

Trust in Online Shopping Among Generation Z: An Analysis of Key Influencing Factors

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ABSTRACT

The rise of digital platforms has fundamentally transformed consumer behavior, especially among Generation Z (Gen Z), a cohort deeply immersed in the digital age. This study aims to investigate the factors influencing Gen Z's trust in online shopping by examining the relationships between convenience, ease of comparison, product variety, pricing and discounts, security, and environmental concerns. A quantitative method was employed, gathering data from 250 Gen Z participants, with IBM SPSS used to test the proposed hypotheses. The results reveal that pricing and discounts, security, and environmental factors significantly impact Gen Z's trust in online shopping, while convenience, ease of comparison, and product variety show no significant influence. This research contributes to the understanding of Gen Z's online behavior, highlighting the growing importance of sustainability and secure transactions in fostering trust. The findings offer practical insights for businesses aiming to build stronger relationships with Gen Z, emphasizing the need to focus on ethical practices, competitive pricing, and enhanced security. These insights have implications for both marketers and policymakers in the evolving e-commerce landscape.

Keywords: Ease of Comparison; Environmental Factors; Generation Z; Online Shopping; Pricing and Discounts; Security; Trust

INTRODUCTION

Digital technology encompasses a diverse array of apparatuses, systems, and tools designed to handle, store, and transmit data electronically. This includes computers, mobile phones, software programs, the internet, and cutting-edge technologies like blockchain and artificial intelligence. The widespread adoption of digital technology has led to the ubiquitous use of smartphones and other gadgets, which are now considered indispensable tools by almost everyone ([Kee et al., 2022](#)). Consequently, there has been a notable increase in the amount of time individuals spend online, particularly for activities such as online shopping. Online purchasing, as defined by [Akturan et al. \(2022\)](#), involves the direct acquisition of goods or services from vendors via the Internet. This process is facilitated by features aimed at fostering client trust and typically entails visiting the seller's website, selecting desired items, arranging the delivery, and choosing between online payment and cash on delivery. Importantly, the term "online" encompasses both the act of making a purchase and the process of browsing for goods, revealing the significance of consumer engagement in the online shopping experience ([Warrier et al., 2021](#)).

The growing trend towards online shopping highlights the increasing importance of Generation Z (Gen Z) in contemporary business, reflecting evolving consumer preferences and advancements in technology. Gen Z, born between 1996 and 2012, succeeds the millennial generation and precedes Generation Alpha ([Schwieger & Ladwig, 2018](#)). By 2024, Gen Z members will range in age from 12 to 28 years old. Gen Z's behavior is influenced by their upbringing, which has been shaped by factors such as climate disasters, pandemic-related lockdowns, and economic instability ([Aryani et al., 2021](#)). Dubbed "digital natives", Gen Z represents the first generation to grow up with the Internet as an integral part of daily life ([Francis & Hoefel, 2018](#)). This generation, characterized by its diverse age range, exhibits varying levels of independence, with older members navigating careers and financial responsibilities while younger individuals are still in their preteen years.

Given their early and extensive exposure to digital technologies, Gen Z is inherently drawn to online shopping. Research by [Al-Adwan et al. \(2020\)](#) highlights the significant influence of electronic word-of-mouth (eWOM) on the development of online customer loyalty and trust. As Gen Z is more inclined toward online shopping, their preferences and behaviors exert a considerable impact on the online retail market. This study aims to understand Gen Z's attitudes toward online purchases by soliciting their opinions and preferences. Specifically, it investigates how factors such as pricing and discounts, product diversity, ease of comparison, convenience, security, and environmental concerns influence Gen Z's trust in online purchasing.

The significance of this research lies in its focus on a generation that plays a pivotal role in shaping the future of e-commerce. Understanding the factors that drive Gen Z's trust in online shopping can provide valuable insights for businesses seeking to build long-term relationships with this demographic. The novelty of this study comes from its comprehensive examination of not only traditional factors like pricing and convenience but also emerging concerns, such as environmental sustainability, which have increasingly gained importance for Gen Z consumers.

The contribution of this research is twofold: academically, it expands the body of knowledge on consumer behavior by focusing on a generation that has grown up with technology, and practically, it provides actionable insights for online retailers to tailor their strategies to enhance trust and loyalty among Gen Z shoppers. By addressing both established and emerging factors influencing trust, this study offers a holistic view of Gen

Z's online shopping behavior, which has not been thoroughly explored in previous literature.

