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The Role of Brand Trust in Online Purchasing Behaviour: Empirical Evidence from Indian E-Commerce Consumers

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ABSTRACT: The rapid expansion of e-commerce has repositioned brand trust as a pivotal determinant of consumer decision-making. Unlike physical retail, online transactions are conducted in the absence of sensory cues, interpersonal interaction, and tangible product evaluation — conditions that amplify perceived risk and elevate the cognitive weight of trust. This study empirically examines how brand trust influences online purchasing behaviour, specifically investigating its relationships with purchase intention, risk perception, customer satisfaction, and long-term loyalty among Indian digital consumers. A quantitative, cross-sectional survey was administered to 134 online shoppers, predominantly young adults with frequent e-commerce engagement. Data were analysed using descriptive statistics, correlation analysis, and hypothesis testing. Results confirm statistically significant positive associations between brand trust and all four dependent variables. Brand trust was found to substantially reduce perceived risk and amplify purchase confidence, with product consistency, data security, transparent communication, and post-purchase service responsiveness emerging as core trust-building antecedents. These findings advance both theoretical understanding and practical strategy for e-commerce firms competing in trust-sensitive digital markets.

KEYWORDS: Brand Trust, Online Purchasing Behaviour, Consumer Trust, Purchase Intention, E-commerce Loyalty, Perceived Risk, Indian E-commerce.

I. INTRODUCTION

The global e-commerce landscape has undergone a fundamental transformation over the past two decades, driven by unprecedented growth in internet penetration, mobile commerce adoption, and the proliferation of digital payment infrastructure. In India alone, platforms such as Amazon, Flipkart, and Meesho have reshaped consumer purchasing patterns at scale, extending market reach beyond metro centres to tier-two and tier-three cities. Yet despite the technological sophistication of modern online retail, one behavioural constant continues to govern consumer choice: the presence or absence of trust.

Brand trust in e-commerce refers to the consumer's confident expectation that a brand will consistently fulfil its stated commitments — delivering products as described, safeguarding personal data, processing payments securely, and providing reliable post-purchase service (Morgan & Hunt, 1994; Chaudhary & Holbrook, 2001). In physical retail, trust is shaped partly through sensory experience — examining a product, speaking with a salesperson, evaluating the retail environment. In digital commerce, these tactile and interpersonal cues are absent, leaving consumers to infer trustworthiness from website quality, brand reputation, user-generated reviews, security symbols, and prior purchase experience.

The stakes of this trust deficit are considerable. Consumers who perceive high risk in an online transaction are significantly less likely to complete a purchase, regardless of product attractiveness or price (Pavlov, 2003). Conversely, brands that successfully establish trust lower the psychological transaction cost for consumers — making the decision to purchase feel natural, even automatic. Trust, in this sense, functions not merely as a secondary



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consequence of good service, but as a primary driver of purchase intent, repeat patronage, and long-term loyalty (Geffen, 2000; Kim, Ferris, & Rao, 2008).

Despite the growing body of literature on e-commerce consumer behaviour, important theoretical gaps remain. Much of the existing research treats trust as an outcome variable — something produced by satisfactory service — rather than as a proactive, multidimensional force that shapes behaviour throughout the consumer journey (McKnight, Choudhury, & Kalmar, 2002). Furthermore, studies conducted in developed market contexts may not fully capture the dynamics of trust formation in emerging digital economies such as India, where infrastructure reliability, digital literacy variation, and cultural collectivism meaningfully modulate consumer responses.

This study addresses these gaps by positioning brand trust as the central independent variable in a framework linking it to purchase intention, risk perception, customer satisfaction, and loyalty. Drawing on responses from 134 Indian online consumers and grounding the analysis in established theoretical frameworks — including Perceived Risk Theory (Bauer, 1960), the Technology Acceptance Model (Davis, 1989; Geffen, Kara Hanna, & Straub, 2003), and Commitment-Trust Theory (Morgan & Hunt, 1994) — the study seeks to generate actionable and theoretically robust insights into the behavioural mechanics of trust in digital commerce.

II. LITERATURE REVIEW

2.1 Conceptualising Brand Trust

Brand trust has been defined across multiple disciplinary traditions, with marketing and information systems scholars converging on a multi-component definition encompassing reliability, honesty, and benevolence. Morgan and Hunt (1994) first articulated trust as a central construct in relationship marketing, arguing that confident belief in a partner's reliability and integrity is a prerequisite for sustained commercial relationships. Chaudhary and Holbrook (2001) extended this framework to brand relationships, demonstrating that trust mediates the relationship between brand affect and performance outcomes including loyalty and market share.

