

## CONSUMER TRUST IN DIGITAL BUSINESS: A SYSTEMATIC REVIEW

**Gesty Harvionita Nur Indah<sup>1\*</sup>, I Made Sukresna<sup>2</sup>**

<sup>1,2</sup> Diponegoro University, Semarang, Indonesia

\*gestyharvionitanurindah@gmail.com

### Abstract

This study aims to systematically synthesize the antecedent factors influencing consumer trust in the context of digital business. Using a *systematic literature review* approach across fifteen peer-reviewed articles published between 2020 and 2025, this research identifies three key determinants of digital trust: perceived security, service quality, and digital brand experience. The synthesis reveals that perceived security functions as a cognitive foundation that reduces perceived risk and establishes initial confidence in digital platforms. Service quality acts as a mediating mechanism that reinforces the relationship between trust and customer satisfaction through consistent and transparent service experiences. Meanwhile, digital brand experience serves as an emotional driver that fosters brand attachment and consumer loyalty. These findings contribute to an integrative theoretical model conceptualizing digital trust as a multidimensional construct encompassing cognitive, functional, and emotional dimensions. For the purpose of to strengthen customer trust and loyalty, the study recommends digital business practitioners strategic recommendations for improving AI-based security, personalized support, and clear privacy rules. In the evolving trust-based economy, this research theoretically extends the theoretical comprehension of sustainable digital trust formation.

**Keywords:** *consumer trust, perceived security, service quality, digital brand experience, digital business*

### INTRODUCTION

Over the past decade, the digital business landscape has shifted, emphasizing the importance of digital experiences in shaping consumer interactions and preferences. The steady rise of online transactions, widespread internet and mobile device usage, and rapid digital innovations have shifted competition towards prioritizing digital experiences. As a result, today, the success of many companies depends less on traditional advantages and more on their ability to create compelling digital experiences and build trust on online platforms. As we approach 2025, the world of digital payments and e-commerce is poised to enter a new phase of transformation. This shift is marked by the growing diversity of payment systems, the emergence of digital assets such as stablecoins and Central Bank Digital Currencies (CBDCs), and the increasing use of artificial intelligence to improve both efficiency and customer experience (McKinsey & Company, 2025). The payments industry, which once focused mainly

on speed and reliability, has evolved into a complex network, with regional variations reflecting diverse economic needs and technological advancements. In Europe, payment systems often emphasize business-to-business (B2B) operations, whereas in Latin America, the focus is more on retail transactions, illustrating the diverse approaches within the global digital transformation. These regional developments are indicative of a broader change in the way global finance operates, highlighting the shift from traditional financial systems to more dynamic, digital framework. This evolution signifies that the focus is shifting from merely the volume of money in circulation to the efficiency and innovation in how money moves across various digital systems and platform. It also shows how digital transformation is redefining competition and value creation in the global economy (McKinsey & Company, 2025).

The phenomenon of digital trust has become an increasingly serious concern in many parts of the world. A 2025 survey by Thales, conducted in fourteen countries, reveals a concerning trend: public trust in digital service has either declined or stagnated, even in regulated sectors. This lack of trust is further illustrated by the fact that around eighty-two percent of respondents reported discontinuing their use of a brand within the past year due to concerns over personal data handling. Furthermore, thirty-four percent of respondents believed that companies handle customer data responsibly. These results highlight that in today's digital era, aspects such as security, privacy, and transparency are not optional but essential for gaining and maintaining consumer trust (Thales, 2025).

In Europe, research by Payments Europe (2025) found that seventy two percent of business owners now prefer digital payment options instead of cash. Likewise, 71% of consumers said they trust card payments more than other methods because they feel it is safer. However, despite the growing trust in digital payments, differences in regulations and digital payment systems across countries continue to pose challenges for both businesses and consumers. These findings indicate that although digital payment usage is on the rise, the primary challenges are in building trust and maintaining user-friendly digital services.

Within this context of growth, consumer trust emerges as a key variable influencing purchase intention, loyalty, and user engagement on digital platforms. Trust mediates both perceived benefit. When consumers trust a digital platform or brand, they are more likely to transact, make repeat purchases, and recommend the service to their social networks. Recent meta-analyses and empirical reviews highlight the central role of trust in shaping online purchasing decisions, alongside factors like perceived security, perceived risk, and electronic word of mouth (E-WOM). Consequently, building and maintaining consumer trust has become a strategic priority for digital marketers and platform managers (Handoyo, 2024). For instance, Handoyo (2024) found that perceived security, a key component of consumer trust, serves as a primary determinant of behavioral intention within e-commerce environments. Nevertheless, the dynamics of consumer trust formation in digital business are not solely determined by technical factors such as security and service quality. They are also influenced by digital brand experience. Elements such as user interface design, the level of personalization, the quality of brand content, and platform interactivity play a significant role in shaping consumers' emotional and cognitive perceptions of a brand.

