

Factors Influencing Consumer Trust in E-Commerce Platforms in Malaysia

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ABSTRACT

Consumer trust in e-commerce platforms is important as it reduces customer attrition and encourages continuous online transactions. In 2025, Malaysia recorded substantial financial losses due to online scams, highlighting the importance of building consumer trust in digital platforms. This study aims to investigate the roles of perceived security, platform reputation and information privacy in influencing trust among university students. Using a quantitative approach, data will be collected from 180 respondents via an online survey and analyzed to test the hypotheses. The study is expected to provide insights into how e-commerce platforms can enhance consumer trust by improving security measures, strengthening platform reputation and ensuring better protection of users' personal information. It is also expected to suggest that platforms should prioritize secure payment gateways and proactive fraud detection to mitigate financial losses and rebuild consumer confidence in the Malaysian digital economy.

Keywords: Consumer Trust; E-Commerce; Perceived Security; Platform Reputation; Information Privacy; Malaysia

INTRODUCTION

In Malaysia, the e-commerce websites have emerged as a significant component in consumers' shopping habits, growing more and more important over the years (Teo et al., 2025). It has become possible for consumers to search the Internet for information, look at other options, pay for things, and get products without having to touch them (Teo et al., 2025). Previous research conducted in Malaysia on online shopping and digital platforms has revealed that platform accessibility, exposure to digital marketing, website performance, and platform strategy have contributed to the role of e-commerce in consumer behavior and purchase decisions (Barry et al., 2024). While online platforms offer convenience and efficiency, they also raise certain concerns around the uncertainty of transactions, privacy, security, and the reliability of digital systems (Oyasor, 2025). Consumer trust is one of the most salient concerns in an e-commerce environment, and will be the deciding factor in whether or not consumers will interact with such platforms (Oyasor, 2025).

In e-commerce, consumer trust is particularly crucial, as purchasers buy items online without the ability to physically see products, interact with sellers, or fully control how their information is used. (Barry et al., 2024). Consumers therefore have to trust the systems, service processes and safeguards the platform provides them when making purchases (Teo et al., 2025). The quality, safety, and dependability of digital environments are crucial factors in shaping the experiences of using online services, especially for online users. Furthermore, the evidence from Malaysia shows that the concern for privacy remains a key factor influencing consumers' trust in digital commerce apps, further reinforcing the association of trust with online platforms' perceived safety and reliability (Masran & Abdul Adis, 2024).

However, according to existing literature, there are several factors that have an impact on consumer trust in e-commerce rather than just one. Recent review studies highlight the elements of trust in digital commerce platforms, such as privacy, security, platform quality, structural assurance, and information-related cues (Ahmad et al., 2025). The results suggest that trust is not established solely by technical protective measures but also depends on the general platform context that influences consumers' assessment of the credibility, transparency, and reliability of the e-commerce platform (Soleimani, 2022). Thus, the concept of consumer trust can be considered as a multidimensional output of the online shopping system, which captures the online commerce-related and perception-related factors.

Despite the growing body of literature, several gaps remain in the current understanding of Malaysian digital commerce (Haider & Maulan, 2025). Firstly, the majority of local research has been conducted on online shopping strategies in the context of online shopping platforms such as Shopee, Lazada and TikTok Shop. However, there is less research that focuses on trust as the focal point of analysis in e-commerce in Malaysia. Second, previous research tends to focus on behavioral or marketing outcomes, while neglecting to fully incorporate the multitude of factors that shape trust in one cohesive framework (Muharram & Omar, 2025). The proliferation of online businesses continues and there is still a need to understand the factors that affect consumers' trust, especially in Malaysia's dynamic digital environment (Kutty et al., 2025).

Hence, the purpose of this study is to investigate the factors that affect the consumer's trust in e-commerce platforms in Malaysia. The study is relevant because trust is a factor that influences consumers' e-shopping intentions and has implications for the sustainability of the platform-based business model. It also adds to the literature since it directly explored the main dependent variable in e-commerce, which is trust and it gave

a better understanding of how trust may be formed in a digital platform environment in the Malaysian context.

