

Determinants of Consumer Purchase Behavior in Digital and Emerging Asian Markets



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Abstract

The rapid growth of digital commerce in emerging Asian markets has intensified concerns related to data privacy, security, and trust, which play a critical role in shaping consumer purchase behaviour. This study aims to examine the relationships among privacy information practice concerns, online trust, and consumer purchase intention in a digital and emerging Asian market context. The study adopts a quantitative, cross-sectional research design based on a secondary analysis of survey data collected from online consumers in Vietnam. Privacy information practice concerns are conceptualised as a multidimensional higher-order construct encompassing data collection, unauthorised secondary use, improper access, and errors. Covariance-based structural equation modelling (CB-SEM) is employed to test the proposed relationships and to examine the mediating role of online trust. The results indicate that privacy information practice concerns have a significant positive effect on online trust and directly influence consumer purchase intention. While online trust does not exhibit a significant direct effect on purchase intention, mediation analysis reveals that it plays a significant indirect role in translating privacy perceptions into purchase intention. These findings highlight the complex mechanisms through which privacy practices shape consumer behaviour in digital environments. This study contributes to the digital consumer behaviour literature by extending the privacy-trust-behaviour framework to an emerging Asian market and by modelling privacy concerns as a multidimensional construct. The findings offer valuable insights for researchers and practitioners seeking to understand and manage consumer behaviour in rapidly evolving digital commerce contexts.

Keywords: Privacy information practices; Online trust; Purchase intention; Emerging Asian markets

1. INTRODUCTION

The rate of increased online trading has radically changed the consumer behaviour of customers in the global market, particularly in the developing economies. The appearance of information and communication technologies, mass use of smartphones, and the growth of online platforms have provided a possibility of consumers with the possibility to easily make digital transactions in a manner that has never been observed previously. Nevertheless, with these trends, the issue of privacy, security, and trust of data has become more and more topical, which influences how customers view and treat online sellers. The identification of determinants of consumer buying behaviour in online spaces has consequently become a research priority of critical urgency, particularly in the new Asian markets where the institutional frameworks and consumer protections are still developing.

The previous studies emphasise the role of consumer trust as one of the main mechanisms that lead to successful e-commerce transactions. Trust decreases the perceived uncertainty and reduces risk and exchange in an environment of information asymmetry. The study by Quintus et al. (2024) indicates that trust development and its functions in advanced and emerging markets are significantly different, which implies that the results of the study in developed economies cannot be directly applied to the emerging ones. Consumers in the emerging Asian markets tend to be more concerned with data misuse, lack of regulatory enforcement and the lack of recourse mechanisms, which can play a critical role in forming trust and buying choices.

An increasing amount of literature focuses on the role of privacy and perceived risk as predictors of trust and intention to purchase in the online environment. The evidence presented by Handoyo's (2024) meta-analytic review is rather exhaustive:

Trust, security, perceived risk, and electronic word-of-mouth are among the most reliable predictors of online purchase intention. On the same note, Saxena and Thakur (2024) emphasise that privacy issues and trust often play the role of mediating variables, connecting platform features and assurance systems to the intention of consumers to purchase a product. These findings are relevant to ensure that privacy information practises are viewed as technical means of protection, but perceptions as conceptual frameworks of consumer behaviour.

The empirical research in Asian emerging markets also helps in proving the importance of privacy and security concerns. As Pilakaew et al. (2024) disclose that the perception of consumers of the privacy and security risks significantly affects the repurchasing intention in Thailand, Kutty et al. (2025) also note the same inclinations when it comes to online buyers in Malaysia. These studies have shown that e-commerce platforms should be particularly careful with regard to the manner in which their personal information is gathered, stored, and utilised by consumers in Southeast Asia. In line with this view, Elizabeth (2025) offers a systematic review of the data protection and privacy in e-commerce settings and concludes that the lack of proper privacy practises is a significant obstacle to continued consumer confidence and participation in online markets.