Recent studies indicate that the digital brand experience enhances consumer trust by developing a strong brand reputation, ensuring a consistent user experience, and providing

clear perceived value, which ultimately influence behavioral variables such as purchase intention and customer loyalty. In this context, Tang et al. (2021) explain that website trust and attitudes toward online shopping are significant factors in shaping consumer intentions and actual behavior, while Pereira et al. (2024) emphasize that personalization, digital innovation, and the use of technologies such as artificial intelligence and big data enhance customer experience and increase trust in digital brands. Furthermore, research on e-service quality and e-trust has shown that the quality of digital services, including transaction speed, ease of use, and after-sales effectiveness, positively affects user trust and satisfaction (Shams et al., 2024). Therefore, integrating perceived security, service quality, and digital brand experience is essential to understanding the mechanisms underlying consumer trust formation and behavioral responses in the modern digital business ecosystem.

From a practical standpoint, the urgency of this research is underscored by recent high-profile data breaches and new regulations that have damaged the reputations of major digital platforms and shaped public concerns about the security of online service. Relevant international phenomena include the emergence of multi-rail payment systems that promote payment sovereignty, such as the digital euro initiative and the internationalization of payment infrastructures (McKinney, 2025), as well as the global decline in consumer trust (Thales, 2025). These developments highlight that building trust is not merely a matter of technical security but also involves platform policies, accountability, and stakeholder communication strategies.

From a scientific perspective, although many empirical studies have examined the partial relationships among factors such as perceived security, service quality, brand experience, and trust, there is a pressing requirement to systematically synthesize this evidence to pinpoint specific patterns of consistency, identify clear research gap, and outline actionable implications for digital marketing strategies. Several recent meta-analyses and literature reviews emphasize the central role of trust. However, inconsistencies in definitions and measurement approaches across studies highlight the need for a systematic synthesis to clarify these issues. Therefore, this systematic review aims to integrate empirical findings, evaluate methodological variations, and map future research directions as well as practical recommendations for digital business practitioners. The novelty of this study lies in its systematic synthesis of the antecedent factors of consumer trust in digital environments, namely perceived security, service quality, and digital brand experience, resulting in an integrative conceptual framework with both theoretical and managerial implications.

Therefore, this study aims to compile specific empirical evidence on the key factors influencing consumer trust in digital business, including perceived security, service quality, and digital brand experience, while also developing a clear theoretical framework that illustrates how these factors interrelate to shape digital trust. Specifically, this review seeks to address the following questions: (1) how perceived security functions as the foundational driver of trust formation, (2) how service quality acts as a mediating mechanism between trust and customer satisfaction, (3) how digital brand experience influences trust formation through emotional mechanisms, and (4) how the synthesis of these three factors can be conceptualized within a comprehensive theoretical framework of digital trust.

## **LITERATURE REVIEW**

The study of consumer trust in the context of digital business has become a central focus in contemporary marketing literature due to its fundamental role in mediating the relationship between consumers' perceptions of security, service quality, and brand experience, and their purchasing behavior. Consumer trust is viewed as a psychological mechanism that reduces uncertainty and perceived risk in online transactions, thereby playing a critical role in driving purchase intention, loyalty, and engagement (Handoyo, 2024).

### **Perceived Security**

The concept of perceived security refers to the extent to which consumers believe that a digital system can protect their personal and financial information from potential threats (Tang et al., 2021). Studies indicate that the higher the perceived security, the greater the consumer's tendency to trust digital platforms and engage in transactions (Pereira et al., 2024). In this context, perceived security does not rely solely on technical aspects such as data encryption and authentication but also on consumers' subjective perceptions of service providers' reputations, privacy policies, and transparency in data management.

### **Service Quality**

Service quality in the digital environment (e-service quality) encompasses dimensions such as service speed, ease of navigation, system reliability, and the effectiveness of after-sales support (Shams et al., 2024). Research by Hendrawan and Manap (2025) indicates that consistent and responsive service quality can enhance customer satisfaction and foster long-term trust in digital platforms. Within the e-commerce ecosystem, digital service quality also serves as a key factor influencing consumer behavior, as positive service experiences strengthen favorable brand perceptions and reduce perceived risks associated with online transactions.

### **Digital Brand Experience**

Service quality in digital environments (e-service quality) encompasses dimensions such as service speed, ease of navigation, system reliability, and the effectiveness of after-sales support (Shams et al., 2024). Research by Hendrawan and Manap (2025) demonstrates that consistent and responsive service quality can enhance customer satisfaction and build long-term trust toward digital platforms. Within the e-commerce ecosystem, digital service quality is also one of the key factors influencing consumer behaviour, as a positive service experience strengthens brand perception and reduces perceived transaction risk.

### **Consumer Trust**

Consumer trust represents a fundamental element in the interaction between consumers and digital platforms, reflecting the belief that transactions will be conducted securely, sellers are reliable, and products received meet expectations (Ginting & Evyanto, 2025). In the context of digital business, trust functions as a psychological mechanism that mitigates uncertainty and addresses information asymmetry between service providers and consumers. A high level of trust enables consumers to make online purchasing decisions more confidently, without fear of

fraud or misuse of personal data. Research by Pai and Chen (2023) indicates that trust has a direct influence on consumer decision-making and actual purchasing behavior. This reinforces the notion that trust is not merely an outcome of past positive experiences but also serves as a key driver in shaping perceived value and future behavioral intentions.

