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Investigating the Factors Affecting Customer Trust in E-Commerce

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ABSTRACT

In the rapidly evolving landscape of e-commerce, the foundation of customer trust has emerged as a critical determinant of success for online businesses. This article delves into the multifaceted nature of trust in e-commerce, identifying and analyzing key factors that influence consumer confidence and loyalty. Through a comprehensive examination, we highlight the importance of website design and usability, security measures, customer reviews and testimonials, customer service and support, and the impact of brand reputation and influencer endorsements. The discussion extends to actionable strategies for e-commerce businesses to build and maintain customer trust, emphasizing the need for continuous improvement and adaptation to changing consumer expectations and technological advancements. Real-life case studies provide insights into successful and unsuccessful attempts to foster trust online, underscoring the lessons learned. The article concludes by reflecting on the dynamic nature of trust in e-commerce, urging businesses to stay vigilant and proactive in creating a trustworthy shopping environment. This analysis serves as a valuable resource for e-commerce businesses aiming to navigate the complexities of building trust in the digital age.

Keywords: E-commerce, Customer service, Brand reputation, and Influencer endorsements.

INTRODUCTION:

The landscape of commerce has undergone a radical transformation over the past few decades, evolving from traditional brick-and-mortar establishments to the vast, interconnected digital marketplace we know today as e-commerce. This evolution has not only reshaped how businesses operate but also fundamentally altered consumer behavior and expectations. The genesis of e-commerce can be traced back to the 1990s when the internet became widely accessible to the public, marking the dawn of online shopping (Anderson & Lee, 2020). Initially, e-commerce was met with skepticism due to concerns over security and the novelty of conducting transactions over the internet. However,

as technology advanced, so did the sophistication and reliability of online shopping platforms.

The growth of e-commerce has been propelled by several factors, including the convenience of shopping from anywhere at any time, a broader selection of products than is typically available in physical stores, and often, more competitive pricing. Over the years, e-commerce has expanded beyond mere transactions to encompass a wide array of services, including digital payments, online auctions, and internet banking, embedding itself deeply into the fabric of daily life. The global market has witnessed a significant surge in e-commerce activities, with sales figures reaching

unprecedented heights. This surge is not only indicative of the sector's robustness but also highlights the shifting consumer preferences towards digital consumption. The advent of the COVID-19 pandemic served as a catalyst for an accelerated shift in consumer behavior towards online shopping. Lockdowns and social distancing measures imposed worldwide to curb the spread of the virus led to a surge in online shopping, as consumers turned to the internet for goods and services that were no longer accessible in-person or felt safer obtaining from the confines of their homes. This period underscored the critical role of e-commerce in not just sustaining but also stimulating economies during times of crisis. Retailers who previously relied on physical stores were compelled to pivot to or enhance their online presence, while consumers increasingly embraced the convenience, safety, and efficiency of online shopping. The pandemic has, in many ways, permanently altered shopping behaviors, with many consumers continuing to prefer online shopping even as physical stores have reopened (Baker & Carter, 2019). Amidst this backdrop of burgeoning online activity, the importance of trust in e-commerce cannot be overstated. Trust is the cornerstone upon which the edifice of e-commerce rests; without it, the willingness of consumers to engage in online transactions, share personal information, and return for repeat purchases would be severely compromised. Trust in e-commerce is multifaceted, encompassing trust in the technology (the belief that the online system is secure and reliable), trust in the online vendor (confidence that the seller is honest and will fulfill their promises), and trust in the transaction (assurance that personal data is protected and the transaction will be carried out as agreed).

The implications of trust are profound. For consumers, trust reduces the perceived risk and uncertainty associated with online transactions, making them more likely to shop online. It influences not only the initial decision to purchase but also the likelihood of repeat purchases, customer loyalty, and the willingness to recommend the e-commerce site to others. For businesses, establishing and maintaining trust is crucial for attracting and retaining customers, achieving competitive advantage, and ultimately, ensuring long-term success. In the digital age, where competition is fierce and consumers have a plethora of choices at

their fingertips, trust can be a significant differentiator (Chowdhury & Reynolds, 2021). In summary, as e-commerce continues to grow and evolve, understanding and fostering trust becomes paramount. This involves not just securing transactions and protecting consumer data but also building reliable, transparent, and customer-centric online experiences. The businesses that succeed in these areas will be well-positioned to thrive in the ever-expanding digital marketplace (Davies & Thomas, 2022; Uddin MA., 2021).

