



Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business? A Logistic Regression Analysis of Consumer Trust

Arju Marasini

Lumbini Baniyya Campus, Butwal, Nepal

ORCID: orcid.org/0009-0002-5872-4186

Article History: Submitted: 20 June 2026; Reviewed: 5 July 2026; Revised: 18 July 2026; Accepted: 15 August 2026.

Corresponding Author: Arju Marasini; Email: marasiniarju010@gmail.com

Article DOI: doi.org/10.3126/mg.v9i1.100350

Copyright Information: Copyright 2026 © The author/s of each article. However, the publisher may reuse the published articles with prior permission of the authors. This journal is licensed under a Creative Commons Attribution 4.0 International (CC BY 4.0) License.

Abstract

Consumer trust continues to pose a critical constraint in the development of e-commerce, especially in developing countries, whereby the consumers cannot physically see the product and seller before making a purchase. This study examines if Nepal's E-commerce Act 2025 strengthen consumer trust or create burden on digital businesses. It further investigates how Institutional Assurance, Regulatory Clarity, Compliance Visibility, Perceived Risk, and Vendor Trustworthiness shape consumer trust in Nepal's e-commerce environment. A quantitative research design has been employed in the study, and the data were collected from online consumers in Nepal through a structured survey. The data analysis incorporated logistic regression to assess the influence of the factors in the formation of Consumer Trust in the context of the new e-commerce Act. The findings of the study reveal that consumer trust is influenced through visible compliance, lower perceived risk, and trustworthy vendor rather than regulation alone. The formal legal assurance and regulatory clarity were less influential in directly building trust. Nepal's E-commerce Act 2025 can be helpful in building consumer trust, but only when the rules and regulations are reflected in real marketplace practice. The formation of trust is based through safe transactions, transparent processes, and vendor behaviour further implying that the practical enforcement matters more than the presence of law alone. This implies that policymakers should complement the Act with effective enforcement, seller verification, visible compliance disclosures, secure payment arrangements and accessible grievance mechanisms so that legal protection becomes observable in consumers' everyday transactions.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

Keywords: Compliance visibility, consumer trust, digital business, e-commerce act 2025, perceived risk

Introduction

While E-commerce has emerged as an important component of the current consumption scenario, its growth has not been able to overcome the fundamental challenge faced in online trade, that is the need for trust in situations where the buyer cannot touch, see, or meet the seller or verify the seller's reliability (Handoyo, 2024; Thenoz et al., 2024). While perceived risk, privacy, and uncertainty continue to be the factors discouraging online trade, trust continues to be the essential prerequisite for e-commerce (Kim & Peterson, 2017; Soleimani, 2021). The Studies have demonstrated that the trust of consumer is based on credible institutional, marketplace, and seller variables rather than on convenience or price (McKnight et al., 2002; Pavlou & Gefen, 2004). Highlighting the importance of many elements such as assurance, platform, information, and seller in the building of trust, the recent research on online trading have also confirmed this view (Oliveira et al., 2017; Mousavizadeh et al., 2016; Singh et al., 2024). However, through cross-market assessments it is revealed that the sources of trust may not be the same everywhere. Nevertheless, the setting in which developing nations find themselves could be one of reduced institutional trust and increased consumer distrust compared to developed nations where there is rapid platform growth (Quintus et al., 2024; Thenoz et al., 2024; Mayayise, 2023). Current studies show that consumer trust grows in proportion to the level of security, privacy, and operation matters. This transparency can

be achieved through informing about data utilization via labeling (Mei & Deng, 2026; Uchikoshi & Frank, 2026).

The adoption of e-commerce has increased more quickly than the development of strong consumer protection, dispute resolution, and transparent compliance systems, making consumer trust a policy issue rather than merely a market issue, in context of the Asian region and other emerging economies of electronic commerce (Chawla & Kumar, 2021; Lu et al., 2021). Similarly, the evidences from South Asian countries, especially India, suggests that the establishment of return guarantees, secure payment systems, trust seals, and legal protection systems helps in the formation of consumer trust; however, the privacy issues also affect willingness of consumer to conduct e-commerce due to uncertainty. Moreover, the recent research on social commerce and cross-border e-commerce also confirms that when uncertainty increases, trust heavily gets influenced by what consumers are able to directly observe or perceive, such as the safety of platform, fairness, transparency, and vendor behaviour; however, consumer's perceived risk continues to affect their positive behavioural responses (Liu et al., 2025; Senali et al., 2024). In emerging markets, other research also provides evidence that trust is associated to different factors such as reputation, previous experiences, direct observation of service quality, and alleviation of transactional anxiety rather than formal rules (Fang et al., 2014; Mofokeng, 2023). Thus, the case

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

of Nepal is particularly pertinent because of the newly formalized e-commerce environment and the question it poses for both regulation and business strategy: whether trust among consumers will increase because of the formal law or whether it will increase because of what consumers directly perceive or observe in terms of vendor trustworthiness and safety in transactions (Featherman & Pavlou, 2003; Mavlanova et al., 2012; Wongkitrungrueng & Assarut, 2018). Recent research conducted in Nepal has revealed the factors such as trust, risk, privacy, awareness, and transparency of the platform affecting consumer behaviour online (Bajracharya & Thapa, 2025; Chaudhary et al., 2025; Shrestha et al., 2025). But the research has not concentrated specifically on Consumer Trust as an independent variable.

However, despite these advances, there is an important issue which has not been adequately addressed in the literature. For instance, in many studies, trust has been treated as a bridge to purchase intentions, repurchase, loyalty, and so on, further implying that, trust has been treated as a supporting factor, not as a primary outcome of interest for policymakers (Fang et al., 2014; Kim & Peterson, 2017). Moreover, the recent literature reviews clearly demonstrates that there is fragmentation of literature into different Nepalese contexts such as business-to-consumer, consumer-to-consumer, social commerce, etc creating the demand for more contextual study explaining the integration of institutional and organizational factors in building trust among the consumers (Mayayise, 2023; Thenoz et al., 2024; Soleimani, 2021). Also, the studies from different markets reveal that there is difference between the significance of institutional

protection, marketplace signals, and vendor behaviour between developed and emerging markets implying that the findings of a particular market might not be applicable to another market (Quintus et al., 2024; Oliveira et al., 2017). The literature mainly focuses on the significance of website quality, security, privacy, and reputation separately; however, there are only few studies that have examined the relative importance of Institutional Assurance, Regulatory Clarity, Compliance Visibility, Risk, and Vendor Trustworthiness collectively in a single framework of Consumer Trust (Featherman & Pavlou, 2003; Mavlanova et al., 2012; Mousavizadeh et al., 2016). However, in Nepal, there seems to be a significant gap regarding the consumer trust that originates from institutional factors, as opposed to consumer trust that comes from visible compliance, less risk perception, and credible vendors (Pavlou & Gefen, 2004; Singh et al., 2024; Tandon et al., 2020). The gap exists since Nepal is a country that has just formulated laws related to e-commerce and it is not known whether consumer trust emerges from the laws or compliance and safer transactions with credible vendors. The study provides significant insight into these aspects.