## **RESEARCH METHOD**

In order to investigate the antecedent elements that affect consumer trust in the setting of digital business, this study uses a systematic literature review (SLR) technique. This study's main goal is to compile empirical data and theoretical viewpoints on important factors including perceived security, service quality, and digital brand experience. Finding, assessing, and integrating pertinent material can be done in an organized, transparent, and repeatable manner using the systematic literature review approach, leading to a thorough grasp of the study field (Mak and Thomas, 2022).

Reputable journal articles, conference proceedings, and other relevant academic research from scientific databases such Google Scholar, Scopus, ScienceDirect, and ResearchGate serve as the data sources used in this study. Articles published between 2020 and 2025 that specifically highlight consumer trust in the context of digital business, including e-commerce, fintech, and other digital services, were the primary objective of the inclusion criteria. Selected journal articles were Scopus-indexed publications ranked from Q4 to Q1 and published by reputable academic publishers such as the Multidisciplinary Digital Publishing Institute (MDPI), Elsevier Inc., John Wiley and Sons Ltd., and Growing Science. On the other hand, papers that focused on non-digital transactions, lacked empirical data, or were written in languages other than English were not included in the analysis (excluding criteria).

A total 15 scientific articles were selected based on these inclusion and exclusion criteria. Data extraction was conducted by identifying the main themes, research methods, analyzed variables, and key findings related to the formation of consumer trust. The data were analyzed descriptively to identify patterns of findings, methodological variations, and conceptual gaps among the reviewed studies. This approach allows for the development of an integrative conceptual synthesis that explains how perceived security, service quality, and digital brand experience contribute to the formation and maintenance of consumer trust within the digital business ecosystem.

## **RESULT AND DISCUSSION**

### **Literature Review Results**

A comprehensive examination of many research studies and relevant literature addressing the subject of customer trust in the context of digital business was carried out as part of this study's systematic analysis phase. This step attempted to find out the consistency of results, methodological variations, and important variables that influence the development of customer trust, especially those related to perceived security, service quality, and digital brand experience. The objective of this review is to analyze the patterns of relationships between variables and find conceptual gaps, or research gaps, that may be used as the basis for creating a conceptual model that is more thorough. The following table provides an overview of earlier pertinent research:

**Tabel 1. Results of the Systematic Literature Review (SLR)**

No	Title, Author, Year	Method	Research Objective	Discussion of Research Findings
1	“The Influence of Perceived Value, Customer Satisfaction, and Trust on Loyalty in Entertainment Platforms” Yum & Kim (2024)	Quantitative study using an online entertainment platform user survey; mediation analysis with a structural research model.	To explain the relationships among perceived value, customer satisfaction, trust, and loyalty within the digital entertainment platform industry.	The study found that utilitarian and hedonic values positively affect customer satisfaction, while all perceived value dimensions enhance user trust. Customer satisfaction partially mediates the relationship between utilitarian value and loyalty, and fully mediates the relationship between hedonic value and loyalty. However, trust does not mediate the relationship between value and loyalty. The study highlights the importance of improving utilitarian and hedonic value to strengthen customer loyalty in digital entertainment platforms.
2	“The Effect of Perceived Security, Perceived Ease of Use, and Perceived Usefulness on Consumer Behavioral Intention through Trust in Digital Payment Platform” Siagian et al. (2022)	Quantitative study involving 258 digital payment platform users; analysis conducted using SmartPLS 3.0.	To analyze the influence of security, ease of use, and usefulness on consumer behavioral intention through trust in digital payment platforms.	The study found that security directly affects both trust and consumer behavioral intention, while ease of use influences usefulness and behavioral intention. Usefulness and trust have direct effects on behavioral intention, and trust also serves as a mediating variable in several relationships. These findings extend the Technology Acceptance Model (TAM) by showing that security and trust are key factors in shaping the intention to adopt digital payment technologies in Indonesia.
3	“Investigating the Effect of Perceived Security, Perceived Trust, and Information Quality on Mobile Payment Usage through NFC” Almaiah et al. (2022)	Quantitative study; survey of 1,217 NFC users in Saudi Arabia; SEM analysis using SmartPLS 2.0.	To develop a model for NFC-based mobile payment adoption by considering security, trust, and information quality.	The study shows that social influence, perceived risk, and subjective norms have negative effects on trust in NFC payments but positive effects on satisfaction with system security. Ease of use was found to negatively affect user trust in digital payment systems. The findings indicate that social factors and perceived security play crucial roles in shaping trust perception and the intention to use NFC-based payments in Saudi Arabia.
4	“Safety First: Extending	Quantitative study using	To extend the UTAUT model	The results show that social influence, facilitating conditions, perceived

