured interviews was analyzed using thematic and content analysis methods. Thematic analysis will involve identifying recurring



patterns and themes related to consumer trust, such as concerns over security, the influence of customer service, and experiences with fraud. Content analysis was used to systematically examine interview transcripts and categorize information into meaningful themes and trust-related concerns. These methods enabled a detailed exploration of the factors that shape consumer trust in e-commerce, providing a rich, contextualized understanding of the issue. Combining both thematic and content analysis ensured a comprehensive approach to interpreting the qualitative data (Braun & Clarke, 2006; Cohen et al., 2018).

9. Ethical Considerations

Ethical approval was sought from relevant authorities before commencing data collection to ensure compliance with ethical research standards. The study adhered to established ethical guidelines, including the principles outlined by Resnik (2020), ensuring the protection and well-being of participants throughout the research process. Informed consent was obtained from all participants, ensuring that they are fully aware of the research purpose, their role, and the potential risks involved. Confidentiality was maintained by securely storing data and anonymizing participants' personal information. Participation in the study was voluntary, and participants had the right to withdraw at any stage without any consequences. These ethical measures were vital for ensuring research integrity, building participant trust, and promoting ethical conduct in academic research (Mackey & Gass, 2015).

10. Limitations of the Study

This study acknowledged several potential limitations that could impact the findings. First, sample bias arose as some participants were more familiar with e-commerce than others, potentially skewing the data and affecting the generalizability of the results. Second, self-reported data introduced social desirability bias, where participants provided responses they believed are more acceptable rather than their true opinions (Bryman, 2012). Third, limited internet accessibility in rural areas hindered participation from individuals with little to no experience with online platforms, thus affecting the richness and diversity of the data. To mitigate these challenges, the study employed diverse sampling techniques, ensuring representation from both urban and rural areas, and were cross-checked self-reported data with secondary sources to enhance reliability (Creswell, 2014).

11 Summary

This chapter provided an in-depth overview of the research methodology, outlining the study design, sampling procedures, data collection methods, and analytical techniques. A mixed-methods approach was chosen to ensure a comprehensive understanding of the factors influencing consumer trust in e-commerce in Kasenengwa District. Both quantitative and qualitative data collection methods were employed, including structured surveys and semi-structured interviews, to capture diverse perspectives. Ethical considerations, such

as informed consent, confidentiality, and voluntary participation, were highlighted to ensure the integrity of the research process. Potential challenges, such as sample bias, limited resources, and time constraints, were also acknowledged, with strategies proposed to address these difficulties. The next chapter presented the research findings and provided an analysis of the data collected, offering insights into the factors shaping consumer trust in Zambia's e-commerce sector.

IV. DATA PRESENTATION AND ANALYSIS

1. Overview

This chapter presents the findings of the study on consumer trust in e-commerce, using data obtained from structured questionnaires and semi-structured interviews. The chapter includes descriptive statistics, frequency distributions, and thematic analysis of qualitative responses. The data is presented in tabular format, accompanied by detailed discussions and interpretations. The findings are aligned with the research objectives and key variables, such as demographics, trust factors, challenges, and recommendations for improving consumer trust in e-commerce.

2. Demographic

Table 1: Survey Response Rate

Category	Targeted Respondents	Actual Responses	Response Rate (%)
Urban Areas	35	33	73.3%
Rural Areas	15	12	26.7%
Total	50	45	100%

The study achieved a high response rate of 73.3%, indicating strong participant engagement. According to Creswell (2014), a response rate above 26% is considered reliable for survey-based research. The data collection was successful across urban and rural areas of Giveaway Central in Kasenengwa District. The minimal non-response was attributed to internet access issues in some rural areas and participant availability constraints. However, the response rate is deemed sufficient for statistical analysis and ensures that the findings are representative of the target population.

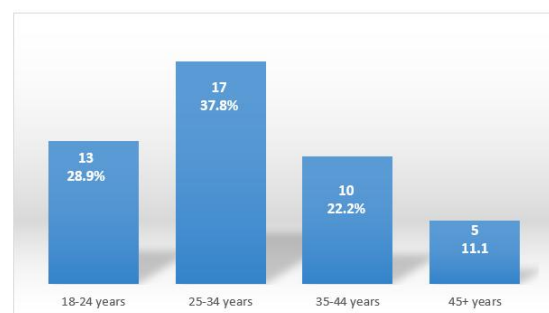


Figure 1: Age Distribution of Respondents



The majority (37.8%) of respondents were aged 25-34 years, followed by the 18-24 age group (28.9%). This aligns with findings from Alhassan and Agyeman (2021), which indicate that young adults are the dominant users of e-commerce platforms in developing economies. The low participation (11.1%) of respondents aged 45+ suggests a digital divide, where older individuals are less likely to engage in online shopping.