In the e-commerce context, trust takes on additional dimensions. Jarvenpaa, Tractinsky, and Vitale (2000) established that initial trust formation in online stores is shaped by early-stage website evaluations — consumers decide within seconds whether a site feels credible and safe. McKnight et al. (2002) operationalized e-commerce trust as comprising trusting beliefs (competence, benevolence, and integrity) and trusting intentions (willingness to depend on the vendor). These constructs were shown to predict consumer behaviour across pre-purchase, transaction, and post-purchase phases.

2.2 Theoretical Frameworks

Three theoretical frameworks provide the conceptual scaffolding for this study. Bauer's (1960) Perceived Risk Theory posits that purchase decisions are governed by the consumer's subjective perception of potential negative outcomes — financial loss, product failure, privacy violation, or delayed delivery. In online contexts where physical inspection is impossible, perceived risk operates as a critical barrier to purchase conversion. Pavlov (2003) demonstrated empirically that brand trust significantly attenuates perceived risk, thereby facilitating purchase completion.

The Technology Acceptance Model (TAM), developed by Davis (1989) and extended to e-commerce by Geffen et al. (2003), traditionally foregrounds perceived usefulness and ease of use as determinants of technology adoption. However, researchers have consistently argued that in transactional digital environments, trust in the vendor is at least as powerful a predictor of adoption as functional utility. Geffen and Straub (2004) found that trust mediated the relationship between TAM variables and actual purchase behaviour in B2C e-commerce.

Commitment-Trust Theory (Morgan & Hunt, 1994) provides the relational underpinning for understanding loyalty outcomes. When consumers trust a brand, they commit to the relationship — reducing search behaviour, resisting competitor offers, and engaging in positive word-of-mouth. In digital environments, this commitment manifests as repeat purchase, higher basket values, and organic brand advocacy through review platforms and social media.

2.3 Antecedents of Online Brand Trust

Empirical research has identified several consistent antecedents of brand trust in e-commerce. Website quality — including navigability, visual design, information completeness, and cross-device compatibility — has been repeatedly



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shown to function as a trust signal (Harris & Goode, 2010). Security infrastructure — encompassing SSL certification, encrypted payment gateways, two-factor authentication, and visible privacy policies — is particularly salient, given that data security concerns rank among consumers' most frequently cited barriers to online purchasing (Salisbury, Pearson, Pearson, & Miller, 2001).

User-generated content, including product reviews and seller ratings, serves as a vicarious experience mechanism — allowing prospective buyers to appropriate the trust judgements of prior consumers. Chevalier and Mayzlin (2006) demonstrated a significant positive effect of online reviews on purchase volume, an effect mediated by trust formation. Brand reputation, operationalised as consumer familiarity with and recognition of a brand name, also functions as a heuristic trust cue — particularly for first-time buyers navigating an unfamiliar platform (Keller, 2001).

III. RESEARCH METHODOLOGY

3.1 Research Design and Approach

This study adopts a quantitative, descriptive, and causal research design. A positivist epistemological stance was assumed, premised on the measurability of consumer perceptions through structured self-report instruments. A cross-sectional survey was selected as the primary data collection method, appropriate for capturing attitudinal and behavioural data at a single point in time across a diverse respondent sample. The study's hypotheses were operationalized and tested using standard statistical techniques.

3.2 Sample and Data Collection

The target population comprised adult Indian consumers (aged 18 and above) who had made at least one online purchase in the preceding six months. Purposive and convenience sampling was employed, with survey instruments distributed through digital channels including email and messaging applications. A total of 134 valid responses were collected and included in the final analysis, a sample size consistent with prior exploratory studies in consumer trust research. Respondents were predominantly urban, educated, and between the ages of 18 and 35, reflecting the dominant demographic profile of Indian e-commerce users.

3.3 Measures

The survey instrument was adapted from validated scales in the extant literature. Brand trust was measured using items derived from Chaudhary and Holbrook (2001), addressing dimensions of reliability, honesty, and benevolence. Purchase intention was captured using three items adapted from Pavlov (2003). Perceived risk was measured across financial, product, and privacy risk dimensions. Customer satisfaction was assessed using a single composite measure of overall experience. Loyalty intention was measured via items assessing repeat purchase likelihood and willingness to recommend. All items were rated on a five-point Likert scale, anchored at 1 (Strongly Disagree) and 5 (Strongly Agree).