	UTAUT to Better Predict Mobile Payment Adoption by Incorporating Perceived Security, Perceived Risk, and Trust”	covariance-based SEM; sample of 358 mobile payment users in Indonesia.	by incorporating security, risk, and trust variables to explain mobile payment adoption.	security, performance expectancy, and trust significantly affect the intention to use mobile payment. Perceived risk does not directly influence behavioral intention but has an indirect effect through trust. The study reinforces the role of trust as a key mediator in the adoption of digital payment technologies in Indonesia.
	Widyanto et al. (2022)			
5	“Influence of Consumer Trust, Return Policy, and Risk Perception on Satisfaction with the Online Shopping Experience”	Quantitative study using PLS-SEM.	To analyze the relationship among consumer trust, return policy, and risk perception in influencing online shopping satisfaction.	The study shows that consumer trust reduces risk perception and increases satisfaction with online shopping. A clear return policy enhances satisfaction but does not affect risk perception, while free return offers have no significant impact on either. The research also found a quadratic relationship between risk and satisfaction, indicating that an optimal level of perceived risk can actually increase satisfaction, offering new insights into online consumer behavior.
6	“Investigating the Impact of Quality, Technology and Trust on Customers’ Purchase Intention and Word-of-Mouth in S-Commerce”	Quantitative; survey of 1,162 Indian consumers; PLS-SEM analysis	To examine the influence of quality, technology, and trust on purchase intention and customer word-of-mouth within the context of social commerce.	The study found that perceived value is influenced by quality, technology, and trust. System quality emerged as the strongest predictor of perceived value, followed by technology features such as augmented reality and personalization, and then trust. These three factors significantly affect both purchase intention and recommendation behavior. The findings emphasize the importance of system quality and trust in enhancing consumer experience and loyalty within social commerce platforms.
7	“Purchasing in the Digital Age: A Meta-Analytical Perspective on Trust, Risk, Security, and e-WOM in E-Commerce”	Meta-analysis of various e-commerce studies	To identify the key factors influencing consumer purchase decisions in e-commerce, particularly trust, risk, security, and electronic	The research revealed that trust, risk, security, and e-WOM have significant effects on consumers’ purchase decisions. Risk acts as a moderator between trust and purchase decisions, indicating that effective risk management is crucial for building trust. The study also found no significant differences between high- and low-income countries in the effect of trust on purchase decisions,
	Handoyo (2024)			

			word-of-mouth (e-WOM).	confirming the universal importance of trust in digital transactions.
8	“A Systematic Literature Review of the Role of Trust and Security on Fintech Adoption in Banking” Jafri et al. (2024)	Systematic Literature Review using the ROSES framework; analysis of 26 articles (2009–2022)	To review literature on the role of trust and security in the adoption of Fintech within the banking sector.	The review highlighted that trust and security are primary determinants influencing behavioral intention and Fintech adoption. Thematic analysis identified five major themes and twenty-four subthemes, with dominant variables including trust, security, and perceived usefulness. The study identified a research gap regarding cognitive resistance to Fintech and recommended cross-theoretical integration and a focus on emerging technologies such as blockchain for future research.
9	“How Brand Knowledge Affects Purchase Intentions in Fresh Food E-Commerce Platforms” Ling et al. (2023)	Quantitative; analysis of 475 respondents using SmartPLS	To assess the effect of brand knowledge on purchase intention through the mediation of perceived value and brand trust in fresh food e-commerce.	The results showed that brand knowledge positively influences perceived value, perceived value enhances brand trust, and brand trust significantly affects purchase intention. Both perceived value and brand trust serially mediate the relationship between brand knowledge and purchase intention. The study provides important insights for e-commerce platforms to strengthen brand image and trust to enhance consumers' purchase intentions.
10	“Examining the Predictors of Consumer Trust and Social Commerce Engagement: A Systematic Literature Review” Ahmad et al. (2025)	Systematic Literature Review and thematic analysis	To identify the main predictors of consumer trust and engagement in social commerce as well as existing research trends and gaps.	The study identified four major themes affecting trust and engagement: technological, organizational, social, and motivational factors. Across these themes, eighteen subthemes were identified, illustrating the complexity of consumer behavior in social commerce. The research highlighted the lack of cross-cultural studies, limited exploration of new technologies, and insufficient attention to emotional and cultural dimensions. The findings offer directions for future research and provide practical implications for platform developers and policymakers to strengthen trust in the social commerce ecosystem.
11	“Building Trust in Fintech: An Analysis of	Systematic Literature Review and	The objective of this study is to analyze	The findings reveal that ethical and privacy concerns, such as bias, discrimination, privacy, transparency,