In this context, the current study aims to explore the effect of institutional assurances, regulatory clarity, compliance visibility, perceived risk, and vendor trustworthiness on consumer trust in the digital marketplace regulated by the E-commerce Act 2025 in Nepal. The current study will provide insights into whether trust in Nepal's digital marketplace is created through presence of regulations or visible signs of safety and reliability in terms of online transactions. This shows theoretical implication since

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

it brings together both institutional and marketplace perspectives on consumer trust in one framework rather than separately. Furthermore, this study will have considerable implication for regulators, e-commerce sites, and online sellers in Nepalese context. Since the trust relies more on compliance, lower risks, and trustworthiness of vendor rather than on regulations, then implementation, transparency, verification, and seller behavior would be more important than issuing regulations. In this regard, the study provides empirical evidence which may help develop better governance system for e-commerce in Nepal and other developing digital economies.

2. Literature Review

2.1 Theoretical Foundation

It can be suggested that the E-commerce Act of Nepal, 2025, represents one more attempt of the government to establish a secure, predictable, and reliable environment for online transactions; however, building of online trust does not happen solely through legislation. It seems appropriate to apply institutional trust theory, signalling theory, organizational trust theory, perceived risk theory, and commitment-trust theory for a more detailed explanation. According to the institutional trust theory, in case the buyer and seller have no personal acquaintance with each other, the legal protection measures, complaint process, and predictability provide consumers with more confidence in their online transactions (McKnight et al., 2002; Pavlou & Gefen, 2004). Similarly, it implies that institutional protection becomes more meaningful when it is translated into concrete marketplace mechanisms that consumers can see

and use, rather than remaining only at the level of formal regulation (Pavlou & Gefen, 2004). Furthermore, the signalling theory states that verified seller identities, visible compliance practices, secure payment systems, and transparent return policies reduces information asymmetry and communicate legitimacy to buyers (Mavlanova et al., 2012). Similarly, organizational trust theory states that trust is enhanced through the ability of sellers to display competence, integrity, and benevolence making Vendor Trustworthiness a significant driver of Consumer Trust (Mayer et al., 1995; McKnight et al., 2002). In contrast, the perceived risk theory implies that the concerns over fraud, poor product performance, privacy loss or time spent will undermine the trust that deters online transactions (Featherman & Pavlou, 2003). Lastly, commitment-trust theory offers an explanation for the significance of trust as a key outcome since it enables continued exchange relationships, purchase intentions, and stronger consumer relationships in e-commerce transactions (Kim et al., 2008; Morgan & Hunt, 1994). Overall, these theories imply that consumer trust in context of E-commerce Act 2025 in Nepal will be more a product of the salience or visibility of the law rather than the existence of the law. This formulation of the problem is consistent with your empirical findings since your logistic regression results show that trustworthiness of the vendor is the strongest predictor of higher trust, while the visibility of compliance also increases trust, and perceived risks negatively affect trust; however, institutional assurances and regulation clarity are not significant predictors in your final model.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

2.2. Conceptualization and Hypotheses Development

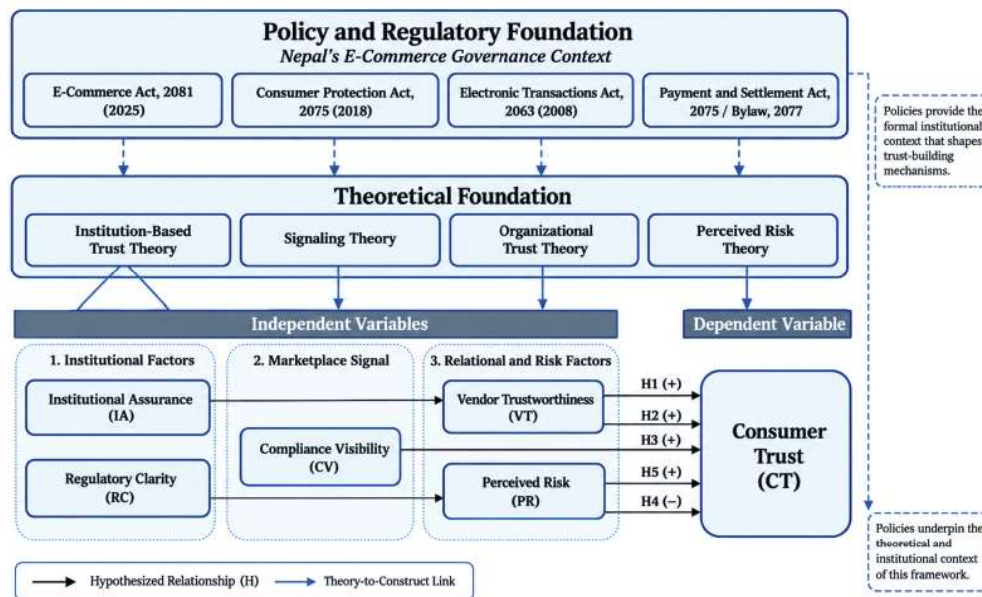
2.2.1 Conceptual Framework

Figure 1 demonstrates the conceptual framework which presents the proposed relationships between Institutional Assurance, Regulatory Clarity, Compliance Visibility, Perceived Risk, Vendor Trustworthiness and Consumer Trust. This research has conceptualized the E-commerce Act 2025 of Nepal as a policy intervention aimed at enhancing the safety, predictability, and legitimacy of online transactions. Consumer trust in e-commerce is not anticipated to be a function of regulation; rather, it is a function of a combination of institutional protection, visible regulation, vendor behaviour, and risk perception. Consumer trust has been considered the

dependent variable of this research since trust is what drives consumers to use e-commerce services and make online transactions because trust is what makes consumers confident about continuing to use e-commerce services for online transactions (Kim et al., 2008; Morgan & Hunt, 1994). According to institution-based trust theory, signalling theory, organizational trust theory, and perceived risk theory, it has been assumed that legal and institutional structures may play a role in creating a favourable environment for trust; however, consumers are more influenced when they perceive these institutional structures to be visible in terms of vendor behaviour and lower levels of perceived risk (Featherman & Pavlou, 2003; McKnight et al., 2002; Pavlou & Gefen, 2004; Mavlanova et al., 2012; Mayer et al., 1995).