Digital commerce is even more complicated in the cross-border and platform-based digital commerce environments. According to Ma et al. (2025), the perceived risk is a determining factor of consumer intentions in cross-border e-commerce, and the uncertainty is worsened by the disparity in legal systems, payment systems, and cultural values. The same authors, Razak et al. (2024), state that the perceived risk and the online trust impact purchase intention together, especially for high involvement products like travel services. These studies together bring attention to the fact that privacy issues, trust, and behavioural intention are interrelated within the digital environment.

Theoretically, the behaviour of consumers to buy in online contexts has been extensively studied on the basis of the known behavioural paradigms. The Unified Theory of Acceptance and Use of Technology (UTAUT) introduced by Venkatesh et al. (2003) offers a conceptual framework on the use of technology because it relates behavioural intention to performance expectancy, effort expectancy, and facilitating conditions. Later extensions like the Theory of Planned Behaviour (TPB) have been applied to the social and digital commerce setting. Another example is Zhang et al. (2024), who go beyond TPB by integrating consumer credit perceptions in social commerce, and this illustrates that intention-based theories remain applicable to the explanation of online purchasing behaviour.

Meta-analytic and integrative reviews also indicate that purchase intention in e-commerce is influenced by a constellation of the cognitive, affective and contextual factors. Ghosh (2024) summarises the findings of various studies and establishes trust, perceived risk, quality of the websites, and privacy as the most significant factors of online purchase intention. The same study by Ahlawat (2023) also highlights that the joint effect of the quality of websites, trust, and perceived risk determines the consumer attitudes and intentions. The insights are especially applicable in the modern digital marketplace, where there is competition between platforms and where consumer awareness is rising. Notably, consumer actions in online markets are not the same in the different demographic groups. Singh (2024) emphasises that Gen Z buyers, being digitally native, are more sensitive to the question of trust and privacy, which has a strong influence on their intentions to make the purchase online. This observation indicates that technologically advanced consumers might be reserved in places that are perceived to be risky or opaque.

Although an increasing amount of research on the topic of digital consumer behaviour is available, there are still significant gaps. Current findings of privacy issues, Internet trust, and buying intention are mostly focused on developed economies, and there is scanty literature on the emerging Asian markets, where institutional and consumer forces vary considerably. In addition, earlier studies tend to study these constructs separately or using simplified frameworks, and these offer little insight into how privacy information practises influence consumer buying behaviour. Also, issues regarding privacy are often considered as a unidimensional construct, which is contradicted by the fact that the perceptions of consumer privacy can be described as multidimensional. To bridge these gaps, the present study aims to develop an integrated framework that examines the relationships among privacy information practice concerns, online trust, and consumer purchase intention in a digital and emerging Asian market.

2. METHODS

2.1 Research Design

The research design, which is adopted in this study, is a quantitative, cross-sectional survey research to investigate the determinants of consumer purchase behaviour in a digital and emerging Asian market. Quantitative approach is the right method because it can objectively measure the relationship between latent constructs and statistically test hypothesised relationships. The cross-sectional study design assists in capturing the consumer perceptions and behavioural intentions at a point in time, and this is the same case as the previous studies in the field of online consumer behaviour and e-commerce research.

2.2 Data Source and Sample

The research is grounded in the secondary evaluation of survey data in Vietnam, which is an emerging Asian economy with a rapidly developing level of digital commerce adoption. The analysis of the data was conducted by using a structured questionnaire and was released as an open-access data article in Data in Brief by Khoa et al. (2024), which guarantees academic credibility, methodological transparency, and reproducibility. The sample comprises online consumers who have previous experience of online shopping because respondents who did not have experience of online shopping were filtered out during the data collection phase (Khoa et al., 2024). This screening procedure was done to make sure that the respondents were fit and able to give valuable and informed responses on the issues of privacy information practise, online trust, and buying intentions in digital marketplaces. The dataset also contains important demographic variables like gender, age group and occupation that can be used in profiling the sample and incorporating control variables in future analyses.

2.3 Measurement of Variables

All constructs in the study were measured using multi-item scales adapted from established literature and operationalised through a five-point Likert scale, ranging from 1 = strongly disagree to 5 = strongly agree.