	Ethical and Privacy Considerations in the Intersection of Big Data, AI, and Customer Trust” Aldboush & Ferdous (2023)	thematic analysis of various studies discussing ethical and privacy issues in the digital finance (fintech) industry integrating Big Data and Artificial Intelligence (AI)	ethical and privacy considerations in fintech applications, focusing on how Big Data and AI affect customer trust. It also aims to identify strategies for building trust in the digital era through Corporate Digital Responsibility (CDR) and compliance with data protection laws.	fairness, ownership, and data control are crucial factors in building customer trust in fintech. The study emphasizes that customer trust can be enhanced through ethical and secure data management, encryption techniques, and transparency in data collection and usage. Furthermore, the implementation of Corporate Digital Responsibility (CDR) was shown to increase digital trust, customer satisfaction, and corporate reputation. The study also underscores the importance of staff training in data protection policies and regulatory compliance. The authors conclude by recommending future research to explore the influence of cultural and social norms on fintech adoption as well as the integration of AI and Big Data in the financial industry.
12	“The mediating influence of perceived usefulness on consumer behaviour towards driving e-wallet adoption in Jordan” Matar & Aloqaily (2025)	Quantitative, cross-sectional design; SEM analysis using SmartPLS 4.0 with 400 e-wallet users in Jordan	To examine the effects of trust, perceived ease of use, and perceived security on behavioral intention to use e-wallets, with perceived usefulness as a mediating variable.	The study found that trust and perceived usefulness significantly influence behavioral intention toward e-wallet adoption. In addition, perceived ease of use and trust significantly affect perceived usefulness. Mediation analysis shows that perceived ease of use and trust indirectly influence behavioral intention through perceived usefulness. These findings highlight the importance of strengthening perceived usefulness as a central factor in promoting the adoption of digital financial services in Jordan, while extending the Technology Acceptance Model (TAM) by emphasizing the mediating role of perceived usefulness.
13	“A Survey on Digital Trust: Towards a Validated Definition” Saveljeva & Volkova (2025)	Systematic Literature Review with thematic analysis of 86 scholarly sources related to digital trust	To develop a validated and measurable definition of the concept of “digital trust” and identify its	The study found that digital trust can be defined as confidence in people, processes, and technologies that ensure the security of the digital environment. Data protection and privacy emerged as central elements in shaping digital trust, while “openness” was identified as a new component complementing

			core forming factors.	the integrative model of organizational trust. Based on the analysis of 42 definitions, the authors proposed a holistic and content-validated definition aligned with the dimensions of ability, benevolence, and integrity. The findings strengthen the understanding of the multidimensional nature of digital trust and provide an operational framework for future research and measurement.
14	“E-Commerce for a Sustainable Future: Integrating Trust, Product Quality Perception, and Online-Shopping Satisfaction”  Farhat et al. (2025)	Quantitative approach using UTAUT and SEM analysis	To examine the factors influencing purchase intention among new e-commerce users by considering the role of trust, product quality, and shopping satisfaction.	The findings show that performance expectancy and social influence have significant positive effects on purchase intention, while perceived risk has a negative effect. Trust was found to mediate the relationships between performance expectancy, social influence, and perceived risk with purchase intention. Moreover, product quality perception acts as a moderating variable that strengthens the relationship between trust and purchase intention. This study contributes to understanding trust as a key driver of online shopping decisions and a foundation for sustainable e-commerce platforms.
15	“Online Buyers and Open Innovation: Security, Experience, and Satisfaction”  Valdez-Juárez et al. (2021)	Quantitative method using variance-based SEM-PLS; online survey of 663 respondents in Mexico	To determine the influence of website security, buyer type (socially responsible and panic buyers), and buyer experience on online customer satisfaction.	The study revealed that website security positively affects socially responsible buyers, panic buyers, and overall customer satisfaction. Socially responsible buyers also have a positive influence on satisfaction, whereas the relationship between panic buyers and satisfaction was not significant. Moderation analysis showed that buyer experience strengthens the relationship between socially responsible buyers and satisfaction but does not affect panic buyers. These findings highlight the importance of website security and user experience in enhancing customer satisfaction and fostering responsible consumer behavior in the e-commerce environment.

Source: Compiled by the Researcher (2025)

### Perceived Security as the Foundational Driver of Consumer Trust in Digital Business

The most important element in fostering customer trust in digital business environments is perceived security. Consumer perceptions of data and transaction security have a direct impact on the development of digital trust and behavioral intentions to use digital platforms, according to a synthesis of five studies (Siagian et al., 2022; Almaiah et al., 2022; Widyanto et al., 2022; Jafri et al., 2024; Matar & Aloqaily, 2025). Perceived security in the context of e-wallets and fintech includes both technical elements like data encryption and authentication as well as cognitive elements like the conviction that service providers are morally dedicated to safeguarding client privacy (Aldboush & Ferdous, 2023).

These findings are consistent with the research of Widyanto et al. (2022), which emphasized that perceived security and trust are key determinants of the intention to use digital payment technologies in Indonesia. This is further supported by Jafri et al. (2024), who found that in the context of fintech banking adoption, security and trust play more dominant roles than perceived usefulness or social influence. Therefore, perceived security can be understood as a psychological prerequisite for the establishment of consumer trust and a foundation for sustained digital engagement.

The extended UTAUT and TAM models, in which security serves as a direct antecedent of digital behavioral intention, are theoretically supported by these findings (Siagian et al., 2022; Matar & Aloqaily, 2025). This suggests that other factors, such utility and usability, are insufficient to promote transactional intents in the absence of a strong sense of security. Practically speaking, the findings emphasize the significance of data encryption, digital assurance, and privacy policy clarity as critical tactics for fostering customer confidence in digital businesses.