Figure 1

Integrated Conceptual Framework



Source(s): Author's conceptualization based on policy review and trust-related theories.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

2.2.2 Institutional Assurance and Consumer Trust

According to the theory of Institutional-Based Trust, the likelihood of this trust increases in proportion to the degree to which the online environment is formalized and appears to be secure, predictable, and legally protected (McKnight et al., 2002; Pavlou & Gefen, 2004). The Institutional Assurance in the context of e-commerce comprises laws, complaints, consumer protection, and dispute resolution. Such arrangements help reduce uncertainty by providing assurance to users that a transaction is being conducted under a set of rules rather than relying on personal familiarity. With regard to the E-commerce Act 2025 of Nepal, Institutional Assurance is expected to establish the foundation of trust at the basic level by ensuring that the online transactions are taking place in an environment of laws and order. Despite, institutional assurance may operate partly through visible marketplace mechanisms, the institution-based trust theory suggests that it can still provide a favourable background condition for consumer trust.

H1: Institutional Assurance has a significant positive effect on Consumer Trust

2.2.3 Regulatory Clarity and Consumer Trust

Regulatory clarity refers to the extent to which rules, obligations, rights, and procedures are understandable to market participants. In essence, clear regulations are likely to make consumers feel that there are fair rules governing online transactions and that the sellers are aware of the regulations that are guiding their business. Based on the

institution-based theory of trust, clear rules are likely to promote a sense of trust in digital environments (Pavlou & Gefen, 2004). In the case of an emerging e-commerce market such as Nepal, clear regulations are likely to promote a sense of trust since consumers are likely to rely on formal rules to assess whether the platforms and sellers are operating within acceptable boundaries. Therefore, clear regulations under the E-commerce Act 2025 of Nepal are likely to promote a sense of trust among consumers by making the online platforms look more transparent and reliable.

H2: Regulatory Clarity has a significant positive effect on Consumer Trust.

2.2.4 Compliance Visibility and Consumer Trust

The theoretical framework of signalling theory provides a robust foundation for understanding why compliance visibility is important in digital markets. Customers in a virtual world cannot observe the true motives and characteristics of the seller because there is nothing visible in such situations, and thus, buyers usually rely on visible signals (Mavlanova et al., 2012). In e-commerce, visible signals are such that include the verifiable identity of the seller, secure payment methods, return policies, complaints channels, and others that indicate sellers' or platforms' adherence to the standards. If there is compliance visibility, then regulation will be tangible rather than intangible. Consumers are no longer relying on the presence of laws but instead see how such laws are manifested in market practices. Thus, compliance visibility is supposed to have more effect in building trust than formal regulation does.

H3: Compliance Visibility has a

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

significant positive effect on Consumer Trust

2.2.5 Perceived Risk and Consumer Trust

Perceived Risk Theory indicates that people will be less likely to engage in transactions if they feel that there are some risks involved in the process, which can happen because of fraud, violation of privacy, insecure payments, poor performance of products, or wastage of time (Featherman & Pavlou, 2003). With regard to online commerce, trust tends to go hand-in-hand with risk. When the transaction becomes riskier, the degree of trust declines. This point is significant from the standpoint of emerging countries where people are still doubtful regarding the genuineness of the products, violation of privacy, and weak laws. From the standpoint of E-commerce Act of 2025 in Nepal, development of regulatory environment can help minimize the risks, and higher the risk, lower the trust among consumers.

H4: Perceived Risk has a significant negative effect on Consumer Trust

2.2.6 Vendor Trustworthiness and Consumer Trust

According to the Organizational trust theory, trust is built when one party is

honest, able and benevolent (Mayer et al., 1995). In e-commerce setting, these qualities are reflected in reliable delivery, fair policies, accurate information of the product, responsiveness, and responsible handling of customer concerns. Vendor trustworthiness is therefore more immediate and experience-based than broad institutional protection. Consumers may be aware of the fact that some form of regulation does exist, but their overall decision will be based on their assessment of the competence, transparency, and reliability of the seller. This rationale is also supported by studies on online trust, where it was found that the likelihood of creating trust, encouraging repurchase, and building long-term relationships was high for sellers who were considered trustworthy (Kim et al., 2008; McKnight et al., 2002). In Nepal's e-commerce setting, vendor trustworthiness is thus expected to be a major positive driver of consumer trust.

H5: Vendor Trustworthiness has a significant positive effect on Consumer Trust

2.3 Policy Review

Table 1 presents the key Nepalese legal and regulatory instruments underpinning compliance visibility and consumer trust in e-commerce platforms.

Table 1

Policy Review

Policy	Issuer	Provisions relevant to compliance visibility & trust
Electronic Commerce Act, 2081 (2025)	Government of Nepal	Establishes legal basis to regulate and systematize e-commerce and standards are provided for seller obligations, complaint handling, and penalties further enabling platform-level displays of verified status, return or refund norms, and official grievance channels.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

Policy	Issuer	Provisions relevant to compliance visibility & trust
Consumer Protection Act, 2075 (2018)	Government of Nepal	Enumerates consumer, enabling redress and enforcement that can be surfaced through clear return or warranty disclosures and complaint pathways on platforms
Electronic Transactions Act, 2063 (2008)	Government of Nepal	Recognizes electronic records or signatures and government e-publication that serves as foundational for trustworthy e-contracts and audit trails that support dispute resolution and secure payment flows.
Payment and Settlement Bylaw, 2077 (2020)	Nepal Rastra Bank (NRB)	Regulates payment service providers or operators, interoperability, oversight and licensing, strengthening secure payment signals
Payment & Settlement Act, 2019 (2075)	Government of Nepal	Statutory basis to develop secure, and reliable payment systems that supports consumer confidence through standardized, supervised digital payments which is crucial for risk reduction

Note. (Electronic Commerce Act, 2025; Consumer Protection Act, 2075; Electronic Transactions Act, 2063; Payment and Settlement Bylaw, 2077; Payment and Settlement Act, 2075)

The combined effect of these Nepalese regulatory policies ensures that these platforms can use compliance as visible trust signals that include verified identity of sellers, pre-purchase disclosures, monitored payment mechanisms, and access to dispute resolution process. In other words, the policy framework is similar to the compliance and visibility

models of enforcement.