LITERATURE REVIEW

Consumer Trust in E-Commerce

The Malaysian e-commerce landscape has grown rapidly, especially after the COVID-19 pandemic (Seah et al., 2022). However, this growth has been shadowed by a sharp rise in online fraud, with recorded losses reaching RM2.77 billion in 2025, representing a 76% year-on-year increase. Such a crisis has turned trust into an essential foundation for the sustainable development of the digital economy (Balakrishnan et al., 2025).

Trust is defined as the willingness to accept vulnerability based on positive expectations of another party's intentions or behavior (Marso, 2023). In online shopping environments, trust reduces uncertainty, information asymmetry, and perceived risk, thereby supporting purchase intention, loyalty, and continuous usage (Wu & Huang, 2023).

Previous studies confirm that trust acts as a key mediator between platform characteristics and consumer behavior (Kim & Yum, 2024). Despite extensive research in Western contexts, limited studies focus on Malaysia's high-fraud environment, where traditional trust signals may no longer be effective (Nion et al., 2025). This gap highlights the need for further investigation into how Malaysian consumers build trust in e-commerce platforms amid rising security threats and fraud.

Perceived Security and Consumer Trust

Perceived security refers to consumers' perception that an e-commerce platform provides safe transactions, protects personal data, and prevents fraud, privacy leakage, and financial loss (Wilson et al., 2021). According to trust literature, security is the most fundamental prerequisite for online trust because it directly addresses risk concerns (Handoyo, 2024). Empirical evidence shows that strong perceived security significantly increases trust, reduces hesitation, and promotes continuous usage (Salsabila et al., 2021).

In Malaysia, online fraud incidents have seriously weakened public confidence in digital platforms (Razali et al., 2022). Consumers who feel secure are more willing to provide personal information and complete purchases. In contrast, poor security protection increases perceived risk and discourages trust formation. Therefore, perceived security is expected to positively influence trust.

Further supporting this relationship, a study on cross-market e-commerce found that perceived security positively influences consumer trust in online shopping, with empirical findings confirming that perceived security significantly enhances purchase intentions (Quintus et al., 2024). In the Malaysian context, research examining online travel product purchase intentions revealed that security risk is negatively associated with purchase intention, meaning that when consumers perceive higher security risks, their likelihood of purchasing diminishes (Qalati et al., 2021). Additionally, a study on consumer buying behavior among Malaysian adults in their 20s found a significant positive relationship between security and consumer buying behavior, highlighting that security plays a crucial role in shaping online shopping experiences (Khan et al., 2025). Research evaluating online purchase intentions among Malaysian private university students further confirmed that trust in online vendors significantly affects consumers' intention to engage in e-commerce, whereas perceived online risk was found to have no significant impact on their purchasing decisions (Khan et al., 2024).

H1: Perceived security has a positive influence on consumer trust in Malaysian e-commerce platforms.

Information Privacy and Consumer Trust

Information privacy reflects consumers' perceptions that their personal data is fairly collected, legally used, safely stored, and protected from unauthorized disclosure by e-commerce platforms (Morić et al., 2024). Privacy concern is one of the major barriers to e-commerce adoption because consumers increasingly value data protection (Chawla & Kumar, 2022). When privacy is well protected, consumers feel respected and secure, which further fosters trust (Fox et al., 2022).

In Malaysia, rising online fraud has intensified privacy concerns (Masran & Abdul Adis, 2024). Consumers who worry about data misuse or leakage are reluctant to trust platforms (Singh et al., 2024). Therefore, strong information privacy protection is expected to promote trust. Further supporting this relationship, a study investigating privacy concerns and trust in m-commerce apps in Malaysia found that building trust might help allay consumers' worries about privacy when it comes to using mobile commerce applications, with the findings demonstrating that privacy concerns significantly impact consumer trust in the Malaysian context (Masran & Abdul Adis, 2024). Research examining the influence of security perceptions on intention to shop online in Malaysia's Klang Valley region revealed that financial security and privacy are important factors for acquiring customer trust and purchase intention, with privacy being identified as a critical barrier to realizing online shopping's fullest potential in Malaysia (Siu & Ismail, 2022).

