

Building Digital Trust in E-Commerce: The Influence of Convenience, Loyalty, Risk, and Trust on Customer Expectations in Malaysia

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As one of the leading e-commerce platforms in Southeast Asia and Malaysia, Shopee faces increasing pressure to meet customer expectations. This study investigates the effects of perceived convenience, perceived loyalty, perceived risk, and perceived trust on customer expectations toward Shopee purchases. A quantitative research approach was adopted, and data were collected through a survey of 150 Shopee users in Malaysia. Multiple regression analysis was employed to test the proposed relationships. The results indicate that the model explains 72.0% of the variance in customer expectations ($R^2 = 0.720$). Perceived trust emerged as the strongest positive predictor ($\beta = 0.620$, $p < 0.001$), followed by perceived convenience ($\beta = 0.215$, $p < 0.05$). In contrast, perceived risk had a significant negative effect on customer expectations ($\beta = -0.180$, $p < 0.05$). However, perceived loyalty did not significantly influence customer expectations ($\beta = 0.008$, $p > 0.05$). These findings suggest that e-commerce platforms should prioritize trust-building initiatives, risk reduction measures, and platform convenience to enhance customer expectations and improve the overall shopping experience.

Keywords: Customer Expectations; Perceived Convenience; Perceived Loyalty; Perceived Risk; Perceived Trust

JEL Classification: D91; L81; M15; M31

INTRODUCTION

Shopee is known as a digital platform that has advanced quickly in recent decades. At the moment, it is among Malaysia's top e-commerce sites. Today, the development of digital technology, such as Shopee, has advanced quickly and significantly impacted a variety of people's lives (Hermawan, 2019). Online shoppers have high expectations for online package delivery, which has forced logistics service providers (LSPs) to play a significant role in facilitating the movement of goods. This has increased consumer demand for specialized delivery services and the use of couriers (Siali et al., 2018). In this dynamic context, digital trust has evolved as a significant aspect determining customer expectations regarding Shopee purchases. Trust determines how customers view the dependability, security, and openness of online platforms (Tong & Xiong, 2022; Yofy, 2025).

Customer expectations refer to the set of actions, behaviors, and service outcomes that consumers anticipate when interacting with a business. In the context of e-commerce, meeting customer expectations is essential for enhancing satisfaction, trust, and long-term loyalty. Shopee, one of the leading mobile-friendly online marketplace platforms, enables users to buy and sell products conveniently and efficiently through its digital ecosystem (Madan et al., 2022). Consequently, understanding customer expectations within the Shopee platform has become an important area of research.

Recent studies have examined various factors that shape customer expectations and experiences on Shopee. For instance, Anwar et al. (2024) investigated the relationships among perceived ease of use, trust, customer satisfaction, and customer loyalty in the Shopee e-commerce environment. Similarly, Martio and Moko (2023) explored the mediating role of e-trust in the relationship between e-service quality and e-loyalty among Generation Z users of the Shopee application. Other studies have focused on the influence of brand trust and customer satisfaction on customer loyalty among Shopee users in rural areas. Furthermore, Kiew et al. (2021) analyzed the factors affecting consumers' intentions to use Shopee for online purchases in the East Coast region of Malaysia. Collectively, these studies highlight the importance of trust, service quality, ease of use, and customer satisfaction in shaping customer expectations and fostering loyalty toward online shopping platforms.

Before switching to a hybrid business strategy that included consumer-to-consumer (C2C) and business-to-consumer (B2C), Shopee was a C2C marketplace (Yo et al., 2021). Shopee has provided a number of services, such as ShopeePay, online shopping, ShopeeFood, among others. Because of its localized customization, Shopee has the potential to become the largest e-commerce site in Taiwan and Southeast Asia (Kee et al., 2023).

Despite the growing body of literature on e-commerce consumer behavior, a more comprehensive understanding is needed of how multiple factors interact to shape customer expectations toward online purchases, particularly within the context of Shopee in Malaysia. Existing studies have often examined individual determinants separately, leaving limited insight into their combined influence on customer expectations. Therefore, this study aims to examine the effects of perceived convenience, perceived loyalty, perceived risk, and perceived trust on customer expectations toward Shopee purchases in Malaysia. In doing so, the study seeks to enhance understanding of how these factors contribute to building digital trust and fostering positive customer perceptions in e-commerce environments (Kee et al., 2025).