2.4 Empirical Review

Table 2 provides a structured synthesis of the most relevant empirical studies, with particular attention to their theoretical grounding, focal variables, major findings, and unresolved gaps in the literature.

Table 2

Empirical Review

S.N.	Author and Year	Theory Framework	Key Variables and Constructs	Main Findings	Analytical Gap
1	Pavlou & Gefen (2004)	Institution-Based Trust	Feedback mechanism; escrow services, credit card guarantees; trust in intermediary; buyer trust; transaction intention	Effective institutional mechanisms build buyer trust and reduce risk in online marketplaces, improving transaction participation.	Early marketplace and auction context; does not distinguish Regulatory Clarity from Compliance Visibility in today's platform economy.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

2	Fang et al. (2014)	Commitment-Trust; Institutional Mechanisms	Trust, satisfaction; repurchase intention; perceived effectiveness of e-commerce institutional mechanisms (PEEIM)	Trust and satisfaction drive repurchase intention, while perceived institutional effectiveness strengthens these relationships.	Trust is treated mainly as a route to repurchase, not as a standalone policy-relevant outcome.
3	Oliveira et al. (2017)	Consumer Trust-Dimensions Model	Competence, integrity; benevolence, overall trust; purchase-related outcomes	Consumer trust is multi-dimensional; competence, integrity, and benevolence jointly shape overall trust in e-commerce.	Strong on trust dimensions, but weak on legal-regulatory and visible compliance signals in emerging markets.
4	Quintus et al. (2024)	Cross-Market Trust Model	Antecedents and consequences of trust; advanced vs emerging markets	Trust drivers differs across markets, as context matters.	Cross-market comparison is useful; despite, Nepal's regulatory transition remain underexplored.
5	Singh et al. (2024)	Platform Trust and Security-Belief Approach	Security aspects; trust beliefs; use of platforms	Security cues strongly shapes Trust in e-commerce platforms	Platform and security beliefs are prioritized over compliance visibility, seller credibility, and legal assurance.
6	Chawla & Kumar (2021)	Consumer protection and legal-institutional perspective	Consumer protection law; security and privacy; customer care and warranty; trust and loyalty; website information	Strong legal protection may enhance trust in India,; however, service quality and website factors still matters.	Despite, legal protection is noted, there is no clear differentiation between formal regulation and visible compliance
7	Tandon et al. (2020)	E-commerce institutional mechanics	Virtual try-on; return policy; pay-on-delivery, vendor guarantee; free shipping; trust; repurchase intention	Intangible product features and institutional mechanics significantly improve consumer trust and repurchase intention.	Strong on institutional mechanics, but still orients trust toward repurchase, not direct consumer-trust formation under regulatory reform.

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

8	Shrestha (2023)	Attitude-mediated purchase intention model	Trust, attitude; product variety; country of origin; social media; purchase intention	Trust is an important predictor of purchase intention, and attitude mediates several effects.	Trust is acknowledged, but its institutional, regulatory, and vendor-side antecedents remain underdeveloped.
9	Chaudhary et al. (2025)	E-trust mediation framework	Perceived security risk; perceived privacy; user interface quality; information quality; e-commerce awareness; e-trust; e-loyalty	E-trust significantly mediates the effects of information quality, privacy, and security-risk related factors on e-loyalty among Nepalese consumers.	Still loyalty-centred and does not incorporate regulatory clarity, compliance visibility, or vendor trustworthiness.

3. Methodology

The present study adopted a quantitative, cross-sectional survey design for analyzing the relationships between institutional assurance, regulatory clarity, compliance visibility, risk perception, vendor credibility, and consumer trust in the context of E-commerce Act 2025 of Nepal. This research adopted a deductive and explanatory design due to testing of theory-driven hypotheses and use of standardized survey data for one-time observation (Setia, 2016; Saunders et al.,

2019). Preliminary screening, descriptive statistics, reliability analysis, correlation analysis, demographic cross-tabulation, and binary logistic regression analysis were performed in the IBM SPSS Statistics 23 software. Since consumer trust was taken as the dependent variable and coded 1 for higher trust and 0 for lower trust, binary logistic regression analysis was selected for the present study (Peng et al., 2002; Saunders et al., 2019).

Step 1: For Binary Outcome Definition

$$Y_i = \begin{cases} 1, & \text{if respondent } i \text{ belongs to the higher consumer trust group,} \\ 0, & \text{if respondent } i \text{ belongs to the lower consumer trust group.} \end{cases} \dots\dots(i)$$

Step 2: Linear predictor / latent trust index

$$\eta_i = \beta_0 + \beta_1 IA_i + \beta_2 RC_i + \beta_3 CV_i + \beta_4 PR_i + \beta_5 VT_i \dots\dots(ii)$$

Step 3: Logistic probability transformation

$$p_i = \Pr(Y_i = 1 | X_i) = \frac{\exp(\eta_i)}{1 + \exp(\eta_i)} \dots\dots(iii)$$

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

Step 4: Log-odds functional form

$$\log\left(\frac{p_i}{1-p_i}\right) = \beta_0 + \beta_1 IA_i + \beta_2 RC_i + \beta_3 CV_i + \beta_4 PR_i + \beta_5 VT_i + \varepsilon_i \dots \dots \dots (iv)$$

Where: IA = Institutional Assurance, RC = Regulatory Clarity, CV = Compliance Visibility, PR = Perceived Risk, and VT = Vendor Trustworthiness.

The Institutional Research Ethical Review Committee of Lumbini Banijya Campus, Butwal, Nepal, granted ethical approval for the research under the Ref. No. IERB/LBC/03/2026 dated February 11, 2026. Participation in the study was voluntary and prior to data collection, informed consent was obtained from the participants. Anonymity and confidentiality of all the participants were ensured throughout the research. The target population for the study comprised registered online consumers of Nepal, who have had experience in doing business in the e-commerce environment in different sectors like retailing, fashion, electronics, food delivery services and other service sectors. As there was no sampling frame available for such consumers, purposive sampling technique was employed.

