

## The Influence of Ease of Use and Perceived Risk on Online Purchase Decisions: The Mediating Role of Trust in the Islamic Economic Perspective

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### Abstract

The rapid growth of e-commerce has significantly transformed consumer behaviour by offering greater convenience while simultaneously raising concerns related to perceived risk and trust. This study aims to examine the influence of ease of use and perceived risk on online purchase decisions, with trust acting as a mediating variable, all within the framework of Islamic economics. Employing a quantitative approach and utilizing *Structural Equation Modelling - Partial Least Squares* (SEM-PLS), data were collected from 163 Muslim respondents in Malang. The findings reveal that ease of use has a positive and significant influence on both trust and purchase decisions. Meanwhile, perceived risk has a negative effect on trust, but interestingly, it has an indirect positive influence on purchase decisions when mediated by trust. This research contributes to the existing literature by integrating Islamic ethical values such as transparency, honesty, and fairness into models of consumer trust in digital transactions. It underscores the significance of religious perspectives in shaping consumer behaviour within the context of e-commerce.

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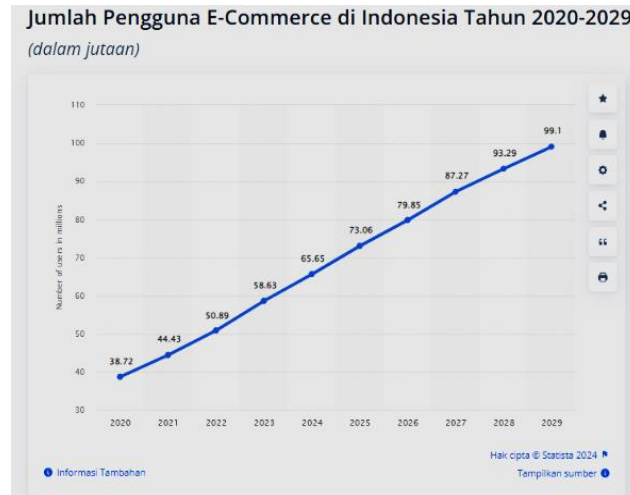
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## INTRODUCTION

The era of information globalization has brought significant transformation across various sectors, especially with the rapid advancement of information technology that has become inseparable from everyday life. In Indonesia, this development is particularly influential in the economic sector. Technological innovation has enabled economic actors to carry out transactions more quickly and efficiently, particularly through the emergence of e-commerce (Oktora, 2022). Currently, products can be marketed and purchased through the internet, leading to a booming e-commerce ecosystem. This digital transformation has opened business opportunities for many, as individuals and companies establish online stores to meet market demands (Mulyadi, Eka, & Nailis, 2018).



**Figure 1.** Number of E-Commerce Businesses in Indonesia 2020 to 2029  
(Source: statista.com)

Based on Figure 1, the number of e-commerce users in Indonesia is projected to continue increasing between 2024 and 2029, with an additional 33.5 million users (+51.03 percent). After nine consecutive years of growth, this number is expected to reach 99.1 million by 2029, setting a new peak. Specifically, the growth of e-commerce users has shown a positive trend in recent years (Statista.com). In Indonesia, the e-commerce sector has experienced rapid growth in recent years. According to the e-Conomy SEA 2023 report, Indonesia's digital economy is projected to reach a value of USD 133 billion by 2025, positioning Indonesia as the largest e-commerce market in Southeast Asia (Google, Temasek, & Bain & Company, 2023). This phenomenon is one of the key drivers behind the rise of e-commerce, enabling consumers to shop online without time or location constraints. In Indonesia, the increasing accessibility of the internet and widespread smartphone usage have significantly driven the growth of online transactions.