A cross-cultural study comparing Malaysia and Japan found that privacy concerns significantly impact customers' willingness to engage in online shopping, with distinct variations observed between the two countries. In Malaysia, where society is generally more collectivist and has relatively high power distance, concerns about privacy, such as unauthorized access to personal information or the misuse of customer data, can strongly affect how much people trust online platforms and whether they are willing to shop online (Masran & Abdul Adis, 2024). Additionally, an analysis of consumer trusting beliefs towards e-commerce platforms found a strong positive impact of information confidentiality on consumers' trusting beliefs, with the study confirming that perceived information confidentiality significantly influences behavioral intention to use e-commerce platforms (Singh et al., 2024).

H2: Information privacy has a positive influence on consumer trust in Malaysian e-commerce platforms.

Perceived Ease of Use and Consumer Trust

Perceived ease of use is defined as the extent to which a person believes that using a particular system would be free of effort (Davis, 1989). In the e-commerce environment, ease of use reflects the simplicity, clarity, and efficiency of platform navigation, ordering processes, and information retrieval. (Nuralam et al., 2024) Users tend to trust platforms that reduce operational complexity, save time, and minimize confusion during online transactions.

Previous studies have confirmed that perceived ease of use enhances user confidence and reduces technical barriers, serving as a critical foundation alongside perceived trust to shape positive consumer attitudes. (Ernawati et al., 2025) In the Malaysian context, where many consumers prioritize convenience and efficiency, platforms with intuitive design and straightforward functions are more likely to be perceived as reliable and credible. (Saoula et al., 2023) When users can complete transactions smoothly without technical obstacles or complicated steps, they are more willing to trust and continue using the platform.

Further supporting this relationship, research examining online purchase intentions among Malaysian consumers found that perceived ease of use has a significant and positive relationship with online purchase intention, confirming that usability remains an important factor in shaping consumer behavior in e-commerce environments (Zamri et al., 2026). A study in the Malaysian mobile commerce context demonstrated that user self-efficacy and app permission transparency significantly influence consumer privacy concerns, with privacy concerns playing a critical mediating role in ultimately shaping user trust (Masran & Abdul Adis, 2024).

However, it is important to note that some studies have yielded nuanced findings regarding ease of use. Research on cross-border e-commerce purchase intentions among Malaysian consumers found that while perceived ease of use significantly affects perceived usefulness, it has no significant direct effect on attitude towards cross-border e-commerce (Thomas et al., 2024). This suggests that as consumers become more digitally literate, ease of use may function as a baseline expectation rather than a differentiating driver of trust. Similarly, a study on Malaysian consumers' online shopping intentions found that perceived ease of use and perceived risk have marginally significant effects, implying they have a minor impact on online shopping intention compared to other factors like trust (Cheng et al., 2022). Additionally, a study on e-commerce customers in Indonesia found that although perceived ease of use significantly improves both perceived usefulness and consumer trust, it does not directly lead to customer loyalty (Marso, 2023). This suggests that simply making a platform easy to use is not enough to build long-term customer commitment. Instead, users are more likely to stay loyal when they also see real value in the platform and feel confident that it is trustworthy and reliable.

H3: Perceived ease of use has a positive influence on consumer trust in Malaysian e-commerce platforms.

Perceived Usefulness and Consumer Trust

Perceived usefulness refers to the degree to which consumers believe that using an e-commerce platform can enhance their shopping effectiveness, efficiency, and overall benefits (Davis, 1989). Usefulness includes product variety, price advantages, timely information, and practical functions that help users make better purchasing decisions (Ezuddin & Shukri, 2025).

Empirical evidence shows that platforms delivering clear value and practical benefits are more likely to gain consumer trust (Oesterreich et al., 2025). In Malaysia, consumers increasingly rely on e-commerce for daily needs, so the platforms that satisfy real needs and improve shopping efficiency are viewed as more dependable (Prasetyani et al., 2024). High perceived usefulness strengthens users' belief that the platform can fulfill its promises, thereby directly promoting trust.