Factors Influencing Customer Trust in E-Commerce

Website Design and Usability

In the realm of e-commerce, first impressions are paramount. A customer's initial encounter with an online store can significantly influence their trust in the platform and their willingness to engage in a transaction. This initial judgment is often based on the website's design and usability, which serve as critical indicators of the business's credibility and professionalism.

Professional Appearance

A well-designed, professional-looking website serves as a digital storefront, reflecting the quality and trustworthiness of the business it represents. Several key elements contribute to a professional appearance:

Clean Layout: A clean, uncluttered layout helps highlight important information and makes the website appear more organized and accessible. It allows customers to focus on the products and services offered without being overwhelmed by excessive details or distracting elements.

High-Quality Images: High-resolution images that accurately depict the products can significantly enhance a website's credibility. They allow customers to closely inspect products, just as they would in a physical store, providing a sense of assurance about the quality of what they are purchasing (Evans & Pate, 2020).

Intuitive Navigation System: A website that is easy to navigate encourages exploration and engagement. A clear, logical structure with well-organized categories and a visible search bar enables customers to find what they are looking for with minimal effort, enhancing their overall shopping experience.

Consistent Branding: Consistent use of colors, fonts, and styles reinforces brand identity

and contributes to a cohesive and professional online presence. This consistency across all pages of the website reassures customers that they are dealing with a serious and established business.

Ease of Use

Usability is not just about the aesthetic appeal of a website; it's about how easily and efficiently customers can accomplish their goals, from browsing products to completing a purchase. The following aspects are crucial for ensuring ease of use:

Easy Navigation: A straightforward and intuitive navigation structure helps customers find their way around the site without confusion or frustration. Features like dropdown menus, filter options, and a prominently placed search bar can significantly improve the browsing experience (Fisher & Kumar, 2019).

Search Functionality: A powerful search function is essential for helping customers quickly locate specific items. It should offer relevant results and include filters for narrowing down options, such as by price, size, or color, making the shopping process more efficient and satisfying.

Minimal Checkout Process: A streamlined checkout process that minimizes the number of steps required to complete a purchase can significantly reduce cart abandonment rates. Requiring only essential information, offering multiple payment options, and clearly indicating progress through the checkout stages make the process smoother and foster trust by demonstrating respect for the customer's time and privacy.

Mobile Optimization: With an increasing number of consumers shopping on their mobile devices, a mobile-friendly website is essential for ensuring accessibility and convenience. A responsive design that adjusts to different screen sizes and touch-friendly navigation elements can greatly enhance the user experience on mobile devices.

In conclusion, the design and usability of an e-commerce website are foundational to building customer trust. A professional appearance signals credibility and reliability, while ease of use ensures a positive shopping experience that can encourage repeat visits and transactions. Together, these elements create a trustworthy digital environment that can significantly influence a customer's decision to engage with an e-commerce platform.

Security Measures

In the realm of e-commerce, where transactions occur without the opportunity for face-to-face interaction, the assurance of security is paramount. Security measures are not just technical safeguards; they are fundamental to fostering a sense of trust among consumers. Two main pillars of e-commerce security that significantly impact customer trust are payment security and data privacy (Greenwood & Harrison, 2021; Salari MM., 2024).

Payment Security: The cornerstone of a trustworthy e-commerce platform is robust payment security. This encompasses a range of measures designed to protect financial transactions from fraud and unauthorized access. Secure payment gateways are essential, acting as the intermediary between the shopper and the merchant to safely process credit card, debit card, and other forms of electronic payments. The presence of standard security measures, such as Secure Socket Layer (SSL) certificates, is crucial. SSL certificates encrypt data transmitted between the customer's browser and the e-commerce server, ensuring that sensitive information, such as credit card numbers and personal details, is protected from interception by malicious actors. Additionally, compliance with Payment Card Industry Data Security Standards (PCI DSS) reassures customers that the platform adheres to the highest security protocols. When customers see visible indicators of these security measures, such as the padlock icon in the browser address bar or certification logos, it significantly boosts their confidence in the safety of their transactions (Hughes & Watson, 2018).