Data were gathered from February 12, 2026, through May 15, 2026, in all seven provinces in Nepal, targeting major cities in all seven provinces. The combination of both e-questionnaires using Google Forms and traditional questionnaires was employed to widen the geographic reach and account for respondent's variable access to technology. It required 384 respondents as the required sample size that is calculated using the formula of Cochran's sampling for infinite population size with 95% confidence level and 5% margin of error (Cochran, 1977; Charan & Biswas, 2013).

A seven-point Likert scale, where 1 is equal to "strongly disagree" and 7 is

equal to "strongly agree," was used in the questionnaire. This type of scale was chosen due to the balance between response sensitivity and ease of use by participants (Dawes, 2008). The survey contained a demographic part and 30 main questions about six constructs, where each construct contained five items. The constructs measured consumers' perceptions of institutional protection, regulatory clarity, compliance cues, vendor trustworthiness, transaction risk, and general trust in Nepalese e-commerce platforms and vendors. The measures of the constructs were based on previous research on e-commerce trust and risk, namely on McKnight et al. (2002), Pavlou (2003), and Featherman and Pavlou (2003), and were adjusted to the framework of Nepal E-commerce Act 2025. The composite scores were calculated by means of the average score of the items in each construct, considering the directions of the questions. One perceived risk question that was positively formulated was reverse-coded before the calculation of the scale score. A pilot testing was carried out for 37 respondents. Cronbach's alpha coefficients of all constructs were above 0.70, which demonstrates acceptable reliability for the adapted questionnaire (Nunnally & Bernstein, 1994; Taber, 2017).

Following the data collection stage, the survey responses underwent an examination to filter out any possible duplicates, coding mistakes, impossible

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

values, partial responses, and response patterns that would not be useful. Only valid answers were used, therefore, no imputation was done (Dong & Peng, 2013). Outlier examination was carried out with caution owing to the limited nature of the responses on the scale of seven points. The objective was to examine impossible values and response patterns rather than the genuine extreme responses which could be valuable in perception studies (Leys et al., 2013). The problem of common method bias was solved using procedural controls. Confidentiality was assured and instructions lowered evaluation pressure.

The obtained VIF scores ranged between 1.333 and 4.550 implying the absence of detrimental multicollinearity between the predictor variables (O'Brien, 2007). The process of analyzing the data involved three phases. To start with, the first phase involved descriptive statistics. The second phase included conducting the analysis of reliability and Pearson correlations. The third phase entailed the cross-tabulations of the demographic variables concerning higher and lower trust levels with respect to gender, age, education, and marital status. Binary logistic regression analysis was performed to examine the effect of institutional assurances, regulatory assurances, compliance assurances, risk perception, and vendor assurances on customer trust. The goodness-of-fit of the regression model was examined through the use of Wald statistic, odds ratio with 95% confidence intervals, goodness-of-fit test (the Hosmer-Lemeshow test),

Nagelkerke R², classification accuracy, and collinearity testing (Hosmer et al., 2013; Menard, 2010; Peng et al., 2002).

4. Result and Analysis

4.1 Descriptive Statistics

Descriptive Statistics of the Study Variables is illustrated in Table 3. The mean score for Regulatory Clarity is highest among all the variables ($M = 5.61$, $SD = 1.34$), implying that consumers find e-commerce regulations quite clear and comprehensible. The second and third highest mean values for Compliance Visibility ($M = 5.24$, $SD = 1.32$) and Institutional Assurance ($M = 5.04$, $SD = 1.39$) show that respondents consider the significance of legal, institutional and compliance factors for securing transactions in online environment. However, Perceived Risk variable shows relatively high value of mean ($M = 5.17$, $SD = 1.39$), which suggests that risks of being exposed to fraud, abuse of personal information, and false products still affect consumers' online activities. The value for Vendor Trustworthiness indicates that consumers have different experience with online vendors, and the score for Consumer Trust is the lowest one ($M = 3.80$, $SD = 1.64$). These results imply that there is a positive view of regulations and institutional arrangements; but consumer trust in Nepal's e-commerce industry is still emerging and is based on enforcement efficacy, vendor reliability, and personal experiences from online transactions (Lu et al., 2016; Soleimani, 2021; Pavlou & Gefen, 2004; Mofokeng, 2023).

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

Table 3

Descriptive Statistics

	Minimum	Maximum	Mean	Std. Deviation
Institutional Assurance	1	7	5.0354	1.39218
Regulatory Clarity	1.4	7	5.6135	1.33888
Compliance Visibility	1.2	7	5.2422	1.31812
Perceived Risk	1.2	7	5.1682	1.38833
Vendor Trustworthiness	1	7	4.2833	1.73525
Consumer Trust	1	7	3.7969	1.63723

4.2 Reliability, Multicollinearity Analysis and Correlations

Table 4 presents the reliability, multicollinearity, and correlation results for the study constructs. The Cronbach's alpha values ranged from 0.842 to 0.875, which are above the recommended minimum value of 0.70. The overall Cronbach's alpha value of 0.877 also shows that the measurement scale has strong internal consistency (Cronbach, 1951; Nunnally & Bernstein, 1994; Field, 2018). In addition, the VIF values fall within the range of 1.333 to 4.550, indicating that there is no problem of multicollinearity since the values are below 5 (O'Brien, 2007).

Based on the correlation analysis, it becomes clear that Consumer Trust has

significant and positive association with Institutional Assurance, Regulatory Clarity, Compliance Visibility and Vendor Trustworthiness. The most significant correlation can be observed between Vendor Trustworthiness and Consumer Trust ($r = 0.814$, $p < 0.01$), proving the importance of vendor credibility for developing e-commerce trust. In contrast, Perceived Risk has a negative and significant relationship with Consumer Trust ($r = -0.297$, $p < 0.01$), suggesting that higher perceived risk lowers consumer's trust in online transactions. Overall, the results confirm that the measures are reliable, multicollinearity is within an acceptable range, and the relationships among the constructs are consistent with the theoretical expectations.