2.3.1 Privacy Information Practice Concerns

Privacy Information Practice Concerns were conceptualised as a higher-order construct comprising four dimensions:

- **Collection (COL1-COL4):** Measures consumer discomfort related to the collection and accumulation of personal information by online retailers.
- **Unauthorised Secondary Use (USU1-USU4):** Captures concerns regarding the use or sharing of personal information without explicit consumer consent.
- **Improper Access (IMA1-IMA3):** Assesses perceptions of inadequate protection against unauthorised access to personal data.
- **Errors (ERR1-ERR4):** Evaluates concerns about data accuracy and the effectiveness of mechanisms for correcting personal information.

These dimensions collectively represent consumers' perceptions of organisational privacy information practices in digital markets.

2.3.2 Online Trust

The scale of online trust consisted of four questions (OT1-OT4) that evaluated the level of trust that a consumer had in the website and the seller and were based on trustworthiness, reliability, promise fulfilment, and ability to solve problems. This

construct indicates the extent to which consumers perceive that an online retailer is reliable and that it is operating in their favour.

2.3.3 Purchase Intention

Purchase intention was used to operationalise consumer purchase behaviour, and it consisted of four items (IB1-IB4). These are products that elicit the probability, readiness, and desire of consumers to buy products of an online vendor. It is a fact that purchase intention is one of the most valid proxies of real buying behaviour in online commerce studies.

2.4 Control Variables

In order to consider individual differences that could affect the purchase intention, a number of control variables were incorporated in the analysis. These variables include gender, age category, occupation and frequency of online shopping. These controls are included to isolate the influences of privacy issues and online trust on purchase intention and the strength of the obtained empirical results.

2.5 Data Analysis Techniques

The analysis of data was done in several steps by applying the available quantitative methods. To summarise the respondent characteristics and have a general impression of the sample, first, descriptive statistics were calculated. Then, the reliability analysis with Cronbach's alpha was conducted to determine the internal consistency of all multi-item constructs.

Confirmatory Factor Analysis (CFA) was then used to test the measurement model, including the factor loading, construct reliability, and convergent and discriminant validity. After the validation of the measurement model, Structural Equation Modelling (SEM) was applied to test the hypothesised relationships between privacy information practise concerns, online trust, and purchase intent.

Mediation analysis was performed to determine the mediating impact of online trust, where the bootstrapping technique was utilised and does not presuppose normality. The suitability and explanatory capacity of the proposed research model were evaluated with the help of model fit indices and path coefficients.

2.6 Ethical Considerations

The work is based on anonymised secondary data, and no personally identifiable information is incorporated in the dataset. The reuse of the data is in line with the open-access data policies. Since the information is already in the public domain and is completely anonymised, no extra ethical consent was needed in this research.

3. RESULTS

3.1 Sample Characteristics and Descriptive Analysis

The demographic profile and online shopping behaviour of the respondents are presented in Figures 1-3. Figure 1 indicates that the sample consists of respondents of all ages, with a majority of them being aged between 18 and 45, which means that there is heavy representation of economically active and digitally motivated consumers. The occupational distribution of the respondents is shown in Figure 2, and it is evident that there was a wide variety of professional backgrounds, which included students, office workers, lecturers, government workers, and homemakers.

Online shopping behaviour is also confirmed in Figure 3, which indicates that the majority of respondents shop online several times a month. This reaffirms that the sample will be suitable for the study of consumer buying behaviour in the online markets.

The distribution of the key latent construct, online trust, is presented in Figure 4. As depicted, responses are concentrated toward the “agree” and “strongly agree” categories, suggesting generally high levels of trust in online retailers among respondents.