### **Service Quality and Its Mediating Role in Enhancing Trust and Satisfaction**

The quality of digital services is essential for enhancing customer satisfaction and trust. Customer trust has been confirmed to be positively impacted by factors like service speed, ease of navigation, and the efficacy of after-sales support, according to research by Hendrawan and Manap (2025), Shams et al. (2024), and Hipólito et al. (2025). These research highlight that positive service experiences affect the relationship between trust and consumer satisfaction in addition to reinforcing views of platform dependability.

According to Hipólito et al. (2025), a clear return policy reinforces favorable opinions of the platform, while consumer trust lowers perceived risk and improves online buying pleasure. In the meantime, Kakkar et al. (2025) noted that in social commerce settings, perceived value and trust are most strongly predicted by system quality and technology. As a result, when it comes to building consumer trust, service quality serves as a link between the functional and emotional aspects.

Based to one interpretation of these results, enhancing service quality expands the conventional model of consumer trust by emphasizing interactive experience and long-term satisfaction rather than just security. This is compatible with the idea of relationship marketing, which views trust as the cumulative result of transparent digital interactions and consistent service quality (Yum & Kim, 2024; Farhat et al., 2025).

### **Digital Brand Experience and Emotional Mechanisms of Trust Formation**

The development of consumer trust is greatly influenced by the powerful emotional aspect of digital brand experience. According to the summary of research by Pereira et al. (2024), Tang et al. (2021), Ling et al. (2023), and Valdez-Juárez et al. (2021), aspects including design consistency, interactivity, and content personalization are essential for increasing consumer loyalty and brand trust. In addition to strengthening customer engagement through deeper affective and cognitive relationships with the brand, a positive brand experience also generates emotional resonance that reduces perceived risk. In this situation, the quality of the digital experience serves as a link between technology perception and emotional value, ultimately influencing trust in the integrity and authenticity of the brand.

Ling et al. (2023) demonstrated that brand knowledge influences purchase intention through the mediation of perceived value and brand trust. Meanwhile, Valdez-Juárez et al. (2021) found that buyer experience reinforces the relationship between socially responsible behavior and customer satisfaction. These results affirm that digital brand experience is not merely an additional element of digital marketing but a psychological determinant of trust that extends the classical concept of trust formation into the affective domain.

From a theoretical perspective, this supports the view that trust in digital business is multidimensional, encompassing cognitive (security), functional (service quality), and emotional (brand experience) aspects. This integrative model aligns with the definition of “digital trust” proposed by Saveljeva and Volkova (2025), which refers to confidence in people, processes, and technologies that ensure security and openness within the digital environment.

### **Integrative Theoretical Framework and Emerging Concept of Digital Trust**

The synthesis of fifteen studies indicates that digital trust is not merely the outcome of data protection mechanisms but rather the result of a synergistic interaction among three main components: perceived security, service quality, and digital brand experience. This integrative model conceptualizes trust as a multidimensional process, beginning with security perception as the foundation, strengthened by consistent service quality, and internalized through brand experience that fosters emotional attachment.

Ahmad et al. (2025) and Handoyo (2024) expanded this view by demonstrating that trust is also influenced by social, motivational, and technological factors. In the context of digital globalization, elements such as ethical data management and corporate digital responsibility (Aldboush & Ferdous, 2023) emerge as additional determinants shaping institutional trust. Therefore, a renewed theory of digital trust must integrate personal dimensions (emotion and experience), systemic dimensions (security and quality), and institutional dimensions (ethics and data responsibility).

This review's theoretical model makes a substantial contribution to the creation of a new conceptual framework that scholars and practitioners may use to gain a more thorough understanding of the dynamics of digital consumer trust. Practically speaking, these results highlight the need of positioning customer trust as the fundamental tenet of competitive advantage in digital business initiatives. To keep customers' trust, businesses must incorporate AI-based security measures, individualized services, and clear privacy rules.

From an academic standpoint, there is still a lot of space for more research into the psychological and social aspects that affect the development of digital trust. When evaluating

consumer trust behavior in digital environments, Ahmad et al. (2025) emphasized the significance of taking into account cultural norms, social values, and various geographical situations. This is consistent with the viewpoint of Jafri et al. (2024), who found that cross-generational variations, especially between digital-native and conventional generations have become a crucial factor influencing levels of trust in technology.

## CONCLUSION

Based on the synthesis of fifteen empirical and systematic studies, this research concludes that consumer trust in the context of digital business is the result of a complex interaction among three main determinants: perceived security, service quality, and digital brand experience. These three components work in unison and sequentially to create long-lasting digital trust. Service quality boosts customer trust in the platform's dependability and accountability; perceived security acts as a cognitive foundation that lowers uncertainty and transactional risk; and digital brand experience acts as an emotional reinforcement that forges enduring affective bonds between customers and the brand. As a result, the results verify that digital trust is multifaceted and includes integrated cognitive, functional, and emotional elements.