According to Statista, the number of e-commerce users in Indonesia is expected to rise by 33.5 million (+51.03%) between 2024 and 2029, reaching 99.1 million users. These trends affirm the strong potential of the digital market in Indonesia. Despite this promising growth, online shopping is not without challenges. One of the most prominent concerns is perceived risk. According to Schiffman and Kanuk (2010), perceived risk refers to consumer uncertainty regarding product quality, transaction security, and potential fraud. In a virtual marketplace, where there is no face-to-face interaction, such concerns become more pronounced. Consumers may fear receiving substandard goods or having their personal data misused. Therefore, addressing perceived risk is vital for fostering consumer confidence in e-commerce platforms. A key factor in reducing perceived risk is consumer trust. Trust reflects a consumer's belief that the seller or platform will act in their best interest and fulfill promises made (Mayer, Davis, & Schoorman, 1995). When trust is present, consumers are more likely to proceed with online transactions, even in the face of uncertainty.

In Islamic economics, trust is not merely a functional requirement but a moral and religious imperative. Transactions must be grounded in principles of honesty, fairness (al-'adl), transparency (al-shafafiyah), and trustworthiness (amanah) values that aim to eliminate exploitation and

injustice. For instance, the Qur'an warns against fraudulent practices (QS. Al-Baqarah: 188), emphasizing the ethical responsibility of sellers to protect consumer rights.

The concept of *amanah* further deepens this trust. In Islamic economics, sellers are not only expected to be reliable in delivery but also truthful in their descriptions and intentions. These principles help mitigate uncertainty (*gharar*) and enhance consumer assurance. Thus, Islamic values can play a critical role in shaping consumer behavior, especially among Muslim populations, by reducing risk and reinforcing ethical trust in digital transactions. However, existing studies on online consumer behavior largely emphasize technological and psychological aspects, such as ease of use and perceived risk, without sufficiently incorporating Islamic ethical principles. This creates a research gap that this study aims to fill.

Therefore, this research seeks to examine the influence of ease of use and perceived risk on online purchase decisions, with trust as a mediating variable, analyzed through the lens of Islamic economics. By integrating religious-ethical dimensions into digital consumer models, this study offers a novel conceptual contribution to understanding how Muslim consumers navigate online transactions in a fast-growing e-commerce environment.

## METHOD

This study employs a quantitative approach with an explanatory research design to examine the influence of ease of use and perceived risk on online purchase decisions through trust as a mediating variable, viewed from the Islamic economic perspective. The sample was selected using purposive sampling, targeting Muslim respondents residing in Malang City who had made at least one online purchase within the last three months, resulting in 163 valid responses out of 196 distributed questionnaires. The research instrument was a structured questionnaire using a 5-point Likert scale, developed from previous studies and adapted to incorporate Islamic economic values such as *amanah* (trustworthiness), *shiddiq* (honesty), and transparency. Detailed research instrument used in this study as described in Table 1.

The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). There are two phases in PLS-SEM; the measurement model analysis to check the validity and reliability of indicators for each construct, and the structural model analysis to evaluate the relationship among variables in the research model proposed. Ethical considerations were addressed by including informed consent at the beginning of the survey and ensuring the confidentiality and anonymity of respondents' data. The Islamic economic perspective was integrated into the methodological design, particularly in the development of indicators and questionnaire items that reflect Sharia-compliant values in digital transactions.

**Table 1.** Research instrument

Variable	Indicator	Adapted from
Ease of Use	- Convenience access	Davis et al., (1989) in Technology Acceptance Model (TAM)
	- Convenience transaction	
	- Ease of Benefits	Al-Qaradawi (2015) about the value of efficiency in Islamic economics.
	- Convenience after get benefit	
	- Efficiency time and energy	
Trust	- Integrity (security transactions and data protection)	Al-Ghazali (1980) regarding trust in Islamic economics
	- Honesty in information product	Hassan & Latiff (2009) regarding the principles of justice and transparency in Islamic transactions.
	- Harmony with principle Islam (justice and transparency)	
	- Consistency	
	- Marketplace reputation	