LITERATURE REVIEW

Trust

Trust is the reliance one party places on another, built upon qualities such as dependability, honesty, empathy, and intentionality. In the context of online transactions, where consumers are distanced from salespeople and products, trust becomes important due to the increased risk associated with potential financial and other losses ([Sharma & Klein, 2020](#)). Trust and risk are two factors that influence consumer behavior online, with trust playing a crucial role in instilling confidence in the quality and reputation of a company. As online transactions become more complex and unpredictable, trust assumes growing significance in ensuring transactional security.

Research indicates that consumers' trust in an online merchant positively relates to their willingness to make purchases ([Chae et al., 2020](#)). However, trust requires a certain level of vulnerability from both parties to function effectively. Consumer decision-making is influenced by trust, which also plays a role in fostering client loyalty in online shopping.

A trust model encompasses three dimensions: interpersonal, institutional, and dispositional. Interpersonal trust pertains to trust in a specific party, while dispositional trust relates to an individual's overall propensity to trust others. Institutional trust is associated with web-based experiences and perceived security. In the context of online shopping, institutional trust reflects the perceived reliability of the website, whereas interpersonal trust encompasses the willingness and confidence to complete a transaction.

[Liang et al. \(2023\)](#) reported the role of organizational trust as a mediator between perceived organizational support and organizational citizenship behavior. Similarly, [Rubel et al. \(2017\)](#) have reported that trust serves as a mediator in the effects of high-commitment human resource management practices on both employee service behavior and technology adaptation.

Based on this, the present study seeks to explore whether factors such as convenience, ease of comparison, product diversity, pricing and discounts, security, and environmental considerations may influence Gen Z's trust in online shopping.

Convenience

According to [Duarte et al. \(2018\)](#), possession convenience—that is, the timely receiving of goods—is a key factor in customer motivation, which builds confidence through dependable service. Comparably, [Rasidi and Tiarawati \(2021\)](#) stress that online retailers establish credibility by providing support and assisting clients who run into problems, hesitate during transactions, or require product advice. Furthermore, according to [Chetioui et al. \(2020\)](#), relative advantages—like saving time and effort—significantly increase confidence. Additionally, in order to effectively increase customers' trust levels, [Al-Adwan et al. \(2020\)](#) advise online vendors to provide high-quality, dependable, thorough, and accurate information about product specifications, delivery procedures, timelines, and return and refund policies. [Yo et al. \(2021\)](#) reported that perceived convenience is positively related to customer satisfaction. All of these studies show that establishing and preserving consumer trust in online shopping depends heavily on aspects like ease of use, prompt customer support, time-saving advantages, and reliable information. Therefore, this research hypothesizes:

H1: Convenience is positively associated with trust.

Ease of Comparison

[Chetioui et al. \(2020\)](#) assert that a key factor contributing to the expansion of online shopping is the ease of comparison. This statement is in line with a study by [Kulkarni and Barge \(2020\)](#), which highlights the significance of comparability for customers' preferred online shopping experiences. These results suggest that because online marketplaces make it simple for customers to browse and compare products, they are attractive to them. It appears that these online reviews and suggestions play a significant role in helping shoppers find fresh and interesting information, such as specifications about the quality of the product or service. In this situation, trust is essential since customers depend on the online platform to supply dependable delivery services, secure transactions, and accurate product information. The authors argue that Gen Z views the comparability provided by online shopping platforms as a sign of a dependable and trustworthy online purchasing experience, which helps to foster confidence. Hence, this study postulates:

H2: Ease of comparison is positively associated with trust.

Wide Product

The quantity and variety of offers are the two viewpoints that characterize product variety. Due to the quick development of the internet, web, and mobile applications, customers now have access to a wider variety of options at competitive prices when it comes to product and company information ([Duarte et al., 2018](#)). Due to this shift, more consumers are choosing to make their purchases from online merchants rather than traditional ones in order to benefit from factors including easier access to a wide variety of product categories, a greater selection of products, and superior customer service. According to [Wang et al. \(2019\)](#), when there is a high degree of heterogeneity, Chinese consumers like diversity in their products. Although it is unknown whether product variety affects customers' trust in e-commerce, it is believed that perceived product diversity in an online business plays a significant role in influencing consumer behavior. To explore this unique contribution, this study examines the relationship between Gen Z's trust in online shopping and product variety. Therefore, this study postulates:

H3: Wide product is positively associated with trust.