Table 4

Reliability, Multicollinearity Analysis and Correlations

Construct	Items	α	VIF	IA	RC	CV	PR	VT	CT
IA	5	0.85	2.57	1					
RC	5	0.85	2.97	.658**	1				
CV	5	0.84	4.55	.772**	.789**	1			
PR	5	0.85	3.85	.673**	.716**	.817**	1		

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

Construct	Items	α	VIF	IA	RC	CV	PR	VT	CT
VT	5	0.87	1.33	.400**	.477**	.384**	.386**	1	
CT	5	0.88	-	.410**	.416**	.380**	-.297**	.814**	1

Note. SPSS V23 (IA = Institutional Assurance, RC = Regulatory Clarity, CV = Compliance Visibility, PR = Perceived Risk, VT = Vendor Trustworthiness and CT= Consumer Trust)

4.3 Demographic Crosstab Analysis

Demographic crosstabs were performed to assess differences in Consumer Trust in terms of gender, age, education, and marital status prior to performing

binary logistic regression (Field, 2018; Pallant, 2020). Consumer Trust was dichotomized into a binary dependent variable, where Higher Trust was scored as 1 and Lower Trust as 0 (Saunders et al., 2019).

Table 5

Demographic Crosstab Analysis

Variable	Category	Lower Trust	Higher trust	Total
Gender	Male	175	62	237
	Female	93	54	147
	Total	268	116	384
Age Group	18 to 20 years	71	18	89
	20 to 30 years	95	60	155
	30 to 40 years	77	31	108
	Above 40 years	25	7	32
	Total	268	116	384
Qualification	+2 and below	12	3	15
	Bachelor's level	109	46	155
	Master's level	100	47	147
	Above Master's	47	20	67
	Total	268	116	384
Marital Status	Married	188	85	273
	Unmarried	80	31	111
	Total	268	116	384

As shown in Table 5, females reported a higher proportion of trust than males, while respondents aged 20-30

showed the highest level of higher trust compared with other age groups. In terms of education, trust was relatively

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

stronger among bachelor's, master's, and above-master's respondents than among those with +2 or lower qualifications, suggesting that education and digital awareness may support trust formation. Married respondents also showed slightly higher trust than unmarried respondents. Overall, the crosstab results indicate that trust in Nepal's e-commerce context varies across demographic groups, particularly by gender, age, and education, and therefore provides

a useful basis the subsequent logistic regression analysis.

4.4 Binary Logistic Regression

Binary logistic regression was conducted to examine the effects of Institutional Assurance (IA), Regulatory Clarity (RC), Compliance Visibility (CV), Perceived Risk (PR), and Vendor Trustworthiness (VT) on Consumer Trust (CT), coded as Lower Trust = 0 and Higher Trust = 1.

Table 6

Binary Logistic Regression Results

Variables	B	S.E.	Wald	df	Sig.	Exp (B)	95% C.I. for (B)		Decision
							Lower	Upper	
H1: IA→CT	0.161	0.183	0.776	1	0.378	1.174	0.821	1.68	Not supported
H2: RC→CT	0.039	0.212	0.033	1	0.855	1.039	0.686	1.576	Not supported
H3: CV→CT	0.837	0.287	8.519	1	0.004	2.31	1.317	4.054	Supported
H4: PR→CT	-0.669	0.215	9.732	1	0.002	0.512	0.336	0.78	Supported
H5: VT→CT	1.208	0.15	65.125	1	0	3.348	2.497	4.49	Supported
Constant	-8.814	1.321	44.517	1	0	-	-		

Thus, estimated empirical specification after substituting the coefficients

generated using SPSS to provide the empirical equation for this study can be expressed as:

$$\text{logit}(p_i) = -8.814 + 0.161IA_i + 0.039RC_i + 0.837CV_i - 0.669PR_i + 1.208VT_i \dots\dots(v)$$

As shown in Table 6, the model demonstrated good explanatory and predictive strength, with a Nagelkerke R² of 0.571 and an overall classification accuracy of 84.1%. The insignificant Hosmer-Lemeshow test outcome (p = 0.940) implies that the model fit the data well without any differences between observed and expected

outcomes (Menard, 2010; Hosmer et al., 2013). As for the predictors, Vendor Trustworthiness turned out to be the best positive predictor of Consumer Trust (Exp(B) = 3.348, p < 0.001), followed by Compliance Visibility (Exp(B) = 2.310, p = 0.004). Consequently, the e-commerce websites will be trusted by the customers if the vendors are reliable and there is

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

compliance. It is observed that the effect of Perceived Risk on Consumer Trust is highly significant and negative ($\text{Exp}(B) = 0.512$, $p = 0.002$), which implies that there is a feeling of security regarding the risk involved in their transactions. On the other hand, Institutional Assurance and Regulatory Clarity do not have any statistically significant effect on Consumer Trust. Overall, the findings of the study implies that the trust level in the e-commerce environment of Nepal depends largely on the credibility of the vendors, compliance, and risk involved rather than regulation or institutions as a whole.

5. Discussion

This research adds value to the existing knowledge about trust in e-commerce through its finding that consumer trust in the emerging economy of Nepal is influenced not by the process of regulation per se but by its visibility through market-related processes, behaviors of sellers, and risk reduction measures. It expands the framework of institutionalized trust through its proposition that trust is developed by legal guarantees through their transformation into consumer protection (McKnight et al., 2002; Pavlou & Gefen, 2004). The Compliance Visibility also holds its importance in terms of signalling theory, as these signals such as an established mode of payment, an authentic vendor and clear policy on the platform are used as a trusted mechanism for determining the credibility of online transactions (Mavlanova et al., 2012). Similarly, the importance of Vendor Trustworthiness is also compatible with the organization's theory of trust, as it shows that attributes such as honesty, dependability and competence still hold

their importance in building consumer's trust (Mayer et al., 1995). Overall, from the results obtained, it can be said that trust in the new e-commerce environment can be effectively explained through a combination of all three variables. The current research results are also confirmed by the findings of recent empirical studies in Nepal according to which information quality, privacy, security, and trust affect the behaviour of online customers (Chaudhary et al., 2025; Shrestha, 2023). The increased impact of Vendor Trustworthiness and Compliance Visibility shows that consumers in Nepal value visible actions and practices of sellers more than the mere existence of regulation. Thus, the E-commerce Act will positively affect consumer trust only if its requirements will be implemented in the form of seller verification, payment protection, etc.

6. Conclusion and Implications

This study concludes that the E-commerce Act of Nepal, 2025, is not on its own sufficient to foster a high level of trust among consumers. The results indicate that trust is more a function of what consumers experience in the process of online transactions than a function of the presence of regulation. Among the predictors, vendor trustworthiness was found to be the most influential predictor of trust, followed by compliance visibility, whereas perceived risk negatively affects trust. Contrary to expectations, institutional assurance and regulatory clarity did not have a direct effect on trust in the final model. These results indicate that trust in the context of Nepal's electronic commerce is less a function of legal presence than a function of vendor trustworthiness and safety.