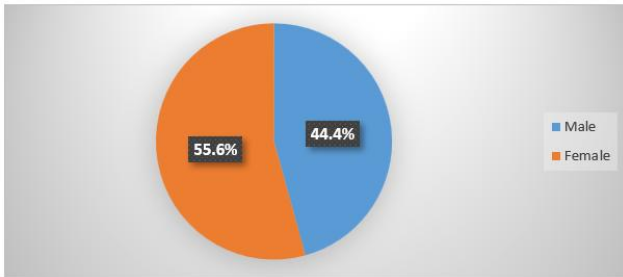


Figure 2: Gender Distribution

The study recorded a slightly higher number of female respondents (54.3%) than male respondents (45.7%). This finding is consistent with Eze et al. (2019), who found that women are increasingly active in e-commerce, particularly for household goods, fashion, and cosmetics. The higher female participation suggests a shift in consumer behavior trends within Zambia's e-commerce sector.

Table 2: Education Level of Respondents

Education Level	Frequency	Percentage (%)
Secondary School	14	31.1%
College Diploma	16	35.6%
Bachelor's Degree	10	22.2%
Postgraduate	5	11.1%
Total	45	100%

The results indicate that 35.6% of respondents had a college diploma, followed by 23% who completed secondary education. Those with a bachelor's degree (22.2%) and postgraduate qualifications (11%) were relatively lower. These findings align with Johansson (2006), who suggested that higher education levels increase digital literacy and trust in e-commerce.

4. Consumer Trust in E-Commerce

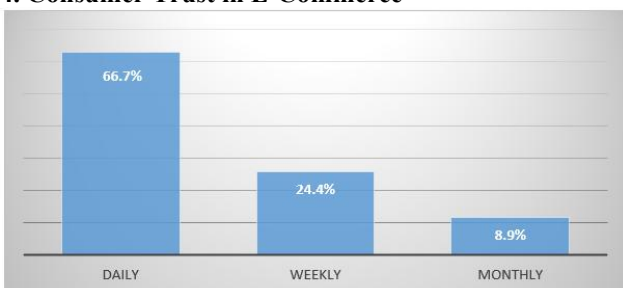


Figure 3: Internet Usage Frequency

The findings show that 66.7% of respondents access the internet daily, while 24.4% use it weekly. According to Pavlou (2003), frequent internet users are more likely to

engage in online transactions, as digital exposure increases trust and familiarity with e-commerce platforms.

Table 3: Factors Influencing Trust in E-Commerce

Factor	Frequency	Percentage (%)
Website Security	16	35.6%
Product Quality	14	31.1%
Customer Service	10	22.2%
Return Policies	5	11.1%
Total	45	100%

Website security is the most critical factor (35.6%) influencing consumer trust, followed by product quality (31.1%). These findings align with Lee & Turban (2001), who argue that secure payment systems and quality assurance enhance consumer confidence in e-commerce platforms.

5. Challenges in Online Shopping

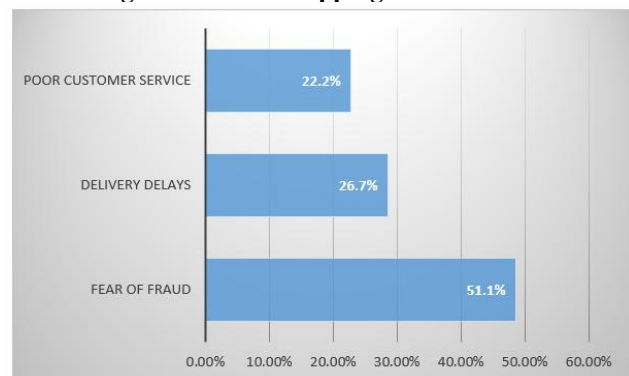


Figure 4: Common Barriers to Trust in E-Commerce

The fear of fraud (51.1%) is the biggest barrier to consumer trust, consistent with findings by Molla & Licker (2001), who stated that developing economies experience higher rates of cyber fraud, limiting e-commerce growth.