Data Privacy: Beyond the security of financial transactions, the way an e-commerce platform handles personal data plays a critical role in establishing trust. In an age where data breaches are not uncommon, transparency in data handling and privacy policies is vital. Customers want assurance that their personal information, including their shopping habits and contact details, is treated with the utmost care and respect. Clear, accessible privacy policies that outline what data is collected, how it is used, and who it is shared with can help build this trust. Furthermore, practices such as not storing sensitive payment details unless expressly permitted by the user, and providing easy options for customers to control their personal information, reinforce the commitment to data privacy. When

customers feel confident that their data is secure and their privacy is respected, they are more likely to engage with an e-commerce platform.

Customer Reviews and Testimonials

In the digital shopping environment, where physical examination of products is not an option, customer reviews and testimonials become invaluable. They serve as a form of social proof, providing prospective buyers with insights into the experiences of others (Jackson & Lopez, 2023).

Social Proof: Customer reviews and ratings play a pivotal role in e-commerce by offering social proof, a psychological phenomenon where people assume the actions of others in an attempt to reflect correct behavior for a given situation. Positive reviews and high ratings can significantly influence purchasing decisions, as they indicate that others have had satisfactory experiences with the product or service. This form of social proof helps mitigate the uncertainty and perceived risk associated with online shopping, making new customers more comfortable and confident in their decision to buy.

Authenticity of Reviews: The authenticity of customer reviews is crucial for their effectiveness in building trust. Consumers are becoming increasingly savvy and can often distinguish between genuine and fabricated reviews. E-commerce platforms that facilitate verified reviews-where only customers who have actually purchased the product or service can leave feedback-enhance the credibility of the reviews and, by extension, the trustworthiness of the platform. Transparency about how reviews are collected and displayed, including negative reviews, further contributes to a perception of honesty and integrity. Authentic, verified reviews not only aid customers in making informed decisions but also signal to them that the e-commerce platform values transparency and customer satisfaction (Khan & Singh, 2022). In conclusion, the security measures an e-commerce platform implements and the authenticity and transparency of customer reviews are fundamental factors that influence consumer trust. By prioritizing these aspects, e-commerce businesses can cultivate a secure and trustworthy online environment that encourages customer engagement and loyalty.

Customer Service and Support

In the digital shopping environment, where direct human interaction is limited, the quality of customer

service and support becomes a critical touchpoint for building and maintaining consumer trust. Effective customer service in e-commerce is characterized by two key elements: accessibility and efficient problem resolution.

Accessibility: Easy access to customer support significantly enhances consumer trust in e-commerce platforms. When customers know that help is readily available through multiple channels such as chat, email, or phone, it reduces their perceived risk and anxiety associated with online shopping. Accessibility ensures that customers feel supported at every stage of their shopping journey, from browsing and purchasing to post-purchase inquiries or concerns. For instance, live chat features that offer immediate assistance can greatly improve the shopping experience, providing answers and reassurances in real-time. Similarly, providing clear contact information, including email addresses and phone numbers, along with expected response times, helps build confidence among customers. This transparency and ease of access signal to customers that the business values their satisfaction and is committed to providing a seamless shopping experience.

Efficient Problem Resolution: The ability of an e-commerce platform to quickly and effectively resolve issues is pivotal in establishing trust. Efficient problem resolution involves not only addressing the customer's immediate concerns but also doing so in a manner that is courteous and understanding. When customers encounter issues, such as order mistakes, delayed shipments, or product dissatisfaction, a responsive and empathetic customer service team can make a significant difference in their overall experience. Turning negative experiences into positive ones is crucial for retaining customers and fostering loyalty. For example, offering prompt refunds, exchanges, or other compensations for errors demonstrates a commitment to customer satisfaction and builds trust. Moreover, soliciting feedback on how the situation was handled and making continuous improvements based on customer input can further enhance trust. Efficient and courteous customer service shows that the business values its customers and is willing to go the extra mile to ensure their happiness.

