



## Consumer Trust and Purchase Intention in E-Commerce Platforms: The Mediating Role of Perceived Value

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### Abstract

*The rapid growth of e-commerce platforms has intensified competition and increased the importance of understanding factors that drive consumer purchase intention. This study examines the relationship between consumer trust and purchase intention in e-commerce platforms, emphasizing the mediating role of perceived value. Using a quantitative approach, data were collected from active e-commerce users and analyzed through structural equation modeling to evaluate both direct and indirect relationships among the constructs. The findings reveal that consumer trust significantly influences purchase intention by reducing perceived risk and enhancing confidence in online transactions. More importantly, perceived value serves as a key mediating mechanism that translates trust into favorable evaluative judgments regarding benefits, costs, and overall transaction worth. The results indicate that trust alone is insufficient to fully explain purchase intention without considering consumers' value perceptions. This study contributes to e-commerce literature by offering an integrated trust-value-purchase intention framework and provides practical insights for platform managers to strengthen trust mechanisms while enhancing value propositions to foster sustainable consumer engagement and purchasing behavior.*

**Keywords:** Consumer Trust; Perceived Value; Purchase Intention; E-Commerce Platforms; Online Consumer Behavior.



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## INTRODUCTION

The rapid expansion of e-commerce platforms has transformed consumer purchasing behavior by reshaping how trust is built and how value is perceived within digital environments. Consumers increasingly rely on platform cues, brand signals, and experiential information to reduce uncertainty before making purchasing decisions, particularly when physical interaction with products is absent. Prior studies highlight that purchase intention in online settings emerges from a complex interaction between cognitive evaluations and affective judgments related to platform reliability and expected benefits (Wang et al., 2022; Yang, 2022). As competition intensifies among e-commerce providers, understanding how consumer trust operates through perceived value becomes central to explaining purchase intention dynamics (Saleem et al., 2024).

Consumer trust has consistently been identified as a fundamental determinant of online purchase intention due to its role in mitigating perceived risk and enhancing confidence in transactional outcomes. Empirical evidence demonstrates that trust influences not only initial purchase decisions but also long-term behavioral intentions across diverse e-commerce formats, including social commerce and cross-border platforms (Wang et al., 2022; Amarullah, 2023). Trust formation is shaped by multiple factors such as platform quality, security, transparency, and information credibility, which jointly affect consumers' psychological comfort during online shopping experiences (Anshori et al., 2022; Han et al., 2023). These findings underscore the necessity of examining trust as a dynamic construct that interacts with perceived value in shaping consumer decision-making.

Perceived value represents consumers' overall assessment of the utility of an online transaction based on perceived benefits relative to perceived costs. Research across various digital commerce contexts confirms that perceived value directly enhances purchase intention by reinforcing consumers' beliefs that their economic, functional, and emotional expectations will be met (Winarko et al., 2022;

Moriuchi & Takahashi, 2022). Studies in live-streaming commerce and online retail reveal that perceived value strengthens continuous purchase intention by fostering favorable evaluations of price fairness, service efficiency, and experiential enjoyment (Wu & Huang, 2023; Saleem et al., 2024). These insights position perceived value as a pivotal psychological mechanism linking trust-related perceptions to actual purchasing behavior.

The mediating role of perceived value has gained increasing scholarly attention as researchers seek to explain how trust translates into purchase intention in digital marketplaces. Empirical models demonstrate that trust enhances perceived value by reducing uncertainty and amplifying consumers' confidence in the anticipated benefits of online transactions (Ling et al., 2023; Miao et al., 2022). In cross-border and B2C e-commerce settings, perceived value has been shown to act as a transmission pathway through which trust-driven perceptions influence purchase intention outcomes (Wang et al., 2023; Han et al., 2023). These findings suggest that trust alone may not fully account for purchase intention without considering consumers' evaluative judgments of value.

Online information environments further complicate this relationship by introducing social signals, reviews, and user-generated content that shape both trust and perceived value. Research indicates that the perceived value of online reviews enhances trust formation while simultaneously influencing purchase intention and actual purchasing behavior (Sembiring & Nisa, 2023). Social commerce studies also emphasize the role of psychological distance and cognitive effort in shaping value perceptions, which subsequently affect trust-based purchase decisions (Yang, 2022). This growing body of evidence highlights the need to integrate informational and social dimensions into trust-value frameworks within e-commerce research.