Further supporting this relationship, a meta-analysis of 74 primary studies on digital platform trust found that perceived usefulness displays one of the strongest effects on individuals' trusting intention, ranking alongside human-like trusting beliefs, attitude, and platform provider reputation as the most influential determinants of trust in digital platforms (Oesterreich et al., 2025). In the Malaysian context, a study examining online purchase intentions among 200 respondents found that perceived usefulness emerged as the most influential predictor of online purchase intention, indicating that consumers are primarily motivated by the functional benefits and value provided by online shopping platforms rather than by ease of use alone (Zamri et al., 2026).

Research on youth purchase intention in Mukah, Sarawak, revealed that perceived usefulness has the strongest impact on purchase intention among Generation Z consumers, followed by social commerce constructs, trust, and perceived ease of use, underscoring the importance of functional benefits for younger consumer segments (Ezuddin & Shukri, 2025). A study investigating paylater preferences among Generation Z in Malaysia found that perceived usefulness has a positive effect on the intention to use paylater services, confirming that perceived usefulness significantly shapes trust and behavioral intentions among young Malaysian consumers (Prasetyani et al., 2024).

Additionally, research on online shopping intentions among undergraduate students at Universiti Malaysia Sabah found that perceived usefulness positively influences online shopping intention, with the Technology Acceptance Model serving as the theoretical foundation for understanding how functional value drives consumer behavior (Hamzah et al., 2026). A study on e-commerce customers in Indonesia also demonstrated that perceived usefulness significantly contributes to shaping users' attitudes, which subsequently influences trust and intention to use e-commerce applications (Ernawati et al., 2025).

H4: Perceived usefulness has a positive influence on consumer trust in Malaysian e-commerce platforms.

Perceived Risk and Consumer Trust

Perceived risk represents consumers' subjective concerns about potential negative outcomes in online transactions, including financial loss, privacy leakage, poor product quality, delayed delivery, and fraudulent activities (Threstia et al., 2022). In e-commerce, uncertainty and information asymmetry increase perceived risk, which directly weakens trust (Ma et al., 2025). As concerns about online shopping scams continue to grow in Malaysia, perceived risk has become a major factor that weakens consumer trust. Specifically, a higher perceived risk significantly reduces an individual's willingness to trust and engage with online platforms (Siu & Ismail, 2022).

Further research on e-commerce behavior demonstrates that trust in online vendors serves as the most powerful direct driver of purchase intentions among higher-education demographics in Southeast Asia, safely eclipsing the deterrent effects of minor transactional anxieties (Rahman et al., 2024). A study investigating Shopee users in Surabaya confirmed that perceptions of perceived risk have a negative and significant effect on trust, and trust has a significant positive effect on purchase intentions, demonstrating that Shopee users seriously consider risk when buying products on e-commerce platforms (Pratama & Harsono, 2025).

H5: Perceived risk has a negative influence on consumer trust in Malaysian e-commerce platforms.

Research Gap and Theoretical Foundation

Although existing literature has extensively examined trust determinants such as security, privacy, ease of use, usefulness, and perceived risk, many of these foundational studies are either contextualized within Western markets or were conducted prior to the 2025 surge in digital commercial fraud within Malaysia (Shah et al., 2026). In this newly elevated high-risk environment, traditional trust assumptions may no longer hold true (Igwe-Nmaju & Anadozie, 2022). Additionally, few studies integrate all five factors within Malaysia's digital ecosystem, where legal frameworks struggle to address modern scams. This study fills these gaps by exploring the combined effects of these five variables on consumer trust, providing vital, updated empirical evidence for the contemporary Malaysian e-commerce context.