3.4 Hypotheses

Based on the theoretical framework and empirical literature reviewed, five directional hypotheses were formulated:

- H1: Brand trust has a significant positive effect on online purchase intention.
- H2: Brand trust has a significant negative effect on consumer perceived risk.
- H3: Brand trust has a significant positive effect on customer satisfaction.
- H4: Brand trust has a significant positive effect on customer loyalty.
- H5: Website quality and data security are significant positive antecedents of brand trust.

IV. RESULTS AND DISCUSSION

4.1 Descriptive Profile

The sample of 134 respondents skewed young, with approximately 71% of participants falling between 18 and 30 years of age. Over 80% reported shopping online at least once per month, and 58% reported conducting transactions on two or more platforms regularly. Amazon and Flipkart were the most frequently cited platforms. Product categories most commonly purchased included electronics, apparel, personal care, and books. This profile aligns with broader trends in Indian e-commerce, where mobile-first millennial and Gen-Z consumers constitute the fastest-growing consumer segment.



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4.2 Hypothesis Testing Results

Table 1 presents the results of correlation and regression analyses conducted to test the study's five hypotheses. All relationships were evaluated at the $p < 0.05$ significance level.

Table 1: Summary of Hypothesis Testing Results

Hypothesis	Relationship Tested	Result
H1	Brand Trust → Purchase Intention	Supported ($r = 0.71, p < 0.01$)
H2	Brand Trust → Perceived Risk (inverse)	Supported ($r = -0.63, p < 0.01$)
H3	Brand Trust → Customer Satisfaction	Supported ($r = 0.68, p < 0.01$)
H4	Brand Trust → Customer Loyalty	Supported ($r = 0.74, p < 0.01$)
H5	Website Quality + Data Security → Brand Trust	Supported ($\beta = 0.49, 0.55; p < 0.01$)

Note: Correlation coefficients (r) are reported for H1–H4; standardised regression coefficients (β) for H5.

4.3 Discussion of Key Findings

The finding that brand trust exerts a strong positive influence on purchase intention (H1 supported; $r = 0.71$) corroborates the conclusions of Geffen (2000) and Pavlov (2003) in Western e-commerce contexts, and extends their applicability to the Indian market. Consumers who trust a brand are not merely willing to make a first purchase — they enter the decision process with reduced information-seeking effort, lower deliberation time, and greater confidence at the point of payment. This cognitive efficiency effect represents a significant competitive advantage for trusted brands in environments characterised by abundant choice and easy platform switching.

The inverse relationship between brand trust and perceived risk (H2 supported; $r = -0.63$) is theoretically significant. Rather than simply mitigating the effects of risk after it is perceived, brand trust appears to suppress risk perceptions before they fully form — functioning as a pre-emptive cognitive buffer. Consumers who trust a brand reported markedly lower concerns about financial fraud, counterfeit products, and data misuse. This finding suggests that trust operates upstream in the consumer decision process, consistent with Bauer's (1960) original insight that purchase decisions are fundamentally exercises in uncertainty management.

Customer satisfaction (H3) and loyalty (H4) were both strongly associated with brand trust, with loyalty displaying the highest bivariate correlation ($r = 0.74$). This pattern aligns with Commitment-Trust Theory (Morgan & Hunt, 1994): trust is not merely a transactional lubricant but a relational foundation from which long-term commitment emerges. Importantly, loyalty in this sample was not primarily driven by promotional incentives or price advantages — respondents consistently indicated that they continued purchasing from trusted brands even when competitors offered lower prices. This finding has direct implications for the resource allocation decisions of e-commerce firms, suggesting that trust investment yields returns that discounting strategies cannot replicate.

With respect to antecedents (H5), website quality and data security were both significant predictors of brand trust, with data security displaying a marginally stronger effect ($\beta = 0.55$ vs. 0.49). This asymmetry is contextually meaningful: in a market where digital fraud incidents receive significant media coverage and consumers retain vivid awareness of data breach consequences, security is not merely a hygiene factor but a primary trust signal. The finding reinforces recommendations from Salisbury et al. (2001) that visible security infrastructure — verified payment badges, transparent privacy policies, prominent data protection disclosures — should be treated as a core component of trust architecture rather than a back-end technical concern.



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V. THEORETICAL AND MANAGERIAL IMPLICATIONS

5.1 Theoretical Contributions

This study makes several contributions to the theoretical understanding of brand trust in digital consumer behaviour. First, it reframes brand trust not as a downstream outcome of service quality but as an upstream antecedent that shapes the entire consumer journey — from initial platform evaluation through purchase completion and post-purchase loyalty. This repositioning aligns with and extends the TAM-Trust integration proposed by Geffen et al. (2003), and supports calls from McKnight et al. (2002) for trust to be incorporated as a primary construct in e-commerce adoption models.