Pricing and Discounts

According to [Haridasan and Fernando \(2018\)](#), in order to cultivate and maintain customer loyalty, online retailers need to offer competitive pricing along with a high degree of purchasing comfort. [Cho et al. \(2020\)](#) discovered, however, that a rapid pace of price reduction can have a detrimental effect on trust, especially in virtual luxury retail establishments. Based on the analysis result and discussion from the study of [Pandey et al. \(2021\)](#), it can be concluded that product quality and price simultaneously or collectively affect customers' purchase decisions. While sales and promotions can draw clients, particularly in the luxury retail sector, an unduly high price reduction rate may unintentionally damage credibility. This research emphasizes how important it is for online merchants to achieve a careful balance between price and perceived product quality in order to keep customers' trust. It raises more questions about how pricing policies affect consumers' opinions of value and reliability. The authors argue that for Gen Z, the pricing and discounts presented on online shopping platforms have a significant impact on their trust in the product and the seller. Hence, this study hypothesizes:

H4: Pricing and discounts are positively associated with trust.

Security

Consumers' perceptions of transaction security play a major role in determining whether or not they adopt online shopping, with worries about data security frequently serving as a disincentive. Remarkably, the problem is not only about protecting personal information; it's also about how users feel about it. The adoption of e-commerce and e-payment systems is heavily influenced by trust, security, and privacy concerns, according to [Al-Adwan et al. \(2022\)](#), especially in societies where there is a significant degree of uncertainty avoidance. According to [Hossain et al. \(2021\)](#) and [Tandon et al. \(2020\)](#), many consumers in emerging markets choose cash payments over electronic transactions out of concern for credit card fraud or data theft. According to [Al-Adwan et al. \(2020\)](#), boosting perceived security with strong security protocols and clear information will encourage more customer trust and online purchase uptake. In a similar vein, [Shneor et al. \(2021\)](#) emphasize the significance of safe website design in fostering customer confidence in online shopping, highlighting the necessity of user privacy and data protection. These results highlight how important security protocols and openness are to building consumers' confidence and trust when they shop online. Therefore, this research postulates:

H5: Security is positively associated with trust.

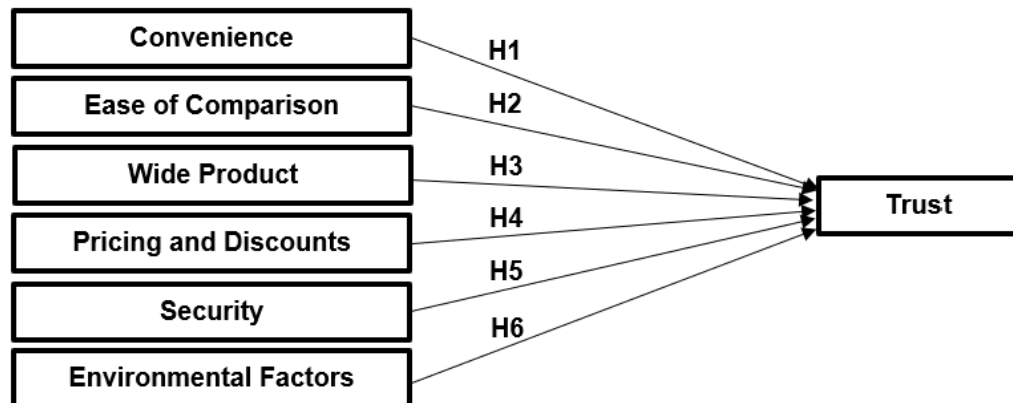
Environmental Factors

[Rai et al. \(2021\)](#) look at how online buying affects the environment generally, especially after the COVID-19 epidemic, which led to a surge in e-commerce worldwide. In addition to new delivery services like meal kits and subscriptions, the study examines the complications resulting from a variety of retail models, including omnichannel retail with click-and-collect and ship-from-store options. It also takes into account how consumption is becoming more digital, replacing tangible goods like movies, books, and music. [Rai et al. \(2021\)](#) posit that the shift to e-commerce could have positive externalities for customers who now use eco-friendly modes of transportation to get to local physical stores, such as walking, cycling, or taking public transportation. In line with this, [Jaller and Pahwa \(2020\)](#) emphasize the importance of putting system-level strategies into practice in order to enhance sustainability in urban systems, which is in accordance with this. Using zero-emission cars, controlling demand through urban consolidation hubs, and setting up other delivery places like lockers or stores are some of these tactics. Additionally, green activities appeal to business firms as a way to manage environmental challenges, achieve a competitive edge, and ensure sustainability. Customers increasingly demand environmentally friendly products, prompting firms to focus on green practices ([Jalil et al., 2024](#)). Consumers are willing to pay higher prices for green products, increasing the pressure on firms to be sustainable ([Jalil et al., 2024](#)). The purpose of this study is to clarify how environmental sustainability affects consumer trust in online purchasing environments. As a result, this study speculates:

H6: Environmental factors are positively associated with trust.