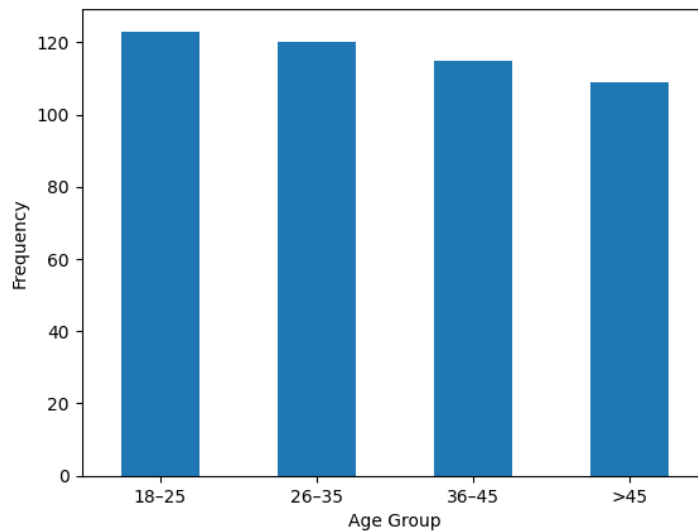


Figure 1. Age Group Distribution of Respondents

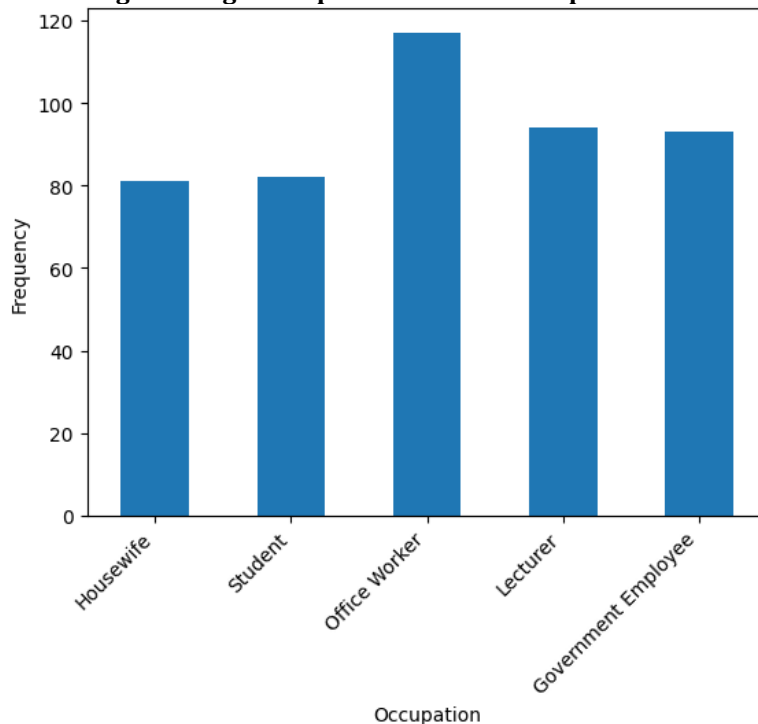


Figure 2. Occupation Distribution of Respondents

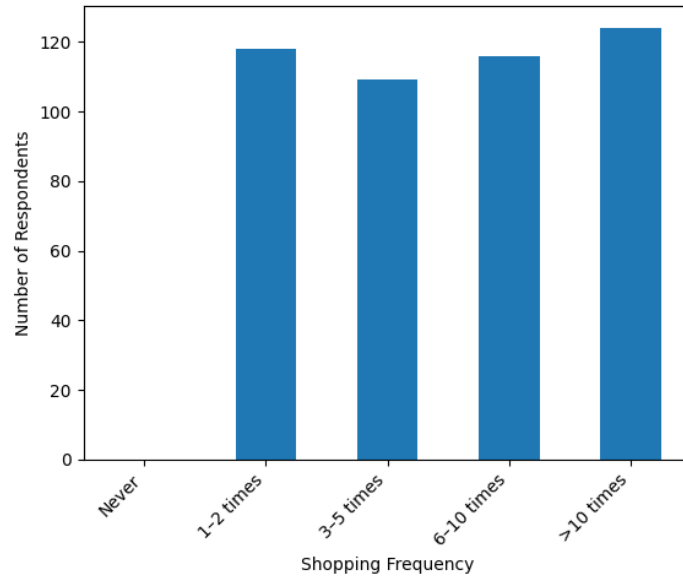


Figure 3. Online Shopping Frequency per Month

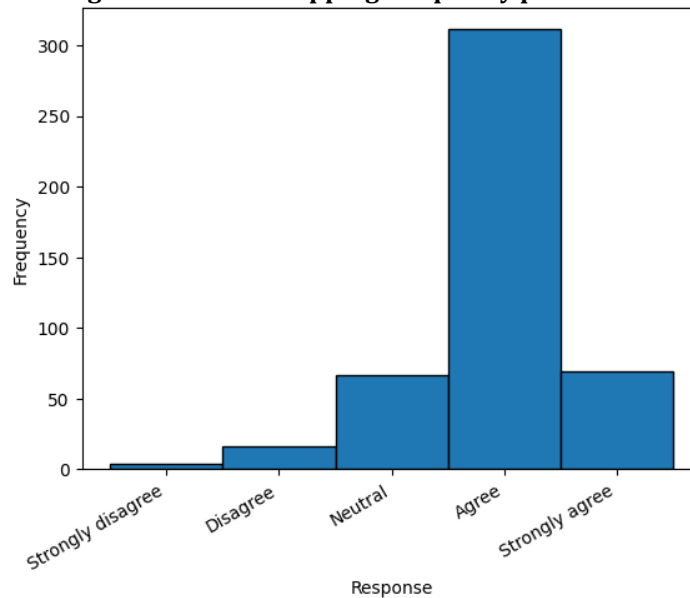


Figure 4. Distribution of Online Trust

3.2 Correlation Analysis

The Pearson correlation analysis was used to test preliminary relationships of the study constructs. Figure 5 illustrates the visualisation of the results by the heatmap of the correlation of privacy information practises concerns (COL, USU, IMA, ERR), online trust, and purchase intention.

Figure 5 illustrates that all the constructs have positive correlation with correlation coefficients of moderate to strong. It is worth noting that the