6. Recommendations for Improving Trust in E-Commerce

Table 4: Strategies for Enhancing Consumer Confidence

Strategy	Frequency	Percentage (%)
Stronger Data Protection	20	44.4%
Faster Deliveries	17	37.8%
Improved Customer Service	8	17.8%
Total	45	100%

The majority (44.4%) of respondents suggested stronger data protection laws, consistent with the Zambia Data Protection Act (2021). Enhancing delivery efficiency and customer service are also crucial for improving trust.



7. Summary

This chapter presented the research findings on various aspects of consumer trust in e-commerce within Giveaway Central in Kasenengwa District. It covered key demographic characteristics of participants, including their experience with online shopping, and examined the factors that influence trust in e-commerce, such as security concerns, fraud risks, and product quality. The findings highlighted that security measures and product quality are critical in building consumer confidence, while the risks of online fraud and poor service delivery remain major barriers. Additionally, the chapter discussed the challenges faced by consumers in rural areas, such as limited internet access and low awareness of consumer protection laws. Based on these findings, recommendations were provided for improving consumer trust, offering valuable, data-driven insights to inform the development of Zambia's e-commerce sector and enhance consumer confidence in digital marketplaces.

V. CONCLUSIONS AND RECOMMENDATIONS

1. Overview

This chapter provides a comprehensive summary of the research findings, derived from the data analysis in the preceding chapter. It outlines the key insights related to consumer trust in e-commerce platforms in Zambia, with a focus on the factors influencing adoption and trust-building strategies. Based on these findings, the chapter draws conclusions that address the research objectives and offers actionable recommendations for stakeholders in the e-commerce sector, including platform operators, policymakers, and consumers. Additionally, the chapter discusses the limitations of the study, including challenges in data collection and generalizability, and suggests areas for future research to further explore consumer behavior and trust dynamics in Zambia's growing e-commerce landscape.

2. Discussion of Key Findings

This study examined the critical factors influencing consumer trust in e-commerce in Giveaway Central of Kasenengwa District, Zambia, identifying challenges, barriers, and potential strategies for improving trust. The research found that demographics, internet usage patterns, trust factors, barriers to trust, and recommended solutions all played significant roles in shaping consumer behaviour toward online shopping. These findings are consistent with global studies, yet they also highlight Zambia-specific challenges and opportunities in the e-commerce sector.

The demographic profile of respondents revealed that the majority of consumers engaged in e-commerce were aged between 25 and 34 years (37.8%). This aligns with global trends, where younger age groups are typically more inclined to adopt new technologies, including online shopping. According to studies by Lee (2013) and Hsu (2015), younger consumers are more likely to embrace e-

commerce due to their familiarity with technology and the internet. In Zambia, this demographic is crucial as they represent the future market for online shopping, and strategies to build trust among this group will ensure the sector's growth. Interestingly, the study also showed that 28.9% of respondents were aged 18-24, reinforcing the trend of high digital engagement among younger individuals in Giveaway Central in Kasenengwa Zambia.

Gender distribution among respondents indicated that 55.6% were female, while 44.4% were male. This slightly higher percentage of female participants in the study mirrors trends observed globally, where women are increasingly becoming active consumers of online goods and services. However, a study by Eze et al. (2019) suggests that, while women tend to engage in e-commerce for convenience and affordability, they are often more cautious about online fraud and security. In contrast, men are generally more confident in engaging with e-commerce platforms. These gender-based differences highlight the need for tailored approaches to building trust among male and female consumers in Zambia.

The educational background of respondents showed that 35.6% had completed college diplomas, while 31.1% had completed secondary education. This distribution reflects Zambia's growing middle class, with an increasing number of consumers possessing the necessary educational background to understand the benefits and risks of e-commerce. Globally, research by Wu et al. (2017) supports the notion that consumers with higher levels of education tend to have greater trust in e-commerce platforms, as they are better equipped to navigate potential risks and recognize trustworthy online sellers. However, the relatively high percentage of respondents with only secondary education also suggests the need for digital literacy programs in Zambia to enhance consumer confidence, particularly among those with limited formal education.