[Figure 1](#) illustrates the research model used in this study.

Figure 1. Research Model



RESEARCH METHOD

A Google Forms survey questionnaire was prepared and sent to the intended respondents in order to gather data for the study. The primary aim of the Google Form was to gather relevant information about the factors influencing Gen Z's trust in online shopping. The respondent options, using a five-point Likert scale, go from one (strongly disagree) to five (strongly agree). The intended respondents, Gen Z, who had at least three prior experiences with online shopping, received the survey. A total of 250 responses were gathered from this survey. To analyze the data, IBM SPSS Statistical Software Version 27 was utilized. Data on demographics and correlations between factors were analyzed using SPSS.

Measurements

In this study, the consumer trust scale measurements were adapted from [Chetioui et al. \(2020\)](#) to explore the factors influencing Gen Z's trust in online shopping. The scale included 26 items that examined different aspects of the online shopping experience. Among these items were statements such as "Simple website navigation is essential to my trust in an online retailer," "I review online retailers by reading and contrasting their product reviews," and "My trust in an online merchant is increased by a wide range of brands and options." These specific items were designed to test Gen Z's perception of convenience, ease of comparison, and the variety of products available when shopping online. By investigating these aspects, the study aimed to understand how much these factors contribute to the level of trust Gen Z consumers place in online retailers. Additionally, several other measures were included to assess the impact of competitive pricing, discounts, security, and environmental factors on trust in online shopping. For instance, items like "My trust in an online merchant is influenced by competitive pricing and discounts," "My trust in an online retailer is mostly based on safe payment methods," and "It is crucial that an online business follows eco-friendly methods" were used to evaluate the importance of these specific factors in shaping consumer trust. Another item, "I have faith in trustworthy and sincere online sellers," aimed to capture the general sense of reliability and integrity that consumers expect from online merchants.

All items were organized within a questionnaire and rated using a five-point Likert scale. Participants responded to each statement by selecting a value ranging from one, representing "strongly disagree," to five, representing "strongly agree." This approach allowed the study to quantify the level of agreement or disagreement with the given statements, helping researchers to assess the various influences on Gen Z's trust in online shopping. The Likert scale provides a structured way to capture consumer attitudes, facilitating the comparison of results across different factors.

Reliability analyses were conducted to ensure that the measurements used in the study were consistent and dependable. The reliability of the different factors was measured

using Cronbach's alpha, a statistical measure of internal consistency. The results showed that the scales used for convenience, ease of comparison, and wide product range were highly reliable, with Cronbach's alpha coefficients of 0.894, 0.886, and 0.900, respectively. These values indicate that the items within these categories were well-correlated and provided consistent results. Similarly, the reliability coefficients for pricing and discounts, security, environmental factors, and overall trust were also strong, with values of 0.863, 0.893, 0.876, and 0.902, respectively. These findings suggest that the scale items used to measure these factors were reliable and provided an accurate reflection of the participants' perceptions.

Overall, the use of these consumer trust scale measurements, combined with the strong reliability scores, contributed to a robust understanding of the factors that influence Gen Z's trust in online shopping. By applying a well-designed questionnaire and using consistent measurements, this study provides valuable insights into how various elements of the online shopping experience impact consumer trust, particularly for the Gen Z demographic.

RESULTS

Table 1. Respondent Profile's Summary (N=250)

Response	Frequency	Percentage (%)
Gender		
Female	179	71.6
Male	71	28.4
Age		
12 – 14	3	1.2
15 – 17	15	6
18 – 21	124	49.6
22 – 24	90	36
25 – 27	15	6
28 – 30	1	0.4
30 and above	2	0.8
Education Level		
High school diploma or equivalent	17	6.8
Currently enrolled in high school	15	6
Associate's degree or equivalent	7	2.8
Bachelor's degree or equivalent	121	48.4
Currently enrolled in college or university (undergraduate)	68	27.2
Master's degree or equivalent	10	4
Doctoral degree or equivalent	3	1.2
Vocational or technical training	2	0.8
No formal education	6	2.4
Primary school	1	0.4
Employment Status		
Employed full-time	30	12
Employed part-time	27	10.8
Unemployed, actively seeking employment	13	5.2
Unemployed, not currently seeking employment (e.g., full-time student)	170	68
Self-employed or freelance	5	2
Intern or apprentice	4	1.6
Annual Income		
No Income	189	75.6