dimensions associated with privacy have a high degree of association with purchase intention, and online trust also shows a high degree of correlation with the concerns about privacy and purchase intention. Notably, all the correlation coefficients do not exceed the widely recognised value of 0.85, which means that there is no strong multicollinearity and that the data can be used in further modelling of the structural equation.

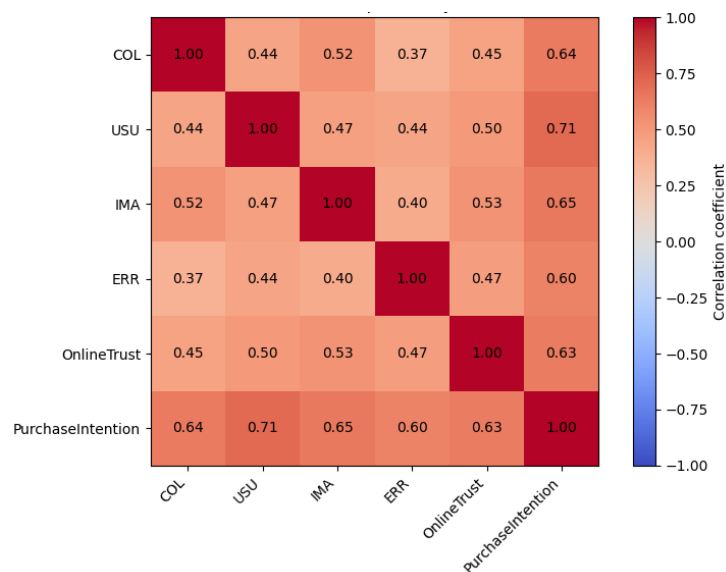


Figure 5. Correlation Heatmap of Study Constructs

3.3 Structural Equation Model Fit

The goodness-of-fit of the proposed structural equation model was assessed using multiple fit indices. The results are reported in Table 1. The model demonstrates an acceptable to good fit with the data, as indicated by a Comparative Fit Index (CFI = 0.928) and Tucker-Lewis Index (TLI = 0.919), both exceeding the recommended threshold of 0.90. Similarly, the Goodness-of-Fit Index (GFI = 0.903)

and Normed Fit Index (NFI = 0.903) indicate satisfactory model performance.