	- System operational	Ulfa Muawiyah (2023) regarding trust in shopping in the marketplace
Perceived Risk	- Risk quality product (mismatch product)	Angki Anindita Putri, (2020) regarding analysis risk in decision purchase purchase
	- Risk financial (loss) or cost addition)	
	- risk transaction	Jan et al. (2016) regarding risks from an Islamic e-commerce perspective
	- Risk psychology	Yusuf Qardhawi (2010) regarding the concept of gharar (uncertainty) in Islamic transactions
Purchase Decision	- Willingness For do purchase	Kotler & Keller (2009) regarding consumer behavior
	- Preference choosing an Islamic marketplace	
	- Satisfaction in transact in a way Islamic	Rahman (2015) regarding purchasing decisions from an Islamic perspective
	- Have benefit product	
	- Purchase repeat order	Raharjo (2018) on product conformity with Islamic economic principles

RESULT AND DISCUSSION

RESULT

1. Overview of Quest

The questionnaire in this study was distributed from November 8, 2024, to November 16, 2024. During this period, the questionnaire was successfully completed by the respondents, allowing all the required data to be fully collected. The total distribution and collection of questionnaires, along with the number of responses processed, are shown in the following table:

Table 1. Questionnaire Distribution and Data Collection

Description	Number	Percentage
Questionnaires Distributed	196	100%
Questionnaires not usable	33	16,8%
Questionnaires returned	163	83,2%
Questionnaires incomplete	0	0
Questionnaires usable	163	100%

Source: Primary Data Processed, 2024

The results from Table 1 show that 163 questionnaires were completed, representing 83.2% of the total distributed questionnaires, while 33 questionnaires, or 16.8%, could not be processed. All the returned questionnaires were usable because they were completed in full.

2. Measurement model analysis

Table 2. Result of Validity Testing

	Indicator	Outer Loadings	Validity
Trust (M)	KP.1	0.771	VALID

	KP.2	0.770	VALID
	KP.3	0.740	VALID
	KP.4	0.735	VALID
	KP.5	0.713	VALID
	KP.6	0.692	VALID
Ease of Use (X1)	KM.1	0.813	VALID
	KM.2	0.755	VALID
	KM.3	0.740	VALID
	KM.4	0.738	VALID
	KM.5	0.728	VALID
Perceived Risk (X2)	PR.1	0.742	VALID
	PR.2	0.800	VALID
	PR.3	0.793	VALID
	PR.4	0.713	VALID
Purchase Decision (Y)	Y.1	0.801	VALID
	Y.2	0.715	VALID
	Y.3	0.708	VALID
	Y.4	0.827	VALID
	Y.5	0.835	VALID

Source: Primary Data Processed, 2024

Based on the table above, it can be concluded that all indicators for the variables of ease of use, perceived risk, trust, and purchase decision have outer loading values greater than 0.50, indicating that the indicators have good validity for measuring each of the research variables.

**Table 3.** Result of Reliability Testing

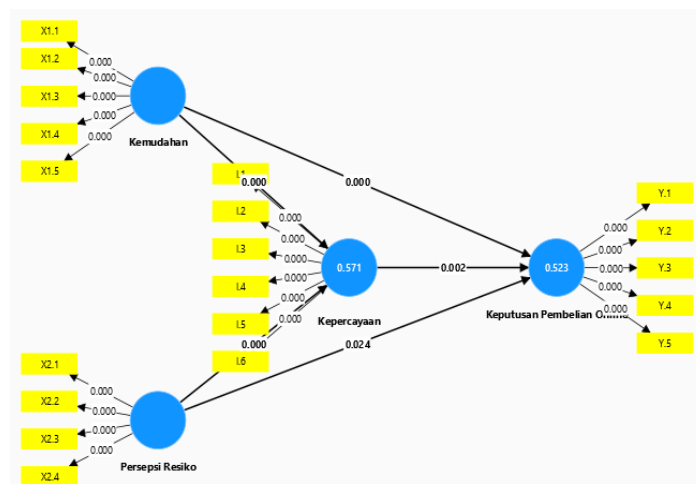
Construct	Composite Reliability	Explanation
Ease of use (X1)	0.866	RELIABEL
Perceived Risk (X2)	0.847	RELIABEL
Trust (M)	0.877	RELIABEL
Purchase Decision (Y)	0.885	RELIABEL

Source: Primary Data Processed, 2024

Based on the table above, it can be concluded that the processed data shows Composite Reliability values greater than 0.6, indicating that all variables are reliable.