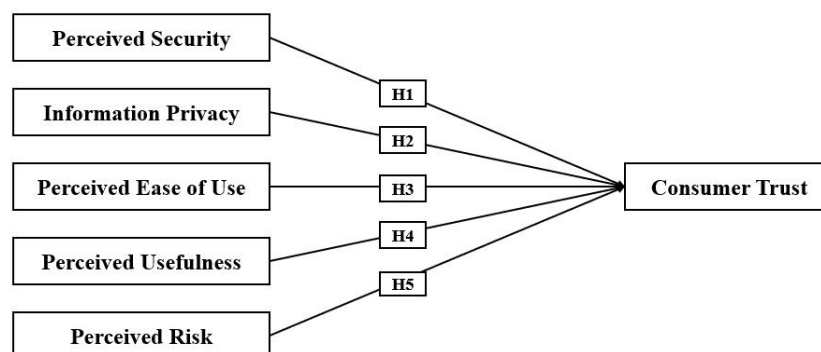


Figure 1. Research Framework

RESEARCH METHOD

Sample and Procedures

This study used a survey method to collect data from e-commerce customers in Malaysia. The primary objective was to investigate how perceived security risk, information privacy, perceived ease to use, perceived usefulness, and perceived risk influence customer trust. This survey was administered through Google Form and shared via social media, WhatsApp group, and university platforms. The survey was distributed from 22nd April 2026 to 30th April 2026 (9 days), and received 180 valid responses, primarily from university students. The majority of respondents are aged between 21 to 23 years old. Respondents are only required to complete the survey in around 5 minutes. We set some quality controls, such as all questions were marked “required” and limited to multiple submissions of the same account. The data were then analysed using SPSS software.

Measures

All items in this study, including those related to perceived security risk, information privacy, perceived ease to use, perceived usefulness, perceived risk, and customer trust. (Appendix 1), are measured using a 5-point Likert scale. The scale ranges from 1 (Strongly Disagree) to 5 (Strongly Agree). By using this format, respondents can indicate how strongly they agree or disagree with each statement, which helps us measure their views and perceptions. The statements were generated for e-commerce consumers, and we tested them to ensure clarity and relevance.

Perceived Security Risk: Perceived security risk describes the customers’ view of how well the platform provides safe transactions and protects personal data. In this study, three items were used to measure perceived service risk. An example item is: “The website is a safe place to transmit sensitive users’ information”.

Information Privacy: Information privacy refers to customers’ perceptions of how e-commerce platforms collect, use, securely store, and protect personal data from unauthorized access or disclosure. In this study, three items were used to measure information privacy. An example item is: “Consumers feel safe when sharing their personal information with providers of goods/services. ”

Perceived Ease to Use: Perceived ease of use refers to customers’ perceptions of the efficiency of platform navigation, the simplicity of the ordering process, and the extent to which the platform saves time. Three items were used to measure the perceived ease to use in this study. An example item is: “This website can easily search for the products I need. ”

Perceived Usefulness: Perceived usefulness refers to customers' perception of how e-commerce enhances shopping effectiveness and efficiency. Three items were used to measure the perceived usefulness in this study. An example item is: "The products launched by social e-commerce platforms usually meet the needs of my vacation."

Perceived Risk: Perceived risk refers to customers' perceptions of possible negative consequences in online transactions, such as financial loss and breaches of privacy. Three items were used to measure the perceived risk in this study. An example item is: "Probably, the item I bought on the e-commerce platform did not meet the intended performance needs."

Customer Trust: Customer trust reflects the customers' confidence in the reliability, honesty, and security of the e-commerce platform when conducting transactions. An example item is: "I feel very confident about the e-commerce provider."

RESULTS

Table 1. Summary of Respondents' Demographic Information (N=180)

Response	Frequency	Percentage (%)
Gender		
Female	124	68.9
Male	53	29.4
Prefer not to say	3	1.7
Age		
Under 18 years old	4	2.2
18 - 20 years old	44	24.4
21 - 23 years old	111	61.7
24 - 26 years old	9	5
27 years old and above	12	6.7
Occupations		
Students	169	93.9
Working	9	5
Unemployed/Self-employed	2	1.1
Education		
High school	5	2.8
Foundation / Matriculation / Diploma	16	8.9
Undergraduate (Bachelor's Degree)	142	78.9
Postgraduate (Master's / PHD)	17	8.9
Most frequently used e-commerce platform?		
Shopee	133	73.9
Lazada	15	8.3
Tiktok shop	26	14.4
Taobao	3	1.7
Pinduoduo	2	1.1
Alibaba	1	0.6
Average monthly online shopping expenditure (RM)		
Below RM50	50	27.8
RM51 - RM150	90	50
RM151 - RM300	25	13.9
RM300 - RM500	10	5.6
Above RM500	5	2.8