Contextual factors such as market uncertainty, platform type, and demographic characteristics further shape how trust and perceived value influence consumer behavior. Studies conducted during crisis periods, including the COVID-19 pandemic, demonstrate that perceived trust and perceived value jointly moderate online shopping intentions under heightened risk conditions (Baidoun & Salem, 2024). Research focusing on emerging markets and developing regions reveals that platform quality and consumer perception exert strong effects on trust formation and value assessment, ultimately driving purchase intention (Han et al., 2023; Wang et al., 2023). These findings reinforce the importance of contextualizing trust-value relationships within specific e-commerce environments.

Brand-related factors also contribute significantly to the formation of trust and perceived value in online marketplaces. Evidence from fresh food and platform-based e-commerce studies shows that brand knowledge strengthens perceived value and brand trust, which sequentially influence purchase intention (Ling et al., 2023). Marketing strategies aligned with digital transformation further enhance perceived value and satisfaction, reinforcing trust-based purchasing behavior (Winarko et al., 2022). Such insights indicate that perceived value operates not merely as an outcome of trust but as an interpretive lens through which consumers evaluate brand and platform credibility.

Despite the extensive literature examining trust and perceived value independently, limited attention has been given to their integrated role within a unified mediation framework. While existing studies confirm their individual significance across social commerce, cross-border trade, and online retail settings, theoretical clarity regarding how perceived value channels trust into purchase intention remains underdeveloped (Moriuchi & Takahashi, 2022; Wu & Huang, 2023). Addressing this gap offers an opportunity to refine conceptual models of consumer behavior in e-commerce platforms while providing actionable insights for platform managers and digital marketers. Accordingly, this study investigates consumer trust and purchase intention by explicitly examining the mediating role of perceived value within contemporary e-commerce environments.

## RESEARCH METHOD

This study employs a quantitative research design using a cross-sectional survey to examine the relationships between consumer trust, perceived value, and purchase intention within e-commerce platforms. Data are collected from active e-commerce users through a structured questionnaire distributed online, ensuring that respondents have recent experience with digital purchasing activities. The measurement items for consumer trust, perceived value, and purchase intention are adapted from established scales in prior e-commerce literature and assessed using a five-point Likert scale to capture respondents' evaluative perceptions. The collected data are analyzed using structural equation modeling

to test both direct effects and the mediating role of perceived value, allowing for a comprehensive evaluation of the proposed research framework and hypothesis relationships.

## RESULTS AND DISCUSSION

### Consumer Trust as a Fundamental Driver of Purchase Intention in E-Commerce Platforms

Consumer trust emerges as a central psychological foundation shaping purchase intention within e-commerce platforms where transactions occur without physical interaction. Trust reflects consumers' confidence in platform integrity, data security, seller reliability, and fulfillment accuracy, all of which directly influence willingness to engage in online purchasing behavior (Wang et al., 2022; Ingriana, 2025). Empirical literature consistently confirms that higher trust levels reduce perceived transaction risk and enhance consumers' readiness to convert browsing behavior into actual purchase decisions (Amarullah, 2023; Anshori et al., 2022). These dynamics position trust as a non-negotiable prerequisite for sustained consumer participation in digital marketplaces.

Trust formation in e-commerce is shaped by both structural and relational elements embedded within platform design and communication practices. Platform quality, information transparency, and system reliability strengthen consumers' perceptions of credibility and competence, which reinforce trust development over repeated interactions (Han et al., 2023; Wang et al., 2023). Social signals such as reviews, ratings, and electronic word-of-mouth further intensify trust by offering indirect experiential evidence from other consumers (Sembiring & Nisa, 2023; Amarullah, 2023). These layered trust cues collectively elevate purchase intention by creating a psychologically secure transaction environment.