### 3. Structural model analysis

#### Hypothesis Testing



**Figure 2. Outer Model**

**Table 4. Result of Hypothesis Testing**

	$\beta$	T-Statistics	P-Value	Explanation
Ease of use -> Trust	0.486	5.905	0.000	Signifikan
Ease of use -> Purchase Decision	0.369	3.915	0.000	Signifikan
Trust -> Purchase Decision	0.238	3.066	0.002	Signifikan
Perceived Risk -> Trust	0.339	4.329	0.000	Signifikan
Perceived Risk -> Purchase Decision	0.203	2.257	0.024	Signifikan

Source: Primary Data Processed, 2024

Based on Table 6, it can be concluded that the variables of ease of use and perceived risk significantly influence user trust, with ease of use contributing the largest effect (0.486,  $p < 0.001$ ), explaining more than half of the variation in trust (R-square 57.1%). Additionally, online purchase decisions are influenced by ease of use, trust, and perceived risk, with ease of use being the dominant factor that has the largest direct effect (0.369,  $p < 0.001$ ), while trust and perceived risk have smaller but still significant effects (R-square 52.3%). These findings emphasize that ease of use plays a key role in increasing trust and driving online purchase decisions.

#### Effect Size (F-Square)

A test conducted to measure the effect size of an independent variable on a dependent variable in the model. This serves as an evaluation of the extent to which a particular independent variable contributes to the F-Square of the dependent variable. F-Square values of 0.02, 0.15, and 0.35 indicate "weak," "moderate," and "strong" effects, respectively.

**Table 5. F-Square Test Result**

	F-Square
Ease of use -> Trust	0.306
Ease of use -> Purchase decision	0.122
Trust -> Purchase decision	0.051
Perceived Risk -> Trust	0.149
Perceived Risk -> Purchase decision	0.042

Source: Primary Data Processed, 2024

Based on the results of the F-Square test in Table 4, it can be concluded that ease of use has the largest effect on trust with a moderate to strong effect (F-Square 0.306) and also influences online purchase decisions, although with a smaller effect (F-Square 0.122). Perceived risk contributes moderately to trust (F-Square 0.149) but has a weak direct effect on online purchase decisions (F-Square 0.042). Meanwhile, trust contributes small but significant effects on online purchase decisions (F-Square 0.051). Overall, ease of use proves to be the strongest factor in building consumer trust, which then drives online purchase decisions.

#### Determinant Test (R-Square)

The parameter used in this determinant test is that the higher the  $R^2$  value, the better the predictive model of the proposed research model.  $R^2$  values of 0.67, 0.33, and 0.19 indicate a "strong," "moderate," and "weak" model, respectively.

Based on the results of the determinant test (R-Square) in Table 3, it can be concluded that the R-Square value for the trust variable is 0.571, which can be categorized as moderate. Meanwhile, the R-Square value for the purchase decision variable is 0.523, which is also categorized as moderate.

This indicates that a significant portion of the variability in these constructs has been explained by the model, providing a good representation of the relationships between the variables.

**Table 6.** Result of Determination Test (R-Square)

	R-Square	R-Square Adjusted
Trust	0.571	0.565
Purchase decision	0.523	0.514

Source: Primary Data Processed, 2024

## DISCUSSION

### The Effect of Ease of Use on Trust and Purchase Decision

Ease of use plays a crucial role in building trust and influencing online purchase decisions. This study found that ease of use significantly contributes to consumer trust ( $\beta = 0.486$ ;  $p < 0.001$ ) and purchase decisions ( $\beta = 0.369$ ;  $p < 0.001$ ). These results support Gefen's (2000) research, which shows that user-friendly interfaces make it easier for consumers to understand and trust e-commerce platforms. Davis (1989), in the Technology Acceptance Model (TAM), also emphasized that the perception of ease increases the intention to use technology, including online platforms.