Less than RM 25,000	33	13.2
RM 25,000 - RM 50,000	9	3.6
RM 50,001 - RM 100,000	14	5.6
RM 100,001 - RM 200,000	4	1.6
RM 200,001 and above	1	0.4
Location		
Urban	199	79.6
Suburban	38	15.2
Rural	13	5.2

The demographic summary of the respondents is displayed in [Table 1](#). With a bachelor's degree, 48.4% of the total respondents were highly educated, and 71.6% of the respondents were female. The majority of respondents are between the ages of 18 and 21 (49.6%). 75.6% of people have no income, 72.5% are students, and 68% are unemployed or not looking for work at the moment. Of them, around half (79.6%) reside in cities.

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

Variables		1	2	3	4	5	6	7
1.	Convenience	0.894						
2.	Ease of Comparison	0.710**	0.886					
3.	Wide Product	0.803**	0.783**	0.900				
4.	Pricing and Discounts	0.771**	0.820**	0.793**	0.863			
5.	Security	0.539**	0.581**	0.523**	0.542**	0.893		
6.	Environmental Factors	0.583**	0.592**	0.562**	0.567**	0.658**	0.876	
7.	7. Trust	0.673**	0.713**	0.670**	0.735**	0.763**	0.719**	0.902
Number of Items		4	4	4	3	4	4	3
Mean		4.25	4.17	4.17	4.17	3.89	3.88	4.03
Standard Deviation		0.75	0.76	0.75	0.74	0.82	0.85	0.71

Note: N = 200; *p < 0.05, **p < 0.01, ***p < 0.001. The diagonal entries represent Cronbach's coefficients alpha.

[Table 2](#) provides a detailed overview of the descriptive statistics, reliability information, and zero-order correlations among the variables tested in the study. The reliability coefficients for all variables were found to be robust, with values ranging from 0.86 to 0.91, indicating a high level of internal consistency across the measures. These reliability values suggest that the variables used in this analysis are dependable and provide consistent results over time. In other words, the data collected from the variables are reliable indicators of the constructs being measured, contributing to the validity of the research outcomes. Such strong reliability coefficients are crucial in ensuring the soundness of the findings, as they affirm that the scales used to measure the variables are both stable and precise.

The zero-order correlations included in [Table 2](#) further illustrate the relationships between the variables. Zero-order correlations are a straightforward measure of the association between two variables without accounting for the influence of other variables. In this case, the zero-order correlations reveal meaningful patterns of relationships between the key variables being studied. These correlations help to provide initial insights into the potential connections between different constructs, which is essential for understanding how the variables interact with one another within the research model.

Moreover, the descriptive statistics included in [Table 2](#) offer valuable information about the central tendencies and distributions of the variables. These statistics typically include the mean, standard deviation, and sometimes additional metrics such as skewness and kurtosis, which help to describe the shape and spread of the data. By analyzing the descriptive statistics, researchers can better understand the overall characteristics of the sample and determine whether the data are normally distributed or if any potential outliers might be affecting the analysis. Descriptive statistics serve as a foundational step in the data analysis process, offering a snapshot of the data that can guide further statistical testing.

The strong reliability values ranging from 0.86 to 0.91, combined with the zero-order correlations, suggest that the variables are not only internally consistent but also exhibit notable relationships with one another. These results lay the groundwork for more advanced statistical analyses, such as regression models or structural equation modeling, where the relationships between variables can be tested in more complex ways. By ensuring that the variables are both reliable and meaningfully correlated, the study can move forward with confidence in its ability to accurately test the proposed hypotheses and explore the relationships within the research model.

In conclusion, [Table 2](#) plays a crucial role in the research by providing essential information regarding the reliability of the variables, the nature of the relationships between them, and the overall characteristics of the data. The high-reliability values highlight the dependability of the measures, while the zero-order correlations reveal important associations between the variables. These elements combine to offer a strong foundation for the subsequent analyses and help to ensure that the findings of the study are both credible and insightful.

Table 3. Regression Analysis

Variables		Trust
1.	Convenience	0.046
2.	Ease of Comparison	0.073
3.	Wide Product	0.021
4.	Pricing and Discounts	0.291***
5.	Security	0.382***
6.	Environmental Factors	0.220***
R ²		0.761
F Value		129.057***
Durbin-Watson Statistic		1.996

Note: N = 200; *p < 0.05, **p < 0.01, ***p < 0.001.