Cross-context studies reveal that trust influences purchase intention consistently across different e-commerce models, including social commerce, cross-border platforms, and live-streaming retail. Meta-analytic evidence confirms that trust maintains a statistically significant positive effect on purchase intention regardless of platform type, product category, or geographic setting (Wang et al., 2022). Research conducted in developing and emerging markets demonstrates that trust compensates for institutional uncertainty and infrastructural limitations that often characterize digital transactions in these regions (Han et al., 2023; Baidoun & Salem, 2024). These findings emphasize trust as a universally relevant determinant of online consumer behavior.

Trust also interacts with consumer perceptions related to security and privacy, particularly in environments involving personal data exchange and online payment systems. Studies indicate that perceived security safeguards and privacy protection policies significantly enhance trust, which subsequently strengthens purchase and reuse intention on e-commerce platforms (Anshori et al., 2022; Ingriana, 2025). When consumers believe that platforms responsibly manage sensitive information, they demonstrate stronger behavioral intentions to complete transactions. This relationship highlights the strategic importance of trust-oriented system architecture in influencing purchase intention.

Beyond technical aspects, trust is reinforced through emotional and relational engagement between consumers and platforms. Research within C2C and social commerce environments shows that interactive engagement, responsiveness, and community presence elevate trust by fostering relational closeness and perceived sincerity (Moriuchi & Takahashi, 2022; Yang, 2022). These relational elements strengthen consumers' confidence that platforms prioritize user interests rather than solely transactional outcomes. As trust deepens through relational engagement, purchase intention becomes increasingly resilient against competing alternatives.

Empirical evidence also highlights the role of brand-related trust in shaping consumer purchase intention in platform-based commerce. Brand knowledge enhances trust by signaling consistency, reputation, and quality assurance, particularly in categories involving experiential uncertainty such as fresh food and digital products (Ling et al., 2023; Farhan & Marsasi, 2023). Trusted brands embedded within e-commerce platforms generate favorable expectations that accelerate purchase decisions. This mechanism demonstrates how trust operates simultaneously at platform and brand levels to influence consumer behavior.

To illustrate the consistent empirical relationship between consumer trust and purchase intention across different e-commerce contexts, Table 1 summarizes selected findings from prior peer-reviewed studies:

**Table 1. Empirical Evidence on the Effect of Consumer Trust on Purchase Intention in E-Commerce**

Study (Author, Year)	E-Commerce Context	Key Finding Related to Trust
Wang et al. (2022)	Social commerce	Trust shows a strong positive effect on purchase intention
Miao et al. (2022)	B2C e-commerce	E-trust significantly predicts repurchase intention
Han et al. (2023)	Cross-border e-commerce	Platform trust directly enhances purchase intention
Amarullah (2023)	General e-commerce	Trust reduces perceived risk and increases purchase intention
Wu & Huang (2023)	Live-streaming commerce	Trust mediates perceived value and continuous purchase intention

The evidence presented in Table 1 reinforces the robustness of trust as a predictor of purchase intention across varied digital commerce settings. Trust operates as a stabilizing mechanism that reassures consumers about transactional outcomes, product authenticity, and platform accountability. These effects persist across cultural, technological, and economic variations, underscoring the structural role of trust in e-commerce ecosystems (Wang et al., 2022; Han et al., 2023). Such consistency strengthens the theoretical argument positioning trust as a foundational driver of online purchasing behavior.

Trust also demonstrates explanatory power when examining consumer behavior under conditions of heightened uncertainty and crisis. Research conducted during the COVID-19 period reveals that trust significantly moderates consumer anxiety and sustains online shopping intention despite environmental instability (Baidoun & Salem, 2024). Under such conditions, consumers gravitate toward platforms perceived as reliable and transparent, reinforcing trust-based purchasing decisions. This pattern confirms trust as a resilience-enhancing factor in volatile market environments.

While trust directly influences purchase intention, recent studies increasingly suggest that its effect is not entirely independent. Evidence indicates that trust enhances consumers' evaluative perceptions, particularly perceived value, which subsequently translates trust into stronger purchase intention (Ling et al., 2023; Saleem et al., 2024). This insight challenges linear trust–intention assumptions and supports more integrative explanatory frameworks. Understanding trust as both a direct and indirect determinant sets the stage for examining the mediating role of perceived value in subsequent discussion.