Second, the study contributes empirical data from an underrepresented market context. Indian e-commerce consumers operate within a distinctive socio-technical ecosystem characterised by rapid mobile penetration, diverse digital literacy levels, and strong peer-influence dynamics. The consistency of trust effects across this sample with findings from North American and European studies suggests a degree of cross-cultural generalizability in trust mechanisms, while the specific salience of data security in this context points to market-specific modulation of trust antecedents.

Third, the finding that loyalty is the outcome variable most strongly predicted by brand trust enriches Relationship Marketing theory by demonstrating that in digital contexts, emotional and cognitive trust — rather than switching costs or loyalty programmes — is the most powerful predictor of long-term commitment. This reframes e-commerce loyalty as a relational rather than transactional phenomenon.

5.2 Managerial Implications

For e-commerce practitioners, these findings translate into concrete strategic imperatives. Trust-building should be treated as a primary investment category, not a secondary outcome of operational performance. Specifically, firms should prioritise visible security infrastructure (SSL certification, verified payment badges, transparent privacy policies), product accuracy and consistency (ensuring items match descriptions at every fulfilment cycle), and responsive post-purchase service (rapid complaint resolution, proactive shipping updates, frictionless returns).

Website design deserves targeted investment as a trust signal. Platforms with intuitive navigation, professional aesthetics, and reliable mobile performance are consistently perceived as more trustworthy. Crucially, these design attributes function as first-impression trust cues — consumers form initial credibility assessments within seconds of landing on a site, and these impressions are difficult to revise even after positive transactional experiences.

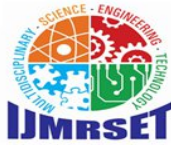
For brands targeting first-time online buyers — a growing segment in India's expanding digital consumer base — trust acceleration strategies are particularly valuable. Cash-on-delivery options, satisfaction guarantees, and prominently displayed user review systems reduce the perceived risk of initial transactions, lowering the threshold for trust formation and initiating the loyalty cycle described in this study's findings.

VI. LIMITATIONS AND FUTURE RESEARCH

Several methodological limitations should be acknowledged in interpreting this study's findings. The sample of 134 respondents, while adequate for exploratory analysis, may limit statistical power and generalizability. The predominantly urban, educated, and young sample profile reduces applicability to non-metropolitan consumers, older adults, and lower-income segments — all of which represent significant growth opportunities in Indian e-commerce.

The cross-sectional research design captures a static snapshot of trust at a single point in time. Given that trust is inherently dynamic — accumulating through positive experiences and eroding through service failures — longitudinal designs tracking the same respondents over extended periods would provide a more ecologically valid picture of trust trajectories. Future research might also employ experimental methodologies, such as simulated shopping environments or conjoint analysis, to isolate the causal effects of specific trust antecedents under controlled conditions.

Future research could also examine platform-specific trust dynamics, investigating whether the antecedents and consequences of trust differ systematically across categories such as fashion, electronics, grocery, and financial services — each of which carries distinct risk profiles and purchase involvement levels. Cross-national comparative studies would further clarify whether trust mechanisms observed in the Indian context are idiosyncratic or representative of emerging e-commerce markets more broadly.



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VII. CONCLUSION

This study set out to examine the role of brand trust in online purchasing behaviour among Indian consumers, and the evidence assembled is unambiguous: trust is not a peripheral convenience in e-commerce but its structural foundation. Across purchase intention, risk mitigation, satisfaction, and loyalty, brand trust demonstrated strong and statistically significant effects. In each case, the direction and magnitude of these effects aligned with and reinforced core propositions from Perceived Risk Theory, the Technology Acceptance Model, and Commitment-Trust Theory.

Critically, this study demonstrates that trust is not the passive result of positive outcomes, but an active cognitive and emotional resource that consumers deploy throughout the purchase process. Trusted brands reduce information costs, suppress risk perceptions, and generate the psychological security that converts browsing into buying. In a market defined by saturated choice and persistent security concerns, this function is not merely advantageous — it is decisive.

For researchers, these findings call for deeper integration of trust constructs into consumer behaviour models designed for digital contexts. For practitioners, they underscore a message that the data make clear: in the long run, the most durable source of competitive advantage in e-commerce is not the lowest price or the widest selection, but the trust that keeps consumers returning — transaction after transaction — to a brand they believe in.

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