The Root Mean Square Error of Approximation (RMSEA = 0.073) falls below the upper limit of 0.08, further supporting adequate model fit. Although the chi-square statistic is significant ($\chi^2 = 775.19, p < 0.001$), this result is expected given the sensitivity of the chi-square test to sample size. Overall, the fit indices confirm that the proposed model provides an adequate representation of the observed data.

Table 1. Model Fit Indices for the Structural Equation Model

Fit Index	Value	Recommended Threshold
χ^2 (Chi-square)	775.19	—
Degrees of Freedom (df)	223	—
χ^2 / df	3.48	< 5.00
CFI (Comparative Fit Index)	0.928	≥ 0.90
TLI (Tucker-Lewis Index)	0.919	≥ 0.90
GFI (Goodness-of-Fit Index)	0.903	≥ 0.90
AGFI (Adjusted GFI)	0.889	≥ 0.85
NFI (Normed Fit Index)	0.903	≥ 0.90
RMSEA	0.073	≤ 0.08
AIC	102.68	Lower is better
BIC	322.44	Lower is better

3.4 Structural Model Results

An estimated structural relationship between the constructs is given in Table 2. According to the results, the privacy information practise issues have a high and statistically significant impact on online trust ($\beta = 1.300, p < 0.001$). This observation implies that perceptions of the organisational privacy practises by consumers are critical towards creating trust in online retailers. Figure 2 shows the structural equation model that illustrates the relationship between privacy information practise concern, online trust, and purchase intention.

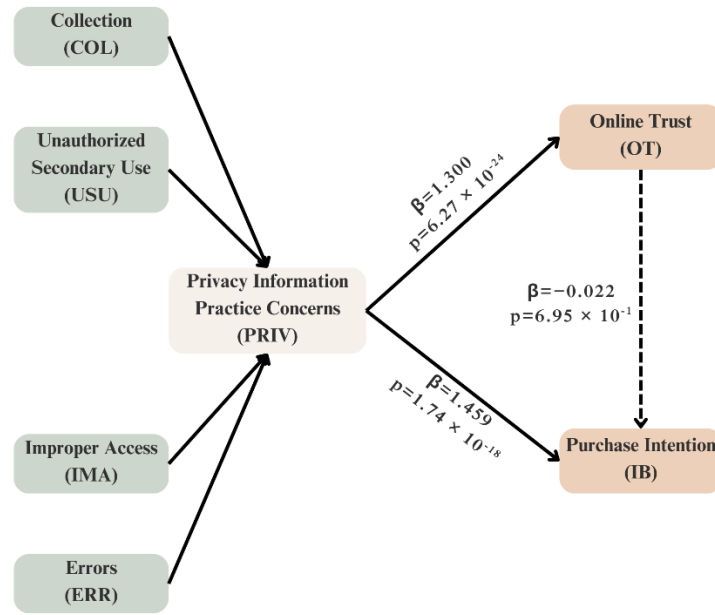


Figure 6. Structural equation model of privacy information practice concerns, online trust, and purchase intention.

Furthermore, privacy information practice concerns exert a significant direct effect on purchase intention ($\beta = 1.459$, $p < 0.001$), indicating that privacy-related perceptions directly influence consumers’ willingness to make online purchases. However, the direct effect of online trust on purchase intention is not statistically significant ($\beta = -0.022$, $p = 0.695$). This suggests that while trust is influenced by privacy concerns, its direct role in driving purchase intention may operate through indirect mechanisms.

Table 2. Structural Equation Modelling Results

Path	Estimate (β)	Std. Error	z-value	p-value	Result
Privacy Information Practice Concerns → Online Trust	1.300	0.129	10.09	6.27×10^{-24}	Supported
Privacy Information Practice Concerns → Purchase Intention	1.459	0.166	8.77	1.74×10^{-18}	Supported
Online Trust → Purchase Intention	-0.022	0.055	-0.39	6.95×10^{-1}	Not supported

3.5 Mediation Analysis

In order to further examine the role of online trust, bootstrapped mediation analysis involving 5,000 resamples was performed. Table 3 provides the results. As the analysis shows, the connection between the privacy information practise concerns and a purchase intention is mediated by online trust considerably.