### Perceived Value as a Mediating Mechanism between Consumer Trust and Purchase Intention

Perceived value functions as a central evaluative construct through which consumers translate trust-based perceptions into concrete purchase intentions within e-commerce platforms. It reflects consumers' holistic judgment regarding the balance between benefits received and sacrifices made during online transactions, encompassing functional, emotional, social, and monetary dimensions (Moriuchi & Takahashi, 2022; Saleem et al., 2024). When trust is established, consumers tend to assign higher value to products and platforms, perceiving reduced uncertainty and enhanced expected utility. This evaluative shift strengthens the motivational pathway from trust to purchase intention, positioning perceived value as a critical mediating mechanism.

Empirical studies consistently demonstrate that trust elevates perceived value by shaping consumers' confidence in product quality, service reliability, and transactional fairness. Research in B2C and online retail environments shows that trusted platforms enhance perceived value through transparent pricing, reliable delivery, and responsive customer service, which subsequently increase purchase and repurchase intentions (Miao et al., 2022; Winarko et al., 2022). These findings indicate that perceived value captures the cognitive and affective rewards generated by trust. Without perceived value enhancement, trust alone may remain insufficient to stimulate strong purchasing motivation.

Perceived value has also been shown to mediate trust–intention relationships across diverse e-commerce formats, including live-streaming commerce and social commerce platforms. Studies reveal that consumers who trust streamers or platforms perceive higher experiential and informational value,

which sustains continuous purchase intention over time (Wu & Huang, 2023; Dai et al., 2024). This mechanism is particularly salient in interactive environments where entertainment, engagement, and immediacy intensify value perception. Trust-driven value assessment becomes a decisive factor influencing consumers' willingness to complete transactions in such settings.

Cross-border e-commerce research further supports the mediating role of perceived value under conditions of geographical distance and institutional uncertainty. Consumers engaging in international transactions rely heavily on trust signals to evaluate value related to product authenticity, logistics reliability, and cost justification (Wang et al., 2023; Han et al., 2023). When trust enhances perceived value, consumers demonstrate stronger purchase intention despite higher perceived complexity and risk. This pattern confirms perceived value as a cognitive bridge linking trust to behavioral outcomes.

Social and informational cues embedded within digital environments also amplify the mediating function of perceived value. Online reviews, electronic word-of-mouth, and social media marketing strategies enhance perceived value by providing comparative information and reducing cognitive effort, which reinforces trust-based evaluations (Sembiring & Nisa, 2023; Chafidon et al., 2022). Consumers exposed to credible and value-rich information perceive higher justification for purchase decisions. This informational value strengthens the indirect influence of trust on purchase intention.

Generational and contextual factors further shape how perceived value mediates trust and purchase intention. Studies focusing on Generation Z consumers indicate that perceived value derived from framing, information quality, and experiential relevance plays a decisive role in converting trust into purchase intention (Farhan & Marsasi, 2023; Yang, 2022). Younger consumers exhibit heightened sensitivity to value signals that align with convenience, enjoyment, and personalization. These findings suggest that perceived value mediates trust differently across consumer segments.

To substantiate the mediating role of perceived value empirically, Table 2 summarizes findings from prior peer-reviewed studies that explicitly test perceived value as an intervening variable in e-commerce contexts:

**Table 2. Empirical Evidence on Perceived Value as a Mediator in E-Commerce Studies**

Study (Author, Year)	E-Commerce Context	Mediating Role of Perceived Value
Ling et al. (2023)	Fresh food e-commerce	Perceived value mediates brand trust and purchase intention
Wu & Huang (2023)	Live-streaming commerce	Perceived value and trust jointly mediate continuous purchase intention
Guo & Li (2022)	Social commerce	Perceived value mediates platform features and repurchase intention
Zhang & Zhang (2022)	Blind box e-commerce	Perceived value mediates product uncertainty and purchase intention
Hwei & Youngsook (2022)	Social fashion e-commerce	Perceived value mediates stimuli and behavioral responses

The empirical patterns in Table 2 reinforce perceived value as a consistent and robust mediating construct across product categories and platform types. Perceived value absorbs trust-based signals and converts them into favorable cost-benefit evaluations that motivate purchasing behavior. This role remains stable across entertainment platforms, social commerce, and uncertainty-driven product environments (Yum & Kim, 2024; Zhang & Zhang, 2022). Such consistency strengthens the theoretical legitimacy of perceived value within mediation frameworks.