[Table 3](#) presents the analysis of trust as the dependent variable, evaluated against several independent variables, including convenience, ease of comparison, a wide range of products, pricing and discounts, security, and environmental factors. To test the developed hypotheses, regression analysis was conducted, revealing a significant and positive relationship between trust and specific independent variables such as pricing and discounts, security, and environmental factors. These results confirm hypotheses H4, H5, and H6, establishing that these factors significantly influence the level of trust among consumers. The R² value for the regression output is 0.761, indicating that these independent variables collectively account for 76.1% of the variance in trust. This strong R² value highlights the considerable effect that pricing and discounts, security, and environmental factors have on trust. Among these variables, security had the greatest impact, as evidenced by its beta value of 0.382. This suggests that consumers place a high priority on the security of their transactions, which strongly influences their level of trust in a platform or service. Similarly, pricing and discounts also play a substantial role in building trust, with a beta value of 0.291, suggesting that competitive pricing and

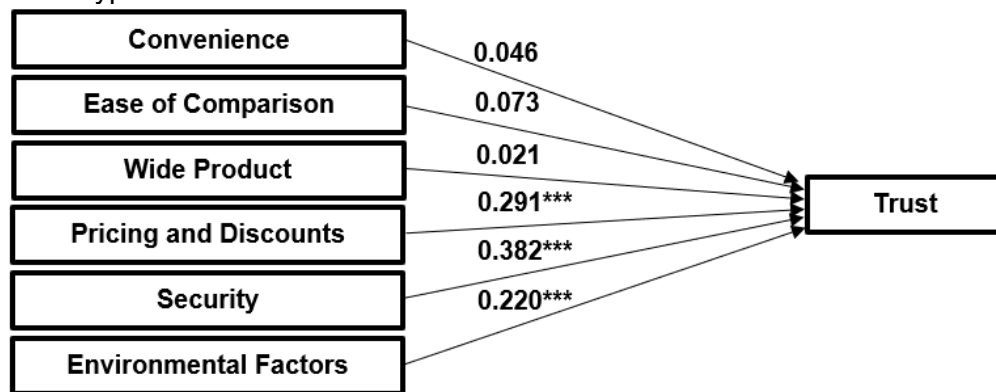
attractive discounts are important considerations for consumers. Environmental factors, though slightly less influential, still significantly impact trust, with a beta value of 0.220, indicating that the sustainability and environmental practices of a business contribute positively to consumer confidence.

On the other hand, other independent variables such as convenience, ease of comparison, and a wide range of products were found to have little to no significant impact on trust. This lack of significant relationship leads to the rejection of hypotheses H1, H2, and H3. Despite these factors being typically regarded as important aspects of consumer decision-making, the results suggest that they do not play a major role in fostering trust in this particular context. Consumers may value these attributes when selecting products or services, but they do not appear to influence their overall trust in the platform or vendor.

In summary, the regression analysis supports the proposed model by demonstrating the strong influence of pricing and discounts, security, and environmental factors on consumer trust. These variables are critical in shaping consumer perceptions and trust, which is vital for the success of any business. However, factors such as convenience, ease of comparison, and a wide variety of products do not significantly impact trust, indicating that businesses may need to prioritize security, pricing, and sustainability over these factors to build stronger consumer relationships. The findings emphasize that a focus on secure transactions, transparent and competitive pricing, and environmentally conscious practices is crucial in establishing and maintaining trust with consumers, which ultimately leads to more successful business outcomes.

The following [Figure 2](#) summarizes the hypothesized model resulting in this study.

Figure 2. Hypothesized Model



DISCUSSION

The discussion of the study's findings aligns closely with the formulated hypotheses, providing insights into the various factors influencing Gen Z's trust in online shopping. The hypotheses aimed to examine the role of convenience, ease of comparison, product variety, pricing and discounts, security, and environmental factors on Gen Z's trust in e-commerce platforms. The findings support some hypotheses while contradicting others, offering an extended view of Gen Z's online behavior and preferences.

Starting with H4 (Pricing and discounts are positively associated with trust), the results confirm that pricing and discounts significantly impact Gen Z's trust in online shopping. This finding demonstrates that contrary to concerns that lower prices may indicate reduced quality, Gen Z maintains a high level of trust in online sellers who offer competitive pricing. The ability of online businesses to cut overhead costs related to physical stores, such as rent and renovations, allows them to offer lower prices while

maintaining product quality, further enhancing consumer trust. This aligns with social learning theory, where Gen Z's repeated positive experiences with affordable yet reliable products strengthen their trust in online sellers.