In view of this research evidence,

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

consumer confidence in the e-commerce environment in Nepal needs more than legislation; these laws need to be operationalized in the real marketplace environment. The key issues that policymakers can address in order to achieve this objective include the issue of enforcement, seller verification, disclosure and complaint handling mechanisms. The platform can also enhance trust by ensuring verified seller badge, return policy, secure payment mechanism, and grievance redressal system. As risk perception lowers trust, sellers and platforms should also work towards increasing product accuracy, delivery efficiency, secure payment, privacy, and after sales service.

7. Limitations and Future Research Directions

There are certain limitations associated with this study. For instance, it is cross-sectional in nature and provides insights into the attitudes of consumers at one point in time. It does not provide any information regarding the development of trust after the full enforcement of the act. The use of purposive sampling

could be another possible limitation associated with this research because the results might be generalized to a larger number of online consumers in Nepal. Further, the present study is related only to the concept of Consumer Trust and has not taken the perspectives of sellers, platforms, and digital entrepreneurs into consideration.

Copyright

This manuscript is an original work, has never been published before, and its copyright will be transferred to the publishers after acceptance.

Conflict of Interest

The author confirm that there is no conflicts of interest related to this study.

Funding Information

There is no financial support for this research or authorship.

Data availability statement

An anonymized version of the data may be made available by the corresponding author upon reasonable request.

References

- Bajracharya, S., & Thapa, S. (2025). Exploring the drivers of consumer online purchase behavior. *DAV Research Journal*, 4(1), 84–93. <https://doi.org/10.3126/davvj.v4i1.85660>
- Charan, J., & Biswas, T. (2013). How to calculate sample size for different study designs in medical research? *Indian Journal of Psychological Medicine*, 35(2), 121–126. <https://doi.org/10.4103/0253-7176.116232>
- Chaudhary, M. K., Ghimire, D. M., Adhikari, M., & Poudel, D. (2025). Antecedents of E-Loyalty: The Mediating Role of E-Trust among Nepalese E-Commerce Consumers. *Nepal Journal of Multidisciplinary Research*, 8(2), 130–150. <https://doi.org/10.3126/njmr.v8i2.76425>
- Chawla, N., & Kumar, B. (2021). E-Commerce and consumer protection in India: the emerging trend. *Journal of Business Ethics*, 180(2), 581–604. <https://doi.org/10.1007/s10551-021-04884-3>
- Cochran, W. G. (1977). *Sampling*

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

techniques (3rd ed.). Wiley.

Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297–334. <https://doi.org/10.1007/bf02310555>

Dawes, J. (2008). Do data characteristics change according to the number of scale points used? An experiment using 5-Point, 7-Point and 10-Point scales. *International Journal of Market Research*, 50(1), 61–104. <https://doi.org/10.1177/147078530805000106>

Dong, Y., & Peng, C. J. (2013). Principled missing data methods for researchers. *SpringerPlus*, 2(1), 222. <https://doi.org/10.1186/2193-1801-2-222>

Fang, Y., Qureshi, I., Sun, H., McCole, P., Ramsey, E., & Lim, K. H. (2014). Trust, satisfaction, and online repurchase intention: The moderating role of Perceived Effectiveness of E-Commerce Institutional Mechanisms¹. *MIS Quarterly*, 38(2), 407–428. <https://doi.org/10.25300/misq/2014/38.2.04>

Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: a perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451–474. [https://doi.org/10.1016/s1071-5819\(03\)00111-3](https://doi.org/10.1016/s1071-5819(03)00111-3)

Field, A. (2018). *Discovering statistics using IBM SPSS Statistics* (5th ed.). SAGE Publications.

Government of Nepal. (2008). *Electronic Transactions Act, 2063 (2008)*. Nepal Law Commission. <https://lawcommission.gov.np/content/13397/>

Government of Nepal. (2018). *Consumer Protection Act, 2075*. Nepal Law

Commission. <https://lawcommission.gov.np/content/12167/12167-the-consumer-protection-act-2/>

Government of Nepal. (2019). *Payment and Settlement Act, 2075*. Nepal Law Commission. <https://lawcommission.gov.np/content/12215/12215-payment-and-settlement-act-20/>

Government of Nepal. (2025). *E-Commerce Act, 2081*. Nepal Law Commission. <https://lawcommission.gov.np/content/13517/electricity-trade--e-workers--act--2025/>

Gujarati, D. N., & Porter, D. C. (2009). *Basic econometrics* (5th ed.). McGraw-Hill

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

Hosmer, D. W., Lemeshow, S., & Sturdivant, R. X. (2013). *Applied logistic regression* (3rd ed.). Wiley.

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). Trust and satisfaction, two stepping stones for successful E-Commerce relationships: a longitudinal exploration. *Information Systems Research*, 20(2), 237–257. <https://doi.org/10.1287/isre.1080.0188>

Kim, Y., & Peterson, R. A. (2017). A Meta-analysis of online trust relationships in e-commerce. *Journal of Interactive Marketing*, 38(1), 44–54. <https://doi.org/10.1016/j.intmar.2017.01.001>

Leys, C., Ley, C., Klein, O., Bernard, P., & Licata, L. (2013). Detecting outliers: Do not use standard deviation around the mean, use absolute deviation around the