Table 1 shows the demographic information of the 180 respondents. With regards to gender, the larger proportion of the respondents are female (68.9%), while male respondents comprise 29.4%, and 1.7% preferred not to disclose their gender, which is a significant characteristic of this study's sample. In the case of age, the majority of respondents fall within the 21 - 23 years old (61.7%), followed by those aged 18 - 20 (24.4%). Smaller segments of respondents include those 27 years and above (6.7%), those under 18 years old (2.2%), and the 24 – 26 years old group (1.5%). These figures confirm that the study primarily captures the perspectives of young adults, particularly university-aged students. In terms of the occupations, the vast majority of respondents are students (93.9%), followed by respondents who are working (5%), while the smallest portion of the respondents are unemployed or self-employed (1.1%). Regarding education, the majority of respondents are undergraduates (78.9%), followed by the postgraduate respondents (9.4%), and also the respondents of foundation, matriculation, and diploma (8.9%). The smallest portion of respondents is from high school (2.8%). Regarding the most frequently used e-commerce platforms, Shopee is the dominant choice among respondents (73.9%), followed by TikTok Shop (14.4%). A smaller portion of 8.3% reported using Lazada, while 1.7% used Taobao and 1.1% used Pinduoduo. The smallest proportion of usage is attributed to Alibaba (0.6%). Regarding monthly e-commerce spending, half of the respondents (50.0%) spend between RM51 and RM150, followed by 27.8% who spend below RM50. A smaller segment of 13.9% reported spending between RM151 and RM300, while 5.6% spend between RM301 and RM500. The smallest proportion, 2.8%, consists of those who spend above RM500 per month.

Table 2. Descriptive Statistics, Cronbach's Coefficient Alpha, and Zero-order Correlations for All Study Variables

Variables	1	2	3	4	5	6
Perceived Security Risk	0.778					
Information Privacy	0.697***	0.716				
Perceived Ease to Use	0.187*	0.285***	0.755			
Perceived Usefulness	0.267***	0.349***	0.622***	0.754		
Perceived Risk	0.343***	0.400***	0.219**	0.364***	0.786	
Customer Trust	0.595***	0.532***	0.297***	0.383***	0.315***	0.829
Number of Items	3	3	3	3	3	3
Mean	3.4519	3.5824	4.2704	4.1185	3.6361	3.6750
Standard Deviation	0.85991	0.76903	0.60290	0.64453	0.77385	0.75616

*Note: N=180; *p <.05, **p< .01, ***p<.001. The diagonal entries represent Cronbach's coefficient alpha.*

Table 2 shows the descriptive statistics, Cronbach's coefficient alpha values, and zero-order correlations for all variables of the study. The variables investigated include Perceived Security Risk, Information Privacy, Perceived Ease to Use, Perceived Usefulness, Perceived Risk and Customer Trust, with a total sample size of 180. The constructs exhibit internal reliability with Cronbach's alpha values ranging between 0.716 and 0.829.

Table 3. Regression Analysis

Variable	Customer Trust
Perceived Security Risk	0.424***
Information Privacy	0.146
Perceived Ease to Use	0.067
Perceived Usefulness	0.164*
Perceived Risk	0.037

R²	0.424
F Value	25.612
Durbin-Watson Statistic	1.827

Note: N=180; * $p < .05$, ** $p < .01$, *** $p < .001$.

Based on Table 3, our model has good explanatory power with R^2 being 0.424, denoting that 42.4% of customer trust was explained by Perceived Security Risk, Information Privacy, Perceived Ease to Use, Perceived Usefulness, and Perceived Risk. The model is statistically significant with an F Value of 25.612 and a Durbin-Watson Statistic of 1.827, which is close to 2.0, indicating there is no problematic autocorrelation in the data.