In summary, the accessibility of customer service and the efficiency with which problems are resolved

play a fundamental role in building trust in e-commerce. These elements reflect the business's commitment to customer satisfaction and reliability, which are essential for fostering long-term relationships with consumers. By investing in accessible, responsive, and empathetic customer service, e-commerce platforms can significantly enhance consumer trust, leading to higher levels of customer loyalty and positive word-of-mouth recommendations.

Brand Reputation

In the competitive landscape of e-commerce, brand reputation stands as a significant determinant of consumer trust and loyalty. A well-established brand or a positive online presence serves as a beacon of reliability and quality, encouraging consumers to engage with confidence. Furthermore, the strategic use of influencer endorsements has emerged as a powerful tool in enhancing brand trustworthiness, provided these partnerships are rooted in authenticity.

Established Presence: A well-established brand is often synonymous with trust. This trust is cultivated over years of consistent product quality, customer service excellence, and positive customer experiences. An established online presence, characterized by a professional website, active social media engagement, and positive online reviews, further reinforces this trust. Consumers are more inclined to trust brands that have a solid track record and are recognized by others in their community or industry. This recognition is not just about longevity but also about the consistency of the brand's values, message, and customer satisfaction. For example, Amazon has become synonymous with e-commerce largely due to its consistent focus on customer service, extensive product range, and reliable delivery services, making it a go-to platform for millions of shoppers worldwide.

Influencer Endorsements: The digital age has amplified the impact of influencer endorsements on brand reputation and consumer trust. Influencers, with their dedicated followers and perceived expertise, can lend significant credibility to e-commerce brands. However, the key to leveraging influencer endorsements effectively lies in the authenticity of the partnership. Consumers are increasingly discerning and can identify when an endorsement feels forced or insincere. Thus, collaborations with influencers who genuinely use

and love the product can be incredibly beneficial. Such authentic endorsements not only enhance brand visibility but also foster trust among potential customers. For instance, when a well-known influencer shares their genuine experience with a product, their endorsement can sway their followers, who trust their opinions, to feel more confident in the brand (Liu & Yang, 2020)

Case Studies and Examples

Successful Trust Building: Zappos

Zappos, an online shoe and clothing retailer, is a prime example of successfully building customer trust. The company has placed a strong emphasis on customer service, offering free shipping, a 365-day return policy, and 24/7 customer support. These policies, combined with an easy-to-navigate website and a commitment to customer satisfaction, have contributed to Zappos' reputation as a trustworthy and customer-friendly brand. Their success is largely attributed to word-of-mouth marketing from satisfied customers and their innovative approach to company culture and customer service.

Failure Example: Boo.com

On the flip side, Boo.com serves as a cautionary tale of how failing to build trust can lead to downfall. Launched in 1999, Boo.com aimed to revolutionize the fashion e-commerce space but encountered significant issues. The website was ahead of its time, featuring heavy use of JavaScript and Flash, which led to slow loading times for users without high-speed internet. Additionally, the company faced challenges with customer service and logistics, including confusing returns policies and issues with timely delivery. These factors, combined with a lack of trust in the brand and its online presence, contributed to Boo.com's eventual bankruptcy.

The Role of Influencer Endorsements: Gymshark

Gymshark, a fitness apparel and accessories brand, exemplifies the positive impact of influencer endorsements on building trust. The company leveraged social media influencers and fitness personalities who genuinely liked their products to promote their brand. This strategy not only increased their visibility but also built a community of loyal customers who trusted the influencers' recommendations. Gymshark's authentic approach to influencer partnerships has played a significant role in its growth and the strong trust in its brand

among fitness enthusiasts (Montgomery & Wells, 2019). These case studies illustrate the critical importance of building and maintaining trust in e-commerce. Successful brands like Zappos and Gymshark highlight the effectiveness of focusing on customer service, positive online presence, and authentic influencer endorsements. In contrast, the failure of Boo.com underscores the consequences of neglecting user experience and trust-building

measures. In the digital marketplace, where competition is fierce, trust is not just a nice-to-have; it's a fundamental component of a brand's success and longevity. To elucidate the intricate relationship between brand reputation and consumer trust in e-commerce, I've prepared four comprehensive tables that delve into various aspects of building and maintaining a strong brand presence online.

Table 1: Factors Contributing to Established Brand Presence.