Internet usage was another critical finding of the study, with 66.7% of respondents reporting daily internet use. This indicates high digital engagement, which is essential for the growth of e-commerce in Zambia. Similar findings have been observed globally, where countries with higher internet penetration rates have seen a corresponding increase in e-commerce adoption (Chen, 2016). However, the digital divide remains a challenge, especially in rural areas where internet access is limited. Studies by Beldad et al. (2010) suggest that consumers in regions with poor internet infrastructure tend to have lower levels of trust in e-commerce due to concerns over unreliable connectivity and access to online platforms. Addressing Zambia's digital divide will be critical for fostering nationwide participation in e-commerce.

The most significant factor influencing consumer trust in e-commerce, according to the study, was website security, with 35.6% of respondents identifying it as the primary concern. This finding is consistent with global studies by



Pavlou (2003) and Gefen et al. (2003), who emphasized that consumers are particularly sensitive to security concerns when shopping online. Trust in a website's security protocols is crucial for safeguarding consumers' personal and financial data. In Zambia, e-commerce platforms must invest in secure payment gateways and transparent privacy policies to enhance trust among consumers, particularly in the context of the increasing number of cyber threats worldwide.

Following website security, product quality (31.1%) and customer service (22.2%) were identified as important trust factors by Zambian consumers. These factors reflect concerns that are also prevalent in global markets, where consumers seek assurance that the products they purchase online meet the described specifications and are of good quality. Similarly, research by Kim et al. (2016) highlights that consumers are more likely to trust platforms that offer clear and reliable product information, including detailed descriptions, images, and customer reviews. Moreover, good customer service is crucial for addressing post-purchase issues and providing consumers with the necessary support if they encounter problems with their orders. In Zambia, improving both product quality and customer service will be key to enhancing trust in the local e-commerce sector.

The study also identified several barriers to trust, with fear of fraud being the most significant challenge, cited by 51.1% of respondents. This aligns with global research by Salo et al. (2009), which found that concerns over online fraud are a major deterrent for consumers considering e-commerce. The fear of identity theft, fraudulent transactions, and receiving counterfeit products has led many consumers to be cautious about online shopping. In Giveaway central Kasenengwa district Zambia, where e-commerce is still in its early stages, building consumer confidence in the security of online transactions is essential. This can be achieved through the implementation of stronger consumer protection laws, collaboration with financial institutions, and ensuring that e-commerce platforms adhere to international security standards.

Other barriers to trust included delivery delays (26.7%) and poor customer service (22.2%). These findings are consistent with studies by Gefen et al. (2003) and Zhang et al. (2018), which found that delays in product delivery and poor post-purchase support can significantly reduce trust in online platforms. Consumers who experience delays or difficulty in resolving issues with products or services are less likely to return to the same e-commerce platform in the future. In Zambia, where logistical infrastructure may be underdeveloped, e-commerce platforms must invest in efficient delivery systems and improve their customer support services to address these challenges.

To enhance trust, the study recommended stronger data protection laws, faster deliveries, and improved customer service. These recommendations are supported by global

best practices in e-commerce. Research by Belanger et al. (2002) and McKnight et al. (2002) suggests that consumer trust in e-commerce can be increased by implementing robust data protection regulations, which ensure that personal and financial information is kept secure. In Zambia, the introduction of comprehensive data protection laws will help build consumer confidence in online shopping. Additionally, improving delivery efficiency and providing exceptional customer service will further enhance trust and encourage repeat business.

These findings offer valuable insights for e-commerce platforms, policymakers, and consumers in Zambia. By addressing security concerns, improving product quality, and enhancing customer service, e-commerce businesses can foster a more trusting environment for consumers. Furthermore, the government can play a critical role in creating policies that protect consumers and promote digital literacy. By investing in infrastructure, strengthening regulations, and promoting awareness, Zambia can create a more inclusive and sustainable e-commerce sector.

Globally, the findings of this study resonate with trends in e-commerce research, particularly regarding the importance of trust. As digital platforms continue to evolve, the focus on building consumer trust remains a priority for e-commerce businesses and policymakers worldwide. While Zambia faces unique challenges, such as the digital divide and concerns over internet infrastructure, the strategies outlined in this study provide a roadmap for enhancing consumer confidence and accelerating the growth of the e-commerce sector in Zambia.