Of all these predictors analyzed, Perceived Security Risk ($\beta = 0.424$, $p < 0.001$) is the strongest and most significant factor influencing customer trust. This indicates that the user's perception of a platform's security is the most influential factor for a customer's trust within the Malaysian e-commerce landscape. Perceived Usefulness ($\beta = 0.164$, $p < 0.05$) also shows a positive and significant relationship with customer trust, indicating that the practical benefits of the platform help to build user confidence. However, Information Privacy ($\beta = 0.146$, $p > 0.05$) has no significant effect on customer trust in this study. This demonstrates that when users use the e-commerce platform, their concerns or views on data privacy do not statistically influence their level of trust. In addition, Perceived Ease of Use ($\beta = 0.067$, $p > 0.05$) and Perceived Risk ($\beta = 0.037$, $p > 0.05$) were found to have no significant influence on customer trust as they have low beta values and p-values that exceed the 0.05 threshold, demonstrating that these factors do not statistically contribute to the development of trust among the respondents in this study. In summary, the results emphasize that customer trust in the Malaysian e-commerce landscape is evaluated primarily based on Perceived Security Risk and Perceived Usefulness. In contrast, Information Privacy, Perceived Ease to Use and Perceived Risk do not statistically contribute to the development of trust among the respondents in this study. The R^2 value of 0.424 provides further evidence of the model's strength in determining customer trust, indicating that these factors collectively account for a significant portion of the variance in customer trust.

Overall, the findings highlight that Perceived Security Risk and Perceived Usefulness play the most critical roles in establishing Customer Trust. Conversely, other factors showed a lesser impact and did not reach statistical significance. Figure 2 provides a visual summary of these hypothesized relationships.

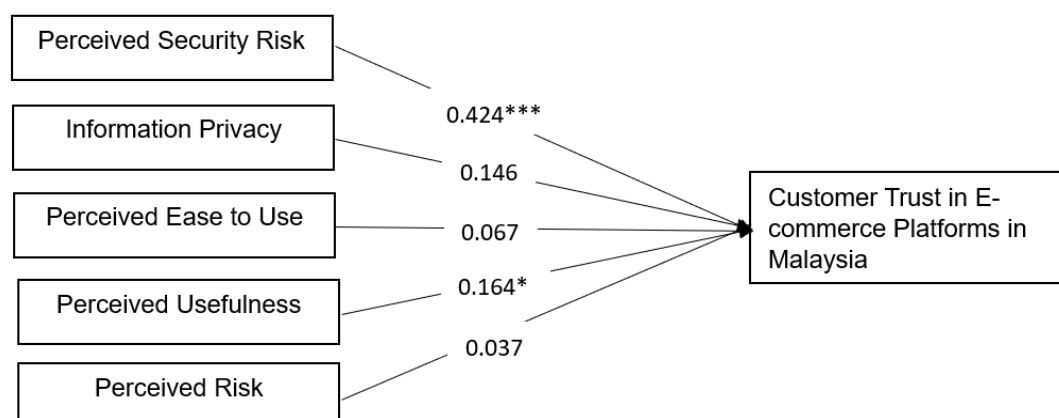


Figure 2. Hypothesized Model

DISCUSSION

Connecting Findings with Literature

The study aimed to examine how perceived security, information privacy, perceived ease of use, perceived usefulness, and perceived risk influence customer trust in Malaysian e-commerce platforms (Khan et al., 2024). By focusing on a sample where the majority (73.9%) are primary users of Shopee, this study provides meaningful insights into how digital consumers evaluate platform credibility. Previous studies have shown that building customer trust is essential for maintaining strong business performance and retaining customers in the highly competitive e-commerce industry. (Sufian et al., 2026).

The results show that perceived security and perceived usefulness positively and significantly influence customer trust, while information privacy, perceived ease of use, and perceived risk have non-significant effects. Overall, perceived security is the strongest predictor of customer trust, followed by perceived usefulness (Sufian et al., 2026). This indicates that most digital consumers in Malaysia place greater importance on secure platform protection and practical benefits rather than ease of navigation or privacy concerns, which is consistent with recent studies conducted in Asian e-commerce settings.

The Influence of Perceived Security on Customer Trust

The results of our study explain that perceived security plays the most critical and positive role in affecting customer trust, which strongly supports Hypothesis 1 ($\beta = 0.424$, $p < 0.001$). It aligns with a wealth of existing literature highlighting that robust transaction defense and payment protection enhance user confidence in digital retail platforms (Khan et al., 2024). In the online shopping environment, customers expect safe payment systems and secure transactions, making security an essential factor in building trust.