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

- median. *Journal of Experimental Social Psychology*, 49(4), 764–766. <https://doi.org/10.1016/j.jesp.2013.03.013>
- Liu, K., Chen, S., Huang, H., & Gan, M. (2025). The trust paradox: An exploration of consumer psychology and behavior in cross-border shopping using E-commerce mobile applications. *Acta Psychologica*, 254, 104778. <https://doi.org/10.1016/j.actpsy.2025.104778>
- Lu, B., Wang, Z., & Zhang, S. (2021). Platform-based mechanisms, institutional trust, and continuous use intention: The moderating role of perceived effectiveness of sharing economy institutional mechanisms. *Information & Management*, 58(7), 103504. <https://doi.org/10.1016/j.im.2021.103504>
- Lu, B., Zeng, Q., & Fan, W. (2016). Examining macro-sources of institution-based trust in social commerce marketplaces: An empirical study. *Electronic Commerce Research and Applications*, 20, 116–131. <https://doi.org/10.1016/j.elerap.2016.10.004>
- Mavlanova, T., Benbunan-Fich, R., & Koufaris, M. (2012). Signaling theory and information asymmetry in online commerce. *Information & Management*, 49(5), 240–247. <https://doi.org/10.1016/j.im.2012.05.004>
- Mayayise, T. O. (2023). Investigating factors influencing trust in C2C e-commerce environments: A systematic literature review. *Data and Information Management*, 8(1), 100056. <https://doi.org/10.1016/j.dim.2023.100056>
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.5465/amr.1995.9508080335>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and Validating trust Measures for e-Commerce: An Integrative Typology. *Information Systems Research*, 13(3), 334–359. <https://doi.org/10.1287/isre.13.3.334.81>
- Mei, Y., & Deng, N. (2026). From technological signal to behavioral response: Unraveling the influence of blockchain traceability labels in fresh e-commerce. *Journal of Retailing and Consumer Services*, 92, 104826. <https://doi.org/10.1016/j.jretconser.2026.104826>
- Menard, S. (2010). *Logistic regression: From introductory to advanced concepts and applications*. SAGE.
- Mofokeng, T. E. (2023). Antecedents of trust and customer loyalty in online shopping: The moderating effects of online shopping experience and e-shopping spending. *Heliyon*, 9(5), e16182. <https://doi.org/10.1016/j.heliyon.2023.e16182>
- Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust theory of relationship Marketing. *Journal of Marketing*, 58(3), 20–38. <https://doi.org/10.1177/002224299405800302>
- Mousavizadeh, M., Kim, D. J., & Chen, R. (2016). Effects of assurance mechanisms and consumer concerns on online purchase decisions: An empirical study. *Decision Support Systems*, 92, 79–90. <https://doi.org/10.1016/j.dss.2016.09.011>
- Nepal Rastra Bank. (2020). *Payment and Settlement Bylaw, 2077*. <https://www.nrb.org.np/contents/uploads/2020/08/>

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

NRB-News-Vol.39-20770418.pdf

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.

O'brien, R. M. (2007). A caution regarding rules of thumb for variance inflation factors. *Quality & Quantity*, 41(5), 673–690. <https://doi.org/10.1007/s11135-006-9018-6>

Oliveira, T., Alinho, M., Rita, P., & Dhillon, G. (2017). Modelling and testing consumer trust dimensions in e-commerce. *Computers in Human Behavior*, 71, 153–164. <https://doi.org/10.1016/j.chb.2017.01.050>

Pallant, J. (2020). *SPSS survival manual: A step-by-step guide to data analysis using IBM SPSS* (7th ed.). McGraw-Hill Education.

Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>

Pavlou, P. A., & Gefen, D. (2004). Building Effective Online Marketplaces with Institution-Based Trust. *Information Systems Research*, 15(1), 37–59. <https://doi.org/10.1287/isre.1040.0015>

Peng, C. J., Lee, K. L., & Ingersoll, G. M. (2002). An introduction to logistic regression analysis and reporting. *The Journal of Educational Research*, 96(1), 3–14. <https://doi.org/10.1080/00220670209598786>

Quintus, M., Mayr, K., Hofer, K. M., & Chiu, Y. T. (2024). Managing consumer trust in e-commerce: evidence

from advanced versus emerging markets. *International Journal of Retail & Distribution Management*, 52(10/11), 1038–1056. <https://doi.org/10.1108/ijrdm-10-2023-0609>

Saunders, M. N. K., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson.

Senali, M. G., Iranmanesh, M., Ghobakhloo, M., Foroughi, B., Asadi, S., & Rejeb, A. (2024). Determinants of trust and purchase intention in social commerce: Perceived price fairness and trust disposition as moderators. *Electronic Commerce Research and Applications*, 64, 101370. <https://doi.org/10.1016/j.elerap.2024.101370>

Setia, M. (2016). Methodology series module 3: Cross-sectional studies. *Indian Journal of Dermatology*, 61(3), 261. <https://doi.org/10.4103/0019-5154.182410>

Shrestha, N., Shrestha, N., Bhusal, P., Kochar, P., Agrawal, A. K., & Thakur, R. K. (2025). Navigating Online Shopping Scams: How fraudulent experiences and customer awareness shape customer choices and trust? *Apex Journal of Business and Management*, 4(2), 107–118. <https://doi.org/10.61274/apxc.2025.v04i02.009>

Shrestha, S. K. (2023). Online shopping attitude and purchase intention of Nepalese consumers: Moderated mediation of social media. *Journal of Nepalese Management Academia*, 1(1), 17–26. <https://doi.org/10.3126/jnma.v1i1.62029>

Singh, N., Misra, R., Quan, W., Radic, A., Lee, S., & Han, H. (2024). An analysis of consumer's trusting

Does Nepal's E-commerce Act 2025 Build Trust or Burden Digital Business?

- beliefs towards the use of e-commerce platforms. *Humanities and Social Sciences Communications*, 11(1). <https://doi.org/10.1057/s41599-024-03395-6>
- Soleimani, M. (2021). Buyers' trust and mistrust in e-commerce platforms: a synthesizing literature review. *Information Systems and e-Business Management*, 20(1), 57–78. <https://doi.org/10.1007/s10257-021-00545-0>
- Taber, K. S. (2017). The use of Cronbach's Alpha when developing and reporting research instruments in science education. *Research in Science Education*, 48(6), 1273–1296. <https://doi.org/10.1007/s11165-016-9602-2>
- Tandon, U., Mittal, A., & Manohar, S. (2020). Examining the impact of intangible product features and e-commerce institutional mechanics on consumer trust and repurchase intention. *Electronic Markets*, 31(4), 945–964. <https://doi.org/10.1007/s12525-020-00436-1>
- Thenoz, E., Juteau, S., & Rowe, F. (2024). E-commerce transformation: A literature review from an institutional and organizational perspective. *Electronic Markets*, 34(1). <https://doi.org/10.1007/s12525-024-00740-0>
- Uchikoshi, L., & Frank, B. (2025). Restoring consumer trust in e-commerce: The role of blockchain technology and its behavioral implications. *Technological Forecasting and Social Change*, 224, 124495. <https://doi.org/10.1016/j.techfore.2025.124495>
- Wongkitrungrueng, A., & Assarut, N. (2018). The role of live streaming in building consumer trust and engagement with social commerce sellers. *Journal of Business Research*, 117, 543–556. <https://doi.org/10.1016/j.jbusres.2018.08.032>