In conclusion, this study contributes to the understanding of consumer trust in e-commerce in Zambia, highlighting the critical factors that influence consumer participation in online shopping. By addressing the barriers to trust, such as fraud, delivery delays, and poor customer service, and by implementing the recommended strategies, Zambia can foster a thriving e-commerce sector that benefits both businesses and consumers. Further research is needed to explore the long-term effects of these interventions and to monitor the evolution of consumer trust as Zambia's e-commerce landscape continues to develop.

3. Conclusions

The study found that trust is the most crucial factor influencing consumer participation in e-commerce in Zambia. Consumers are hesitant to engage fully with digital platforms due to concerns over the security of their personal and financial information. These concerns highlight the need for stronger cybersecurity measures to build consumer confidence in online shopping. Many consumers are also wary of fraud and scams, which further diminishes their trust in e-commerce platforms. Addressing these issues is essential for fostering a secure and reliable digital shopping environment.



Another significant finding of the study is the challenge of delivery delays, which has a direct impact on consumer trust in e-commerce. Delays in receiving products create frustration and dissatisfaction, diminishing the overall customer experience. This issue must be addressed by e-commerce platforms by improving their logistics and delivery processes. Reliable and timely delivery is a critical factor that can enhance consumer confidence in online shopping.

In addition to delivery issues, inadequate customer service was identified as another barrier to building trust in e-commerce. Consumers who face difficulties in resolving issues such as order discrepancies, returns, or refunds often become disillusioned with online platforms. E-commerce platforms need to establish responsive and effective customer support systems to handle such concerns efficiently. A focus on customer service will play a vital role in gaining consumer loyalty and encouraging repeat purchases.

The study also found that addressing the digital divide in Zambia is essential for the growth of e-commerce. In rural areas, limited access to technology and the internet hinders the ability of many consumers to participate in online shopping. This disparity creates an uneven playing field, where only urban consumers can fully benefit from e-commerce opportunities. Bridging this digital divide by improving internet infrastructure and increasing access to affordable technology is crucial for ensuring equitable participation in the digital economy.

To address these issues, policymakers must take proactive steps to create an enabling environment for the growth of e-commerce. This includes implementing policies that promote digital literacy, provide consumer protection, and ensure the security of online transactions. By creating a robust legal and regulatory framework, policymakers can instil confidence in both consumers and businesses, which will lead to increased trust in e-commerce.

Digital literacy programs are another important element for building trust in e-commerce. Many consumers, particularly in rural areas, lack the knowledge and skills to navigate online platforms safely and make informed decisions. By providing digital literacy training, consumers can be empowered to understand the risks involved in online shopping and take steps to protect themselves. Educating consumers about secure payment methods, privacy protection, and how to identify fraudulent websites will significantly contribute to reducing the perceived risks associated with e-commerce. The study also concluded that consumer trust in e-commerce can be enhanced through greater transparency on the part of online retailers. Providing clear and accurate product descriptions, pricing, and return policies will help consumers feel more confident in their purchases. Transparency regarding shipping times, product quality, and after-sales support is essential for building a positive reputation in the digital marketplace. E-commerce

platforms that prioritize honesty and openness in their operations will be more likely to retain customer trust over the long term.

E-commerce businesses should also focus on building a strong online reputation through customer reviews and ratings. Consumers tend to trust platforms that have a positive reputation and a history of delivering quality products and services. Encouraging satisfied customers to leave reviews and share their experiences can help establish credibility for e-commerce platforms. Positive word-of-mouth and peer recommendations can be powerful tools for attracting new customers and enhancing trust.

In addition to trust-building efforts from businesses, consumers also have a role to play in ensuring a safe and reliable online shopping environment. Consumers should exercise caution when providing personal information online and be vigilant about the websites they visit. It is essential for consumers to research online platforms before making purchases and to use secure payment methods to minimize the risk of fraud. By adopting responsible online shopping practices, consumers can contribute to creating a safer and more trustworthy e-commerce ecosystem.

The role of government agencies is also crucial in promoting consumer trust in e-commerce. Governments should take the lead in enforcing regulations that protect consumers from fraud, data breaches, and other digital risks. By establishing clear guidelines for e-commerce platforms, governments can ensure that businesses are held accountable for their actions and that consumers are adequately protected. This will encourage more consumers to participate in online shopping, knowing that their rights are safeguarded by law.