In particular, the indirect impact is positive and statistically significant ($\beta = 0.193$, 95% CI [0.125, 0.270]), which means that a positive privacy practise leads to an increase in the purchase intention due to the boost to trust towards online retailers. Also, the direct influence of privacy issues on purchase intention is considerable ($\beta = 0.438$, $p < 0.001$), as well as the overall effect ($\beta = 0.631$, $p < 0.001$). These findings confirm the presence of partial mediation, suggesting that privacy information practices influence consumer purchase behaviour both directly and indirectly via online trust.

Table 3. Bootstrapped Mediation Analysis Results

Effect Type	Path	Coefficient (β)	Std. Error	95% CI	p-value	Supported
Direct Effect	Privacy Concerns → Purchase Intention	0.438	0.034	[0.371, 0.506]	< 0.001	Yes
Indirect Effect	Privacy Concerns → Online Trust → Purchase Intention	0.193	0.037	[0.125, 0.270]	< 0.001	Yes
Total Effect	Privacy Concerns → Purchase Intention	0.631	0.035	[0.562, 0.701]	< 0.001	Yes

3.6 Summary of Results

The findings have good empirical evidence of the research model proposed. The results show that consumer purchase behaviour in the digital and emerging Asian markets depends on privacy information practise issues as a determinant of critical concerns. Although online trust per se does not have a direct impact on purchase intention, it is a major mediating factor that converts privacy perceptions into positive behavioural results.

4. DISCUSSION

The primary objective of this study was to investigate the effect of privacy information practise issue on online trust and purchase intention within a digital and emerging Asian market. The results show that the privacy issues associated with information practise positively affect the online trust in a good and substantial way, which makes the problem of transparent and responsible data practises critical when it comes to the trust of consumers in the online stores. The observation is consistent with the perception that customers are growing increasingly sensitive to the online retailers on the issue of data collection, storage and protection, especially in the novel digital economies (Lăzăroiu et al., 2020; Sun et al., 2023).

The findings also imply that the consideration of privacy directly affects the purchase intention thus, showing that the consumers can be influenced or prevented to purchase electronically depending upon their attitude towards privacy practises. But on the contrary, online trust did not have a significant influence on purchase intention as expected. This finding indicates that the trust itself might not directly lead to the purchase intention, particularly in an environment where other situational variables, including price sensitivity, familiarity with the platform, and the perceived risk, are still in effect (Liu et al., 2025; Wang et al., 2023).

It is important to note that the mediation analysis establishes that online trust has an important indirect effect, which partially mediates the relationship between privacy concerns and purchase intention. This emphasises the fact that trust is a facilitating factor where privacy practises affect consumer behaviour instead of consumer behaviour being a separate determinant of purchase intention (Balli, 2025).

From a theoretical perspective, this study offers sufficient evidence for the privacy-trust-behaviour construct as it can be applied to new Asian digital markets. The results confirm the hypothesis that privacy issues constitute a precondition to the development of trust, which in turn defines consumer behavioural consequences (Lăzăroiu et al., 2020; Sun et al., 2023).

Moreover, the partial mediation of online trust, which is observed, adds to the digital consumer behaviour body of literature by enhancing the

existing models, which tend to assume a direct trust-purchase relationship. Rather, the findings are consistent with more subtle views that trust has indirect mechanisms and develops in relation to other cognitive and contextual aspects (Balli, 2025; Cheung and Lee, 2012). The second contribution of this study to the existing theoretical frameworks on the impact of complex privacy perceptions on consumer decision-making in the context of digitally transforming economies is that it empirically tested a second-order privacy construct on the basis of covariance-based SEM (Mirzaye and Mohiuddin, 2025).

The findings offer several important managerial implications for e-commerce firms operating in emerging markets. First, it can be noted that the high level of impact of privacy issues on trust and purchase intention evidences the significance of open privacy policies. Data collection policies should be clearly explained to consumers by managers, and privacy notices should be available and comply with data protection policies, which should be visible to minimise consumer fear (Shilpa, 2025).