Furthermore, Venkatesh et al. (2003) found that ease of use directly impacts user satisfaction, which ultimately enhances trust and loyalty toward the platform. This finding is particularly relevant in today's context, where society is increasingly dependent on digital technology in almost every aspect of life. In Indonesia, the number of smartphone users has seen a significant rise—from 160 million in 2020 to over 220 million by 2025 (Statista, 2024). This surge reflects how digital technology has simplified daily tasks, increased efficiency, and reduced time burdens. As a result, users feel more satisfied and are likely to continue using such platforms consistently, thereby reinforcing both trust and long-term loyalty. In the context of Islamic economics, this behavior can be further interpreted as part of the pursuit of *maslahah* (public benefit), where technology is used as a means to achieve ease and productivity in a responsible manner.

This is also reinforced by Pavlou (2003), who stated that ease of use influences trust by reducing cognitive load and providing a positive user experience. In this study, consumers who experienced ease were more likely to trust the platform faster and felt comfortable making purchase decisions. Additionally, Ventre and Kolbe (2020) noted that ease of use affects users' perception of the reliability of online platforms, which in turn drives purchase decisions. These findings align with the research by Ferdy Irwansyah et al. (2023), who found that ease of use on a platform improves the user's positive experience, strengthens trust, and ultimately supports online purchase decisions. In this context, intuitive technology and simple navigation play a key role in building user trust in e-commerce platforms. This trend is also evident in Indonesia, where ease of use in e-commerce platforms has contributed significantly to the growth of users and transaction volumes. According to Indonesia's Ministry of Trade (Kemendag), the value of e-commerce transactions reached IDR 474 trillion in 2023 and is projected to grow steadily, potentially surpassing IDR 689 trillion by 2029 (Satu Data Indonesia, 2024). This continuous increase demonstrates how simplified user experiences encourage adoption and repeat usage, which reinforces trust and supports purchasing behavior. From an Islamic economic perspective, the integration of trustworthy and user-friendly digital services aligns with the values of *amanah* (trustworthiness) and *maslahah* (public benefit), reinforcing ethical digital commerce practices.

### The Effect of Perceived Risk on Trust and Purchase Decision

Perceived risk significantly influences both trust ( $\beta = 0.339$ ;  $p < 0.001$ ) and purchase decisions ( $\beta = 0.203$ ;  $p < 0.024$ ). This indicates that consumers who perceive lower risk in an e-commerce platform tend to have higher trust, which ultimately has a positive impact on their purchase decisions. This study supports the findings of Schiffman and Kanuk (2010), who identified that perceived risks, such as fear of fraud and uncertainty about product quality, are major barriers in online transactions.

Kim, Ferrin, and Rao (2008) found that trust is an important mediator in reducing the negative impact of perceived risk on purchase decisions. Furthermore, Jarvenpaa et al. (2000) showed that e-commerce platforms that reduce risk through information transparency and quality assurances are more likely to build consumer trust. In Indonesia, growing awareness of perceived risks in digital commerce has led to increased regulatory attention. For example, the Directorate General of Customs and Excise (DJBC) has enhanced its oversight of e-commerce transactions to ensure fair practices and consumer protection, especially in cross-border trade (Kemenkeu, 2024). This is in line with Islamic principles of transparency (*shafafiyah*) and the prohibition of *gharar* (excessive uncertainty), reinforcing the importance of building trust in online transactions.

In this context, the application of Islamic economic principles, such as transparency and fairness, is highly relevant to reduce perceived risk, as proposed by Zohir (2016). Ariffin et al. (2020) highlighted that trust helps reduce the negative effects of perceived risk, particularly when buyers cannot physically inspect products. Similarly, Kim et al. (2023) found that transparency and reliable reviews strengthen trust in online shopping. In Indonesia, rising digital financial literacy driven by OJK's education initiatives also helps consumers make safer e-commerce decisions, thus reducing perceived risk.