Similarly, H5 (Security is positively associated with trust) is supported, as the research shows that secure online shopping environments foster trust among Gen Z consumers. This finding is in line with prior research by [Tran and Nguyen \(2022\)](#), which emphasizes the importance of secure payment methods and privacy protection in establishing consumer trust. Gen Z, known for its tech-savviness, has a heightened awareness of digital risks and expects online retailers to provide secure transaction methods and protect their personal information. The importance of security is underscored by the fact that a single security breach can significantly erode consumer trust, as evidenced in studies by [Janakiraman et al. \(2018\)](#) and [Nield et al. \(2020\)](#).

H6 (Environmental factors are positively associated with trust) is another hypothesis that finds strong support in this study. The research highlights that Gen Z, often dubbed the "sustainability generation," places a high value on eco-friendly practices. Online retailers who adopt environmentally conscious measures, such as eco-friendly packaging, are more likely to earn the trust of Gen Z consumers. This aligns with research by [Zafar et al. \(2021\)](#), which notes the growing influence of online platforms on sustainable consumption decisions. The concern for climate change and environmental degradation makes Gen Z more trusting of businesses that actively participate in reducing their ecological impact.

Contrarily, H1, H2, and H3—which posit that convenience, ease of comparison, and product variety are positively associated with trust—are not supported by the findings. These results suggest that while features like convenience, easy product comparisons, and a wide variety of options are appreciated, they do not directly foster trust in Gen Z consumers. This could imply that while Gen Z enjoys the functional benefits of online shopping, such features alone are not sufficient to build trust. Instead, Gen Z may view them as standard expectations rather than trust-building factors. The lack of significant effects from these variables may also indicate that trust is built more on perceived value and security than on ease of access and comparison, emphasizing that transactional safety and ethical considerations outweigh convenience for this generation.

The novelty of this study lies in its comprehensive examination of Gen Z's trust in online shopping, especially by integrating environmental factors into the analysis, which is relatively unexplored in the literature. Previous studies have largely focused on traditional factors like pricing and security, but this study expands the discourse by recognizing the importance of eco-friendly business practices for Gen Z consumers.

In terms of significance, the research contributes to the growing body of knowledge about Gen Z's consumer behavior, particularly in the context of online retail. By pinpointing the factors that significantly affect their trust—such as pricing, security, and environmental concerns—this study offers actionable insights for online retailers aiming to build stronger relationships with this demographic.

The contribution of this study is particularly important for businesses seeking to align with Gen Z's values. By understanding that Gen Z's trust hinges more on ethical business practices, competitive pricing, and transactional security rather than on convenience or variety alone, online retailers can better tailor their strategies to foster trust and loyalty. The findings also suggest that businesses that fail to address these key areas may struggle to establish lasting trust with Gen Z consumers, even if they offer a wide range of products or an easy shopping experience.

In summary, this study not only validates existing theories on trust in online shopping but also introduces new dimensions, such as environmental factors, that are particularly relevant for Gen Z. By doing so, it provides valuable insights for both academic research and practical applications in the rapidly evolving e-commerce landscape.

CONCLUSION

In conclusion, online shopping has become increasingly important, especially after COVID-19, as more people, particularly Gen Z, prefer it over traditional shopping. Gen Z, born as the internet was becoming widely used, is inclined towards online shopping if key factors influencing their trust are satisfied. The findings indicate that pricing and discounts, security, and environmental factors are the primary influences on Malaysian Gen Z's trust in online shopping. To enhance the customer experience, online shopping platforms should focus on strengthening payment systems and personal data security. Online sellers should conservatively determine the pricing and discounts for their products to attract and retain Gen Z customers. Emphasizing environmental sustainability is also crucial to gaining Gen Z's trust in online shopping. This can be achieved by adopting eco-friendly packaging methods and using sustainable materials for products. By addressing pricing and discounts, security, and environmental factors, online shopping platforms and sellers can effectively build and maintain Gen Z's trust, ensuring consistent demand for online shopping among this demographic.