In Malaysia, the importance of security becomes particularly pronounced during mega-sale events (e.g., 11.11 or 12.12 sales) when transaction volumes surge drastically. During these high-traffic periods, any system vulnerability or payment failure can severely damage user confidence. Previous studies have noted that maintaining a foolproof security infrastructure helps eliminate transaction anxiety and consolidate long-term trust (Khan et al., 2024). Hence, this highly significant finding demonstrates that e-commerce platforms must continuously solidify their security systems to anchor customer trust.

The Influence of Perceived Usefulness on Customer Trust

The result of our study indicates that perceived usefulness positively and significantly affects customer trust, which supports Hypothesis 4 ($\beta = 0.164$, $p < 0.05$). This finding corroborates the core principles of the Technology Acceptance Model (TAM), confirming that the practical benefits of a platform, such as cost-effectiveness, exclusive vouchers, and shopping efficiency, directly translate into greater user trust. This alignment between system utility and consumer behaviour is strongly supported by previous research, which confirmed that perceived usefulness remains a powerful and reliable predictor of consumer adoption and digital brand relationship-building (Musa et al., 2024). The study also identified Malaysia as one of the countries where the Technology Acceptance Model (TAM) is particularly effective in explaining online consumer behaviour trends (Lim & Ting, 2012). Since 93.9% of the respondents in this study are university students, many of them depend on e-commerce platforms to search for affordable products that suit their limited budgets. When a platform like Shopee consistently provides useful features and good value, users are more likely to view the platform as dependable, which gradually strengthens their trust in the platform.

Contextual Insights on Non-Significant Variables (Information Privacy, Perceived Ease of Use, and Perceived Risk)

Interestingly, the results show that information privacy ($\beta = 0.146$), perceived ease of use ($\beta = 0.067$), and perceived risk ($\beta = 0.037$) do not statistically contribute to customer trust ($p > 0.05$), leading to the rejection of Hypotheses 2, 3, and 5. This outcome can be explained by the unique demographic profile of our respondents, where 61.7% are young adults aged 21–23 who are tech-natives and highly accustomed to Shopee's environment. This is because younger consumers are generally highly familiar with digital technology, causing them to view easy navigation and user-friendly interfaces as basic expectations rather than factors that influence their trust in a platform. As highlighted in previous research, Generation Z consumers have grown up navigating complex digital environments, leading them to take basic platform simplicity for granted rather than viewing it as a key driver of trust during online shopping (Singh, 2024).

Furthermore, their frequent reliance on e-commerce platforms may gradually lead to a “privacy paradox,” where consumers continue using online services despite having concerns about how their personal data is collected and used (Bandara et al., 2020). In such situations, consumers are more likely to overlook concerns related to privacy policies or potential online risks as long as the platform continues to provide convenient shopping experiences, practical benefits and basic security features such as secure payment protection systems.

CONCLUSION

This paper analyzes the factors influencing consumer trust in e-commerce platforms among Malaysian consumers. They include perceived security, information privacy, ease of use, usefulness, and perceived risk. The results indicate that perceived security and perceived usefulness are the two main factors that influence the level of trust of customers towards the e-commerce platform in Malaysia. First, perceived security is the strongest factor predicting consumer trust compared to other factors since consumers are concerned about security measures during payment and transactions conducted on the e-commerce platform. Second, perceived usefulness positively affects consumer trust towards e-commerce platforms because consumers prefer to deal with e-commerce platforms that are useful to them.

However, information privacy, ease of use, and risk perception were not shown to significantly affect customer trust among the survey participants. This may be attributed to the nature of the participants in this study as many of them were young university students who are very comfortable using digital technologies as well as e-commerce websites. As such, these “digital natives” do not see user-friendly sites and privacy policies as key trust factors.

The study adds to the existing knowledge on consumer trust in the context of e-commerce in Malaysia, especially in view of the increase in online fraud and digital security issues. The results highlight the importance of reinforcing security measures, maintaining transaction integrity, and providing consistent, valuable services to foster customer trust and loyalty over time in the online shopping environment.

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DECLARATION OF CONFLICTING INTERESTS

The authors have declared no potential conflicts of interest concerning the study, authorship, and/or publication of this article.

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