Factor	Description
Consistent Product Quality	Continuous delivery of high-quality products that meet or exceed customer expectations.
Customer Service Excellence	Providing outstanding customer service that addresses and resolves customer issues promptly.
Positive Customer Experiences	Generating and maintaining positive experiences for customers through all interactions with the brand.
Professional Online Presence	Maintaining a professional, easy-to-navigate website that accurately represents the brand.
Active Social Media Engagement	Engaging with customers and the community through regular updates and interactions on social media platforms.
Positive Online Reviews	Garnering positive feedback and reviews from customers across various online platforms.

This table outlines the essential components that contribute to establishing a strong brand presence, which in turn fosters trust among consumers.

Table 2: Influencer Endorsement Strategy.

Strategy Element	Description
Authenticity	Ensuring that the influencer genuinely uses and believes in the product being endorsed.
Influencer-Product Fit	Partnering with influencers whose personal brand and audience align with the product and brand values.
Transparency	Being transparent about the partnership and endorsement to maintain trust with the audience.
Engagement	Encouraging influencers to engage with their audience about the product in a way that fosters genuine conversation.
Long-Term Partnerships	Building long-term relationships with influencers to create a consistent and credible brand image.

This table breaks down the strategy elements crucial for leveraging influencer endorsements to enhance brand trust authentically.

Table 3: Case Study Summary - Success and Failure.

Brand	Outcome	Key Factors
Zappos	Success	Exceptional customer service, free shipping, 365-day return policy, 24/7 support.
Boo.com	Failure	Slow website, confusing returns policy, delivery issues.
Gymshark	Success	Authentic influencer endorsements, strong community building, quality products.

This table presents a succinct summary of e-commerce businesses that exemplify both success and failure in building customer trust, highlighting key factors that contributed to their outcomes.

Table 4: Key Takeaways for Building Brand Trust.

Takeaway	Description
Focus on Customer Service	Prioritize excellent customer service to address and resolve issues promptly, enhancing

	customer satisfaction.
Optimize Online Presence	Develop and maintain a professional, user-friendly online presence through your website and social media platforms.
Leverage Authentic Influencer Partnerships	Collaborate with influencers who genuinely use and value your products to create authentic and effective endorsements.
Ensure Product Quality	Consistently deliver high-quality products that meet customer expectations to build and maintain trust.
Engage with Your Community	Actively engage with your community and customers on social media and other platforms to foster a sense of belonging and loyalty.

This table provides critical takeaways for e-commerce brands aiming to build and sustain trust with their customers. These tables collectively underscore the multifaceted approach required to cultivate a trustworthy brand reputation in the e-commerce sector. By focusing on quality, customer service, genuine influencer partnerships, and active engagement, brands can significantly enhance consumer trust, leading to long-term success and loyalty. Strategies for Building Trust in E-Commerce

1. **Enhance Website Security:** Implement robust security measures to protect customer data and transactions. This includes obtaining SSL certificates, ensuring PCI DSS compliance for payment processing, and regularly updating security protocols.
2. **Improve User Experience (UX):** Design your website with the user in mind. A clean, intuitive, and responsive design can significantly impact trust. This involves optimizing website speed, ensuring mobile-friendliness, and providing clear navigation paths.
3. **Provide Transparent and Detailed Product Information:** Offer comprehensive descriptions, high-quality images, and videos where possible. Transparency about product features, pricing, and any additional costs (such as shipping fees) is crucial.
4. **Implement a Fair and Clear Return Policy:** Clearly articulate your return policy, making it easily accessible on your website. A straightforward and customer-friendly return policy can alleviate purchase hesitations.
5. **Encourage Customer Reviews and Testimonials:** Foster a community where customers can leave honest feedback. Display both positive and negative reviews to demonstrate transparency and build trust.
6. **Offer Exceptional Customer Service:** Ensure that customer service is easily accessible

through various channels (chat, email, phone). Train your team to handle inquiries and issues efficiently and empathetically.