Implications

The research provides a significant contribution to existing studies on Gen Z's trust in online shopping, highlighting the key factors that influence this generation's engagement with digital commerce. One of the major implications of the findings is that online shopping platforms must be acutely aware of security factors, as these play a crucial role in shaping Gen Z's demand within the industry. Security concerns are central to Gen Z's trust in online platforms, meaning that companies operating in the online shopping space are advised to invest in secure payment gateways, SSL certificates, and advanced privacy protection protocols. These technological investments ensure that the online shopping process is both secure and efficient, mitigating the risk of data breaches and other forms of cybercrime that could deter Gen Z consumers from using these platforms. Furthermore, it is critical for platforms to continuously monitor and resolve consumer problems quickly, offering support to reinforce the sense of security. Clear communication about the security measures in place can help reassure customers, fostering greater trust and promoting repeat purchases. Specifically, addressing privacy concerns and ensuring the protection of personal data is fundamental to maintaining trust within this demographic. Online retailers can further enhance consumer trust by implementing robust detection, prevention, and correction information technology systems designed to safeguard sensitive information.

For example, as the research suggests, platforms should invest in the development of reliable online payment systems. By 2020, it was expected that 50% of the global population would have access to online payment systems ([Li et al., 2020](#)), which underscores the importance of secure and user-friendly payment methods in retaining consumer trust. As these systems continue to evolve, maintaining a high level of security while improving ease of use becomes essential for online retailers aiming to appeal to Gen Z customers.

The research results also suggest that online shopping sellers need to develop targeted strategies that resonate with Gen Z consumers. This generation has a positive relationship with trust in the online shopping domain, and understanding the factors that drive this trust is essential for retailers seeking to capture this market. While pricing, discounts, and environmental factors were found to have a negligible impact on Gen Z's

trust, it remains important for online retailers to maintain competitive pricing and offer regular discounts. These efforts can attract and retain customers without compromising trust. It's essential for online retailers to communicate that lower prices do not necessarily imply lower quality, allowing Gen Z consumers to recognize the cost-saving benefits associated with the digital marketplace, especially when compared to traditional brick-and-mortar stores.

Moreover, online sellers can significantly enhance trust among Gen Z consumers by emphasizing eco-friendly practices. Gen Z shoppers are increasingly drawn to businesses that demonstrate a commitment to sustainability, and retailers can cater to this preference by adopting sustainable packaging, reducing their carbon footprint, and promoting their environmental initiatives. Transparent communication regarding a company's environmental practices can attract Gen Z consumers, who are likely to support businesses that align with their values on sustainability and social responsibility.

LIMITATIONS

This research has several limitations. The study is conducted online using a Google Form to collect data. Hence, the majority of respondents were in the age group of 18 - 21, which limits its generalizability. Additionally, limited access to information is one of the research constraints. The authors have limited access, especially to the online shopping platform, to better understand Gen Z's trust in their products and services. Therefore, to improve outcomes and use the findings as a starting point for evaluating Gen Z's trust, future research should incorporate additional variables, such as interviewing the management of online shopping organizations.

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DECLARATION OF CONFLICTING INTERESTS

The authors declare that there is no conflict of interest.

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APPENDIX 1

Convenience:

1. I have faith in buying from online retailers with 24/7 customer support.
2. Simple website navigation is essential to my trust in an online retailer.
3. Clear return procedures and comprehensive product information boost my trust.
4. I value having my internet purchases delivered quickly.

Ease of Comparison:

1. It's critical to have easy access to product comparisons when shopping online.
2. When sellers provide comparison tools, I have more faith in them.
3. I review online retailers by reading and contrasting their product reviews.
4. Comparing products side by side gives me more confidence when I buy.

Wide Product:

1. A large selection of products is crucial when selecting an online merchant.
2. A wide range of brands and options increases my trust in an online merchant.
3. The selection of goods influences how reliable I think an online seller is.
4. I trust online sellers who sell unique or difficult-to-find products.

Pricing and Discounts:

1. My trust in an online merchant is influenced by competitive pricing and discounts.
2. I have faith in internet retailers, who often run deals and promotions.
3. I trust internet retailers more when they have transparent pricing.

Security:

1. My trust in an online retailer is mostly based on safe payment methods.
2. I feel secure shopping on websites with data protection policies.
3. Security certifications influence my confidence in an online merchant.
4. My tendency to purchase online is influenced by concern about data security.

Environmental Factors:

1. An online business should follow eco-friendly methods.
2. If an internet retailer uses eco-friendly packaging, I have more faith in them.
3. A retailer's pledge to lessen its carbon footprint affects my level of trust in them.
4. The availability of sustainable products affects my trust in online shopping.

Trust:

1. I have faith in trustworthy and sincere online sellers.
2. I have faith in the quality of goods and services offered online.
3. I think that trusting an internet business requires safe transaction procedures.

Note: Responses to each item will be analyzed based on a 5-point Likert Scale ranging from Strongly Disagree (1) to Strongly Agree (5).