From a practical perspective, the findings of this study provide strategic guidance for digital business practitioners, particularly in the e-commerce and fintech sectors. First, enhancing perceived security can be achieved not only through encryption and authentication technologies but also by implementing transparent privacy policies and open risk communication to establish a sense of safety among users. Second, improving service quality should focus on optimizing service speed, clarity of information, and the effectiveness of customer support systems, as these dimensions have been proven to increase both trust and user satisfaction. Third, strengthening digital brand experience can be achieved through personalized interactions, intuitive interface design, and authentic brand storytelling that foster emotional attachment and enhance user loyalty. Thus, the results of this study have direct implications for digital trust management strategies aimed at sustaining long-term customer relationships in the digital economy.

Theoretically, this study reinforces an integrative conceptual model of trust formation. It extends the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) by positioning trust as a key mediating construct that connects security, service quality, and brand experience to digital behavioral intention. The findings also support the view that digital trust is not only related to system reliability but also to perceptions of ethics, transparency, and the social responsibility of digital service providers. Conceptually, this research contributes to the development of a new operational definition of digital trust as a multidimensional belief in the security, competence, and integrity of digital platforms.

However, this study has several limitations that should be acknowledged. First, as a systematic literature review, it does not conduct empirical testing of causal relationships among variables; thus, its conclusions remain conceptual and dependent on the validity of previous studies. Second, the scope of the reviewed literature is limited to the 2020–2025 period and includes only English-language publications from the Scopus database and reputable journals, which may introduce language bias and limit the representation of local cultural contexts.

Third, several included studies employed different methodological approaches (such as PLS-SEM, meta-analysis, and thematic analysis), which may lead to heterogeneity in the synthesis results. Furthermore, emerging issues such as the influence of artificial intelligence (AI), blockchain, and Corporate Digital Responsibility (CDR) on digital trust formation have not yet been extensively explored in the reviewed literature.

Based on these limitations, several recommendations can be made for future research. First, empirical studies employing quantitative or mixed-method approaches are needed to directly test the relationships among variables identified in this conceptual model, particularly the mediating and moderating roles of trust in digital behavioral intention. Second, future research can expand the context to cross-cultural environments and non-commercial sectors such as education, digital healthcare, or e-government services, to better understand how digital trust is formed across different settings. Third, future studies are encouraged to incorporate new variables such as ethical AI, perceived transparency, and digital responsibility to enrich understanding of the determinants of trust in the era of automation and big data. Fourth, longitudinal approaches could be employed to assess the dynamic evolution of consumer trust over time, especially in response to regulatory changes and global data security incidents.

Overall, this study provides important academic and practical contributions to understanding and managing consumer trust in the modern digital business ecosystem. By constructing an integrative conceptual model and highlighting the interaction among security, service, and brand experience factors, this research not only enriches the digital marketing literature but also offers a conceptual foundation for developing sustainable trust management strategies in a trust-based digital economy.

## REFERENCES

Ahmad, A., Ghani, N. A., & Hamid, S. (2025). Examining the predictors of consumer trust and social commerce engagement: A systematic literature review. *Journal of Theoretical and Applied Electronic Commerce Research*, 20(3), 247. <https://doi.org/10.3390/jtaer20030247>

Aldboush, H. H. H., & Ferdous, M. (2023). Building Trust in Fintech: An Analysis of Ethical and Privacy Considerations in the Intersection of Big Data, AI, and Customer Trust. *International Journal of Financial Studies*, 11(3), 90. <https://doi.org/10.3390/ijfs11030090>

Almaiah, M. A., Al-Rahmi, A., Alturise, F., Hassan, L., Lutfi, A., Alrawad, M., Alkhalaif, S., Al-Rahmi, W. M., Al-sharaieh, S., & Aldhyani, T. H. H. (2022). Investigating the effect of perceived security, perceived trust, and information quality on mobile payment usage through near-field communication (NFC) in Saudi Arabia. *Electronics*, 11(23), 3926.

Farhat, R., Yang, Q., Ahmed, M. A. O., & Hasan, G. (2025). E-commerce for a sustainable future: Integrating trust, product quality perception, and online-shopping satisfaction. *Sustainability*, 17(4), 1431. <https://doi.org/10.3390/su17041431>

Ginting, Z. Z. B., & Evyanto, W. (2025). Pengaruh Citra Merek, Kualitas Produk dan Kepercayaan terhadap Keputusan Pembelian pada E-Commerce Shopee Mall di Kota Batam. *AKADEMIK: Jurnal Mahasiswa Ekonomi & Bisnis*, 5(3), 1572–1585. <https://doi.org/10.37481/jmeb.v5i3.1552>

Handoyo, S. (2024). Purchasing in the digital age: A meta-analytical perspective on trust, risk, security, and e-WOM in e-commerce. *Heliyon*, 10(8), e29714. <https://doi.org/10.1016/j.heliyon.2024.e29714>

Hendrawan, H., & Manap, A. (2025). Pengaruh Kualitas Pelayanan Elektronik dan Kepercayaan terhadap Loyalitas Pelanggan Tokopedia di Jakarta Selatan. *SCIENTIFIC JOURNAL OF REFLECTION: Economic, Accounting, Management and Business*. 8(3), 1126-1134.