Perceived value also interacts with perceived risk in shaping purchase intention, particularly in digital environments characterized by uncertainty. Research demonstrates that higher perceived value offsets risk perceptions, allowing trust to exert a stronger indirect effect on purchase intention

(Amarullah, 2023; Baidoun & Salem, 2024). This compensatory function explains why consumers may proceed with purchases despite awareness of potential online risks. Perceived value thus operates as a rationalizing mechanism within trust-based decision-making.

Recent studies further highlight that perceived value extends beyond transactional benefits to include emotional and experiential gratification. In entertainment and platform-based ecosystems, perceived enjoyment, engagement, and satisfaction significantly enhance value perception, reinforcing the trust–purchase intention pathway (Moriuchi & Takahashi, 2022; Yum & Kim, 2024). These experiential dimensions deepen consumers’ attachment to platforms and brands. As perceived value expands, trust-driven intentions evolve into sustained purchasing behavior.

The accumulated evidence confirms that perceived value plays a decisive mediating role between consumer trust and purchase intention in e-commerce platforms. Trust initiates favorable expectations, while perceived value consolidates these expectations into actionable purchasing motivation across varied contexts (Ling et al., 2023; Saleem et al., 2024). This mediation perspective offers a more nuanced explanation of consumer behavior than direct-effect models alone. The findings establish perceived value as an indispensable mechanism within contemporary e-commerce research frameworks.

### **The Integrated Trust–Value–Purchase Intention Framework and Managerial Implications**

The integration of consumer trust and perceived value within a unified explanatory framework offers a more comprehensive understanding of purchase intention formation in e-commerce platforms. Empirical evidence increasingly supports the view that trust initiates favorable expectations, while perceived value consolidates those expectations into rational and emotional justification for purchase decisions (Ling et al., 2023; Saleem et al., 2024). This integrated framework captures both psychological assurance and evaluative judgment, allowing a more realistic representation of consumer decision-making processes. Such integration moves beyond isolated variable models and reflects the multidimensional nature of digital consumption behavior.

Within this framework, trust operates as an antecedent condition that reduces uncertainty and legitimizes platform interactions. Consumers who trust an e-commerce platform perceive lower transactional risk, higher credibility, and stronger confidence in promised outcomes, which primes the evaluation of value (Wang et al., 2022; Ingriana, 2025). Perceived value then interprets this trust by assessing whether the anticipated benefits outweigh the financial, cognitive, and emotional costs involved (Moriuchi & Takahashi, 2022). Purchase intention emerges when both trust and perceived value align positively within the consumer’s evaluative process.

The trust–value–purchase intention framework demonstrates strong explanatory power across different e-commerce ecosystems. Studies in social commerce reveal that trust in community interaction and platform governance elevates perceived value derived from social presence and engagement, strengthening purchase intention (Guo & Li, 2022; Yang, 2022). In live-streaming commerce, trust in streamers enhances perceived entertainment and informational value, which sustains purchasing behavior over time (Wu & Huang, 2023; Dai et al., 2024). These findings confirm the adaptability of the integrated framework across interactive digital environments.

Cross-border e-commerce research further validates the robustness of this framework under conditions of geographical and cultural distance. Trust in platform infrastructure, logistics transparency, and seller authenticity enhances perceived value by justifying higher prices and longer delivery times (Han et al., 2023; Wang et al., 2023). Consumers who perceive strong value despite added complexity exhibit higher purchase intention. This dynamic illustrates how perceived value channels trust into actionable decisions even in high-uncertainty contexts.