### **Trust as a Mediator in the Relationship Between Ease of Use and Perceived Risk on Purchase Decision**

Trust has been proven to be a significant mediating variable in the relationship between ease of use and perceived risk on online purchase decisions. The mediation coefficient for the path ease of use → trust → purchase decision is 0.116 ( $p = 0.007$ ), while the path perceived risk → trust → purchase decision is 0.081 ( $p = 0.023$ ). These results are consistent with the research of Mayer, Davis, and Schoorman (1995), who stated that trust is the consumer's belief that the other party will act reliably.

Gefen (2002) emphasized that trust is essential in online transactions, where consumers who trust the platform tend to be more tolerant of risks and more willing to make purchase decisions. McKnight et al. (2002) also found that trust is shaped not only by technical aspects like ease of use, but also by psychological factors such as perceived risk. Zhou et al. (2023) further highlight that high levels of trust help overcome uncertainty and strengthen consumer confidence in digital transactions. In support of this, Busalim and Ghabban (2021) noted that features such as intuitive website design and reliable customer service can build trust even in high-risk online environments. In the Islamic economic perspective, this trust is rooted in values such as *amanah* (trustworthiness) and *shiddiq* (honesty), as explained by Zohir (2016). This is also evident in Indonesia, where consumers show higher tolerance toward perceived risk when transacting with official stores or verified sellers on e-commerce platforms. Trust signals like verified badges, product guarantees, and platform reputation reduce uncertainty and support purchase intentions in line with Islamic ethical principles.

### **CONCLUSSION AND RECOMMENDATION**

This study found that ease of use and perceived risk significantly influence online purchase decisions, with trust acting as a key mediating variable. Ease of use directly increases trust and purchase decisions, while perceived risk reduces trust but can still affect decisions when mediated by trust. Theoretically, this research contributes by integrating Islamic economic values—such as honesty, fairness, and trustworthiness—into consumer behavior models in the digital context. Practically, the findings suggest that e-commerce platforms should focus on user-friendly design, transaction security, and ethical principles to build trust among Muslim consumers. However, the study is limited by its focus on a single geographic area (Malang) and the use of a purely quantitative approach. Future research should explore wider populations and consider qualitative methods for deeper insights.

Based on the results of this study, several recommendations can be proposed to provide practical, theoretical, and policy contributions. Practically, e-commerce industry players are advised to improve the quality of their platforms, particularly in terms of ease of use and transaction security.

Developing user-friendly interfaces, providing transparent product information, and ensuring the protection of personal data will help build consumer trust. For Muslim consumers, the application of Sharia principles such as honesty (*amanah*), fairness, and transparency in online transactions will not only provide a sense of security but also increase their loyalty to the platforms they use. Theoretically, this study opens opportunities for developing consumer behavior models based on Islamic economic values. Future research is encouraged to integrate variables such as religiosity, Islamic ethical values, or Sharia-based trust more deeply into theoretical frameworks and empirical measurements. This aims to strengthen the conceptual model of Muslim consumer decision-making in the digital economic context. From a policy perspective, the government and Islamic economic authorities need to promote the development of a Sharia-compliant e-commerce ecosystem. This can be achieved through regulations that support Islamic-value-based online transactions, digital halal certification for platforms, and public education on ethical and Sharia-compliant consumption in the digital ecosystem. For future research, it is recommended to broaden the geographic scope so that the findings can be more widely generalized. In addition, qualitative or mixed-method approaches can be used to explore in more depth the experiences and perceptions of Muslim consumers regarding trust and risk in online transactions. Future studies may also consider comparing Sharia-compliant and conventional platforms, or contrasting the behavior of Muslim and non-Muslim consumers, to enrich perspectives and academic contributions.

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