Hipólito, F., Dias, Á., & Pereira, L. (2025). Influence of consumer trust, return policy, and risk perception on satisfaction with the online shopping experience. *Systems*, 13(3), 158. <https://doi.org/10.3390/systems13030158>

Jafri, J. A., Mohd Amin, S. I., Abdul Rahman, A., & Mohd Nor, S. (2024). A systematic literature review of the role of trust and security on Fintech adoption in banking. *Heliyon*, 10(1), e22980. <https://doi.org/10.1016/j.heliyon.2023.e22980>

Kakkar, A., Kalia, P., Panesar, A., & Sood, R. (2025). Investigating the impact of quality, technology and trust on customers' purchase intention and word-of-mouth in S-commerce. *Aslib Journal of Information Management*, Advance online publication. <https://doi.org/10.1108/AJIM-09-2024-0764>

Ling, S., Zheng, C., & Cho, D. (2023). How brand knowledge affects purchase intentions in fresh food e-commerce platforms: The serial mediation effect of perceived value and brand trust. *Behavioral Sciences*, 13(8), 672. <https://doi.org/10.3390/bs13080672>

Matar, A., & Aloqaily, A. N. (2025). The mediating influence of perceived usefulness on consumer behaviour towards driving e-wallet adoption in Jordan. *Journal of Open Innovation: Technology, Market, and Complexity*, 11(4), 100651. <https://doi.org/10.1016/j.joitmc.2025.100651>

Mckinsey & Company. (2025). The 2025 McKinsey Global Payments Report: Competing systems, contested outcomes. Diakses melalui <https://www.mckinsey.com/industries/financial-services/our-insights/global-payments-report?utm>

Pai, C.-S., & Chen, S.-L. (2023). Mystery of big data: A study of consumer decision-making behavior on e-commerce websites. *Engineering Proceedings*, 38, 29. <https://doi.org/10.3390/engproc2023038029>

Payment Europe. (2025). European Report 2025: Safety, Convenience and Choice: The True Value of Cards. Diakses melalui [https://www.paymentseurope.eu/wp-content/uploads/2025/05/TrueValueReport\\_2025.pdf?utm](https://www.paymentseurope.eu/wp-content/uploads/2025/05/TrueValueReport_2025.pdf?utm)

Pereira, M. de S., de Castro, B. S., Cordeiro, B. A., de Castro, B. S., Peixoto, M. G. M., Monteiro da Silva, E. C., & Gonçalves, M. C. (2024). Factors of Customer Loyalty and Retention in the Digital Environment. *Journal of Theoretical and Applied Electronic Commerce Research*, 19(1), 1–20. <https://doi.org/10.4067/S0718-18762024000100101>

Saveljeva, J., & Volkova, T. (2025). A survey on digital trust: Towards a validated definition. *Digital*, 5(2), 14. <https://doi.org/10.3390/digital5020014>

Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral

intention through trust in digital payment platform. *International Journal of Data and Network Science*, 6, 861–874. <https://doi.org/10.5267/j.ijdns.2022.2.010>

Thales. (2025). Global Trust in Digital Services Declines, finds Thales. Diakses melalui [https://cpl.thalesgroup.com/about-us/newsroom/digital-trust-index-2025?utm\\_](https://cpl.thalesgroup.com/about-us/newsroom/digital-trust-index-2025?utm_)

Tang, H., Rasool, Z., Khan, M. A., Khan, A. I., Khan, F., Ali, H., Afzal Khan, A., & Abbas, S. A. (2021). Factors Affecting E-shopping Behaviour: Application of Theory of Planned Behaviour. *Behavioural Neurology*. Article ID 1664377. <https://doi.org/10.1155/2021/1664377>

Valdez-Juárez, L. E., Gallardo-Vázquez, D., & Ramos-Escobar, E. A. (2021). Online buyers and open innovation: Security, experience, and satisfaction. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(1), 37. <https://doi.org/10.3390/joitmc7010037>

Visa Inc. (2025). *Visa Stay Secure Study 2025: 80% of Ukrainians mostly or completely trust digital payments*. Diakses melalui [https://www.visa.com.ua/en\\_UA/about-visa/newsroom/press-releases/prl-14052025.html?utm\\_](https://www.visa.com.ua/en_UA/about-visa/newsroom/press-releases/prl-14052025.html?utm_)

Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2022). Safety first: Extending UTAUT to better predict mobile payment adoption by incorporating perceived security, perceived risk and trust. *Journal of Science and Technology Policy Management*, 13(4), 952–973.

Yum, K., & Kim, J. (2024). The influence of perceived value, customer satisfaction, and trust on loyalty in entertainment platforms. *Applied Sciences*, 14(13), 5763. <https://doi.org/10.3390/app14135763>