The study further concludes that trust in e-commerce can be strengthened by providing consumers with assurances about the quality and authenticity of products sold online. E-commerce platforms should implement strict quality control measures to ensure that products meet the expectations of consumers. By offering guarantees, warranties, and easy return policies, online retailers can reassure consumers that they will not be left at a disadvantage if the product does not meet their expectations.

Another key conclusion is that the growth of e-commerce in Zambia is dependent on the ability of businesses to adapt to the needs and concerns of consumers. E-commerce platforms must invest in improving user experience, ensuring that their websites and apps are user-friendly, fast, and secure. A smooth and intuitive online shopping experience will help build consumer trust and encourage repeat business. Businesses should also prioritize customer feedback and make improvements based on the suggestions and concerns of their target audience.



The study also highlights the importance of collaboration between businesses, consumers, and policymakers to build a sustainable e-commerce ecosystem. While businesses can implement strategies to build trust and improve customer satisfaction, the role of policymakers is critical in creating an environment that fosters growth and protects consumer rights. By working together, all stakeholders can contribute to the development of a robust e-commerce sector that benefits both businesses and consumers in Zambia.

Finally, the study concludes that more research is needed to explore the evolving nature of consumer trust in e-commerce, particularly in the context of emerging technologies such as artificial intelligence, blockchain, and digital currencies. These technologies have the potential to revolutionize the e-commerce landscape, but they also introduce new challenges related to security, privacy, and consumer confidence. Future research should examine how these technologies can be integrated into Zambia's e-commerce sector and how they can be used to enhance trust and transparency in online transactions.

In conclusion, trust remains the most critical factor in the success of e-commerce in Zambia. By addressing the challenges related to cybersecurity, delivery delays, customer service, and digital literacy, businesses and policymakers can work together to build a more secure and trustworthy digital shopping environment. This will encourage greater participation in e-commerce, leading to increased economic growth and the digital transformation of Zambia's retail sector.

4. Recommendations

Based on the findings, the study offers the following recommendations:

- As website security was the most critical factor influencing trust, e-commerce platforms must invest in secure payment systems (e.g., SSL certificates, encryption, and multi-factor authentication) to protect users' personal and financial information.
- E-commerce platforms should ensure that product descriptions are accurate and quality assurance mechanisms are in place. Providing verified reviews, return policies, and warranties would help in building consumer confidence.
- The study found that poor customer service was a barrier to trust. Platforms should offer responsive customer support channels, including live chat, email support, and social media interactions. Additionally, ensuring timely issue resolution is vital for fostering trust.
- Delivery delays were a major concern for respondents. E-commerce platforms should partner with reliable logistics providers to ensure timely deliveries. Implementing real-time tracking systems can also improve transparency and build consumer confidence in the delivery process.

- The Zambian government should establish stronger data protection regulations and ensure that e-commerce platforms comply with these laws. The Data Protection Act of 2021 can be leveraged to improve the legal framework for e-commerce and increase consumer trust.
- Given that the digital divide hampers trust and adoption, it is essential for the government to promote digital literacy initiatives across urban and rural areas. These programs should focus on teaching consumers about secure online practices and how to assess e-commerce platforms for reliability.
- Consumers should adopt safe practices when shopping online, including ensuring that websites are secure (look for HTTPS), avoiding suspicious offers, and conducting research about sellers before making purchases.
- Consumers should provide honest feedback and verified reviews on products and services. Positive reviews can help build a community of trust, encouraging more people to engage in e-commerce.

6. Future Research

Future studies could explore the following areas

- Future research could investigate how pricing strategies influence consumer trust and how e-commerce platforms can adopt competitive pricing without compromising trust.
- A comparative study on consumer trust in e-commerce across different African countries, particularly those with more developed digital economies, could provide valuable insights for Zambia's e-commerce sector.

7. Summary

This study has examined the factors influencing consumer trust in e-commerce in Zambia and provided a comprehensive analysis of the challenges and solutions to increasing trust. The research highlights the importance of secure platforms, product quality, customer service, and timely deliveries in fostering consumer trust. By addressing these factors, Zambia's e-commerce sector can grow sustainably, with higher levels of consumer participation. Future research should focus on expanding these findings to other areas, enhancing the understanding of consumer behavior and trust dynamics in the digital marketplace.

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