To remain competitive in an increasingly dynamic digital marketplace, Shopee must continuously understand and respond to customer perceptions and expectations. Drawing on the Technology Acceptance Model (TAM), this study investigates the roles of convenience, loyalty, risk, and trust in shaping customer expectations (Khairul et al., 2022). The study contributes to the literature by providing empirical evidence on the relative importance of these determinants in the Malaysian e-commerce context. Furthermore, it offers practical insights for e-commerce practitioners seeking to strengthen customer trust, reduce perceived risk, enhance platform convenience, and improve customer experiences. Ultimately, the findings are expected to support more effective marketing strategies, improve customer satisfaction and expectations, and contribute to sustainable business growth in Malaysia's evolving e-commerce industry (Wong et al., 2024).

LITERATURE REVIEW

Theory Underpinning

This study is underpinned by an integrated theoretical framework combining the Expectation-Confirmation Theory (ECT) and the TAM. ECT posits that perceived loyalty leads to customer expectations. This effect occurs through positive or negative confirmation between expectations and performance (Oliver, 1980). The theory of the TAM is theoretically based on the Theory of Reasoned Action (TRA) as a foundation. According to this concept, TAM proposed theoretical notions, namely perceived convenience (Davis, 1989).

Digital Trust, Expectation, and E-Commerce Usage

One of the trends developing in Malaysia's burgeoning e-commerce market is that consumers are more likely to purchase products from online suppliers and retailers when there is evidence of digital trust established by the suppliers and retailers on the e-commerce marketplace. Tutorials and/or academic studies indicate that trust is shaped through system quality, usability of the website/app, security of the transaction, clear and concise return or dispute-resolution policy, hence decreasing perceived risk and increasing the credibility of the online marketplace (Saoula et al., 2023). As consumers develop more trustworthy attributes for the online marketplace, their expectations will increase for the accuracy of information regarding the product, as well as the delivery reliability and service levels provided to them during their purchases, especially on highly utilized e-commerce marketplaces such as Shopee. Expectations regarding satisfaction will determine the fulfilment of the consumers' need for convenience, speed, and transparency with each transaction (Anuar et al., 2022).

Additionally, research has found that digital trust serves not only to reduce perceived risk, but it is also the basis upon which online shoppers have a greater purchase intention than prior experiences, as users are drawn to platforms that provide privacy protections, greater security during transactions, and packages delivered intact and on time (Handoyo, 2024). Contextual to Malaysia, an expectation of service quality is strongly related to satisfaction within the Shopee marketplace and satisfaction driven by future use of Shopee. In addition, consumers' expectations of service quality, seller reliability, delivery timeliness, and product authenticity impact satisfaction and future intent to use Shopee; these consumer expectations act as mediators between trust and ultimately continued engagement with Shopee (Chan, 2022).

When consumers are met with their expectations of service quality, seller reliability, timely delivery, and product authenticity, they create satisfied experiences and outperform other e-commerce vendors from whom they may have previously purchased. Fulfilled expectations create loyalty among customers through repeat purchase

behavior, positive reviews, and frequency of purchase. These behaviors are significantly associated with indicators of e-commerce usage within the context of Shopee Malaysia (Shi & Fahim, 2024). The literature supports that digital trust creates expectations and leads to e-commerce usage; therefore, building trust is an important mechanism for enhancing customer expectations to continue to support customer e-commerce activity with Shopee.

Factors Influencing Customer Expectations Towards Shopee Purchases in Malaysia

Perceived Convenience

Perceived convenience refers to customers' perceptions that an online shopping platform enables them to complete purchasing activities quickly, easily, and with minimal effort. In the context of Shopee, perceived convenience reflects the extent to which customers believe the platform simplifies the online shopping process by reducing time, effort, and complexity. Sharma and Gutierrez (2010) define convenience as the ease and comfort associated with using electronic payment systems, facilitated by rapid accessibility and mobility. Likewise, Satyagraha (2020) argues that users are more likely to accept and adopt a technological system when they perceive it as useful, easy to use, and capable of providing a convenient experience.

In the highly competitive e-commerce environment, convenience has become an important determinant of customer perceptions and behavioral intentions. Yeo et al. (2024) suggest that consumers are more likely to engage with platforms that offer convenience alongside distinctive value propositions. When customers can efficiently search for products, compare alternatives, complete transactions, and access services without difficulty, they are more likely to develop favorable expectations toward the platform.