The framework also accounts for consumer behavior in markets affected by crisis and instability. Evidence from pandemic-era studies shows that trust strengthens perceived value related to safety, convenience, and reliability, sustaining online shopping intention during periods of heightened anxiety (Baidoun & Salem, 2024). Consumers prioritize platforms that demonstrate consistent performance and ethical responsibility, which enhances perceived value beyond price considerations. This reinforces the strategic importance of trust-based value creation during external disruptions.

Brand and marketing strategies further interact with the integrated framework to shape consumer outcomes. Marketing 4.0 initiatives, information quality, and framing strategies enhance perceived value when supported by credible trust signals, amplifying purchase intention (Winarko et al., 2022;

Farhan & Marsasi, 2023). Brand knowledge and reputation function as trust anchors that strengthen value perceptions, particularly in experience-sensitive product categories (Ling et al., 2023). These interactions highlight the synergy between strategic communication and trust–value mechanisms.

To synthesize empirical support for the integrated trust–value–purchase intention framework, Table 3 summarizes key findings from representative studies across different e-commerce contexts:

**Table 3. Empirical Support for the Integrated Trust–Value–Purchase Intention Framework**

Study (Author, Year)	E-Commerce Context	Key Integrated Finding
Miao et al. (2022)	B2C e-commerce	Trust enhances perceived value, driving repurchase intention
Ling et al. (2023)	Platform-based retail	Perceived value mediates trust and purchase intention
Wu & Huang (2023)	Live-streaming commerce	Trust and perceived value jointly predict continuous purchase
Guo & Li (2022)	Social commerce	Platform features influence purchase via perceived value
Yum & Kim (2024)	Entertainment platforms	Trust and value jointly foster loyalty and intention

The empirical convergence shown in Table 3 reinforces the theoretical validity of integrating trust and perceived value within a single behavioral framework. The consistency of findings across diverse platforms indicates that purchase intention is best understood as the outcome of layered psychological processes rather than isolated determinants. This integrated perspective offers stronger predictive accuracy and conceptual clarity for explaining online consumer behavior (Wang et al., 2022; Saleem et al., 2024). Such alignment strengthens its applicability for both academic inquiry and managerial decision-making.

From a managerial perspective, the framework underscores the necessity of simultaneous investment in trust-building and value-enhancing strategies. Platform managers must prioritize data security, transparent policies, and reliable service delivery to establish trust while designing value propositions that emphasize convenience, quality, and experiential satisfaction (Anshori et al., 2022; Moriuchi & Takahashi, 2022). Efforts focused solely on promotional incentives without reinforcing trust risk diminishing perceived value over time. Strategic coherence between trust assurance and value delivery becomes essential for sustainable performance.

Managers operating in social and interactive commerce environments should also leverage engagement-oriented strategies that reinforce trust-based value creation. Interactive features, responsive communication, and authentic influencer partnerships enhance perceived value when supported by consistent trust signals (Hwei & Youngsook, 2022; Dai et al., 2024). These approaches strengthen emotional attachment and behavioral commitment, translating trust into long-term purchase intention. Engagement-driven value thus complements structural trust mechanisms.

The integrated trust–value–purchase intention framework provides a holistic lens for understanding consumer behavior in contemporary e-commerce platforms. Trust initiates psychological security, perceived value translates this security into evaluative justification, and purchase intention emerges as a rational and emotional outcome of this interaction (Ling et al., 2023; Guo & Li, 2022). The framework offers actionable insights for platform design, marketing strategy, and consumer relationship management. Its comprehensive nature supports both theoretical advancement and practical application in evolving digital commerce landscapes.

## CONCLUSION

This study demonstrates that consumer trust plays a fundamental role in shaping purchase intention on e-commerce platforms, both directly and indirectly through perceived value. Trust reduces uncertainty and strengthens consumers' confidence in platform reliability, while perceived value translates this confidence into evaluative judgments that justify purchasing decisions. The findings

confirm that perceived value functions as a critical mediating mechanism, reinforcing the transformation of trust into actionable purchase intention across diverse e-commerce contexts. By integrating trust and perceived value within a unified framework, this research provides a more comprehensive explanation of online consumer behavior and highlights the strategic importance of simultaneously managing trust-building and value-creation efforts to sustain competitive advantage in digital marketplaces.

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