7. **Utilize Social Proof and Influencer Endorsements:** Collaborate with influencers who resonate with your brand and can authentically endorse your products. Social proof through user-generated content, like photos and videos, can also enhance credibility.
8. **Maintain Consistent Communication:** Keep your customers informed throughout the purchase process with order confirmations, shipping updates, and follow-up communications. Transparency in communication reinforces trust.
9. **Leverage Technology for Personalization:** Use data analytics and AI to offer personalized shopping experiences. Tailored product recommendations and content can improve customer satisfaction and loyalty.
10. **Educate Your Customers:** Provide valuable content related to your products or industry. This can include blogs, tutorials, and guides that help customers make informed decisions.
11. **Commit to Ethical Practices:** Demonstrate a commitment to sustainability, fair labor practices, and ethical sourcing. Today's consumers are increasingly looking to support businesses that align with their values.
12. **Regularly Solicit and Act on Customer Feedback:** Use surveys, feedback forms, and social media to gather insights from your customers. Actively responding to and implementing feedback shows that you value customer input and are committed to continuous improvement.

Implementing these strategies requires a holistic approach, where each action is part of a broader effort to build a trustworthy and customer-centric online shopping environment (Norton & O'Connell, 2021).

Table 5: E-Commerce Trust-Building Strategies.

Strategy	Implementation Details
Enhance Website Security	Obtain SSL certificates, ensure PCI DSS compliance, regularly update security protocols.
Improve User Experience (UX)	Optimize website speed, ensure mobile-friendliness, provide clear navigation.
Provide Transparent Product Information	Offer detailed descriptions, high-quality images/videos, transparent pricing.
Implement Fair Return Policy	Articulate a clear return policy, make it easily accessible.
Encourage Customer Reviews	Foster honest customer feedback, display both positive and negative reviews.
Offer Exceptional Customer Service	Ensure accessibility through various channels, train team for efficient and empathetic service.
Utilize Social Proof and Endorsements	Collaborate with relevant influencers, showcase user-generated content.
Maintain Consistent Communication	Send order confirmations, shipping updates, and follow-up communications.
Leverage Technology for Personalization	Use data analytics and AI for personalized recommendations and content.
Educate Your Customers	Provide blogs, tutorials, and guides related to your products or industry.
Commit to Ethical Practices	Showcase commitment to sustainability, fair labor practices, and ethical sourcing.
Solicit and Act on Customer Feedback	Use surveys and feedback forms, implement changes based on customer input.

Continuous improvement and adaptation to new trends and customer feedback are essential for maintaining trust over time. By prioritizing the customer experience, security, transparency, ethical practices, e-commerce businesses can establish a solid foundation of trust that drives long-term success and customer loyalty (Olsen & Zhao, 2018).

CONCLUSION:

The digital marketplace's evolution has underscored the critical importance of trust in e-commerce. As we've explored throughout this article, building and maintaining customer trust is not a one-off task but a continuous effort that touches every aspect of the online shopping experience. From ensuring the security and usability of websites to engaging in transparent communication and ethical practices, the strategies for fostering trust are comprehensive and multifaceted. Key points highlighted include the significance of a professional and user-friendly website design, robust security measures for payment and data privacy, and the invaluable role of customer reviews and testimonials as social proof. We delved into the impact of exceptional customer service and support, the influence of brand reputation, and the power of influencer endorsements, all of which contribute to the perception of trustworthiness. Real-life case studies illustrated

both successful strategies for building trust and cautionary tales of what can happen when it is neglected. The dynamic nature of trust in e-commerce cannot be overstated. Consumer expectations and technological advancements are ever-evolving, requiring businesses to remain vigilant and proactive. Building trust is an ongoing process that demands continuous improvement, adaptation, and, most importantly, a genuine commitment to the customer's best interest. In conclusion, trust is the linchpin of e-commerce success. It is foundational to not only attracting but also retaining customers in a competitive digital landscape. Businesses that prioritize creating a trustworthy environment through secure, user-friendly, and ethical practices will not only survive but thrive. The digital age demands transparency, authenticity, and a relentless pursuit of customer satisfaction. In this context, trust is not merely a nice-to-have; it's an indispensable asset that can distinguish a brand in a crowded marketplace. E-commerce businesses that heed this call to action, investing in trust as a core component of their strategy, will undoubtedly pave the way for long-term success and customer loyalty.

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The authors of this manuscript declare their agreement with the statements and have no conflict of interest.

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