Second, online trust is a mediating variable, and thus e-commerce sites should use a holistic method of trust-building, which cannot be reduced only to technical security measures. This involves prompt customer care, stable transaction systems, and brand consistency, which, in combination with each other, strengthen the confidence of consumers in online platforms (Balli, 2025; Lambaa et al., 2024). In digitally competitive spaces, companies that take the initiative to handle issues concerning privacy will find it easier to create long-term customer relationships and recurrent purchases.

The findings of the presented study are mostly in line with the previous studies that also emphasise the key role of privacy and risk perceptions in determining the online consumer behaviour. As an example, the high association between the privacy concerns and trust is consistent with the results reported by Laziroiu et al. (2020) and Sun et al. (2023), who have highlighted trust as a decisive consequence of the perceived security and threat alleviation.

The non-significant direct impact of online trust on purchase intention is, however, contrary to some previous research that indicates that there is a positive trust-intention relationship (Wang et al., 2023). This deviation can be explained by the contextual variations in the emerging markets, where the consumers might be loyal to the platform but remain reluctant to buy because of the economic uncertainty, oversaturated platforms, or alternative points of purchase. This is in line with the trust paradox outlined by Liu et al. (2025), which argues that trust is not necessarily directly linked to transactional behaviour, especially in mobile and cross-border e-commerce settings.

There are various limitations associated with this study in spite of its contributions. To begin with, the analysis is conducted using data from one country (Vietnam), and thus the results may not be generalised to other emerging Asian markets that have different cultural, regulatory, or technological environments. Second, the cross-sectional survey data used limit the possibility of drawing inferences of causal relationships between the constructs. There is a possibility that consumer perception of privacy, trust and purchase intention can be altered in the long term as digital settings and regulatory frameworks change.

Further studies are needed to build on this research by carrying out multi-country comparisons across Asian markets to determine whether the relationships identified are applicable in a wide variety of cultural and regulatory settings. Longitudinal research designs would also come in handy to record the way in which privacy perceptions and trust change over time and affect long-lasting purchasing behaviour.

In conclusion, the analysis shows that privacy information practise issues take a key part in consumer behaviour in digital and emerging Asian markets as they have a direct impact on the purchase intention and an indirect impact via online trust. The results highlight that trust is a facilitating process and not an independent force behind buying decisions, which is indicative of the complexity of the context of emerging digital economies. Having proven that the issue of privacy is multidimensional and has a complex connection with trust and behavioural intention, this research contributes to the current theoretical frameworks of digital consumer behaviour and provides valuable information to practitioners in the field of e-commerce. On the whole, the discussion supports the role of responsible privacy practises and trust-building strategies as the key factors to maintain consumer engagement and growth in fast-changing e-commerce contexts.

5. CONCLUSION

This study analysed determinants of consumer purchase behaviour in a dynamic and emerging Asian market through the study of privacy information practise issues, online trust, and purchase intention. The results obtained through covariance-based structural equation modelling of survey data in Vietnam are strong empirical evidence that the perceptions of organisational privacy practises by the consumers are crucial in determining online trust and have a direct impact on the purchase intention. The findings indicate that privacy is not only a regulatory or technical challenge, but a strategic aspect that plays a great role in influencing consumer decision-making in the context of e-commerce. The research also shows that online trust is a partial mediator between purchase

intention and privacy issues. Although privacy practises are closely associated with trust, trust in itself is not directly related to purchase intention in the context under investigation. Rather, the concept of trust is a facilitative process that converts the perceptions of privacy into desirable behavioural results. Such a subtle result improves the completely developed theories on digital consumer behaviour by questioning the perceived universal direct trust-purchase connection, especially in new markets. Practically, the results highlight the need to implement open, unified, and customer-focused privacy, which e-commerce companies must embrace and ensure to build long-term trust and promote online shopping. Effective reporting of data protection and responsible management of consumer data may be the major differentiators in the ever-competitive digital markets. The study has limitation although it has its contributions because it has a single-country focus and a cross-sectional design. However, it provides useful theoretical and managerial implications and provides a solid background for future studies. Future research can build upon this research by conducting multi-country research, longitudinal research, and adding actual purchase behaviour into the research to further develop the consumer behaviour in digital and emerging economies.

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