Previous studies provide empirical support for the positive relationship between perceived convenience and customer expectations in online shopping. For example, Wardana et al. (2022) found that convenience has a significant positive effect on customer expectations toward Shopee purchases. Similar findings were reported by Lee et al. (2022) and Ramli (2021), who demonstrated that greater convenience enhances customers' perceptions and expectations of online shopping platforms. Conversely, Madan et al. (2022) argue that customers' expectations are likely to decrease when they perceive that using the Shopee application requires excessive effort or is difficult to navigate. Therefore, customers who perceive Shopee as convenient, user-friendly, and efficient are expected to develop higher expectations regarding their overall shopping experience. As a result, the following hypothesis is proposed:

H1: Perceived convenience positively affects customer expectations towards Shopee purchases.

Perceived Loyalty

The perceived loyalty construct is defined as the cognitive and emotional connection to the Shopee brand and the ongoing commitment to engage with Shopee as a customer shaped by continuous positive experiences, emotional engagement, and utilization of the platform (Chen et al., 2022). According to Anwar et al. (2024), perceived loyalty is the belief that customers will continue to use the Shopee app to make purchases from us. This link is amply shown in the case of e-commerce. For example, it has been demonstrated that customers' expectations to participate in positive electronic word-of-mouth are directly influenced by perceived loyalty on the Shopee platform. This behavior indicates that loyal customers inherently hold and communicate elevated expectations for the brand's performance.

To encourage purchasing and app-specific activity, Shopee Coins is a type of reward used within the app. The gamification method encourages users to return and increases the time users spend on the app, which in turn improves customer loyalty (Lim et al., 2025). Additionally, when a platform such as Shopee regularly retains its devoted customers, it strengthens their loyalty and creates a positive feedback loop of proven performance and high expectations (Shin, 2020). Thus, the following hypothesis is generated based on this discussion:

H2: Perceived loyalty positively affects customer expectations towards Shopee purchases.

Perceived Risk

Perceived risk refers to the customer's subjective evaluation of the downside of online purchasing that relates to Shopee, which can include financial loss, product mismatch, delivery issues, or privacy concerns (Kim et al., 2022). Perceived risks represent customers' expectations about the potential negative consequences when engaging in Shopee purchases, including financial, performance, and privacy risks (Rahman & Amin, 2023).

Numerous aspects of perceived risk, including financial risk, performance risk, and security risk, have been shown in recent research to have a major impact on customer trust and buying intentions on platforms such as Shopee (Gupta & Dhingra, 2022; Handarkho & Harjoseputro, 2020). In particular, worries about the improper use of personal data represent a significant aspect of perceived risk that may lower customer expectations for Shopee purchases (Alzahrani et al., 2023). As a result, the proposed hypothesis is:

H3: Perceived risk negatively affects customer expectations towards Shopee purchases.

Perceived Trust

Perceived trust is widely recognized as a critical factor influencing consumer behavior and expectations in online purchasing environments. Leonard and Jones (2021) define perceived trust as the confidence users have in the mobile device and platform used to conduct online transactions. Similarly, Lin et al. (2013) emphasize that trust plays a fundamental role in buyer-seller relationships by shaping consumers' expectations regarding the fulfillment of commercial exchanges. From a branding perspective, Wilson et al. (2021) describe perceived trust as consumers' evaluation of a brand based on its honesty, reliability, and integrity. Consistent with this view, Atulkar (2020) argues that brand trust reflects consumers' confidence in a brand's ability to deliver on its promises, thereby fostering stronger loyalty.

Trust also emerges when consumers feel confident in the products and services they purchase (Handayani et al., 2021). Akoglu and Ozbek (2021) further define brand trust as consumers' willingness to rely on a brand's ability to satisfy their needs and perform its intended functions effectively. In the context of e-commerce, trust becomes particularly important because online transactions involve uncertainty and perceived risks. As noted by Sohaib and Han (2023), perceived trust is a significant determinant of customer expectations toward purchases made through Shopee. Customers who trust an online platform are more likely to expect reliable services, secure transactions, accurate product information, and satisfactory purchasing experiences.

Previous studies consistently demonstrate that trust serves as a strong predictor of customer expectations by shaping beliefs about how a service or platform will perform in

the future. In e-commerce platforms such as Shopee, trust in the platform's security, reliability, and transaction processes directly influences customers' expectations of a safe and risk-free shopping experience (Attar et al., 2023). Therefore, higher levels of perceived trust are expected to enhance customer expectations toward Shopee purchases. As a result, the following hypothesis is proposed:

H4: Perceived trust positively affects customer expectations towards Shopee purchases.

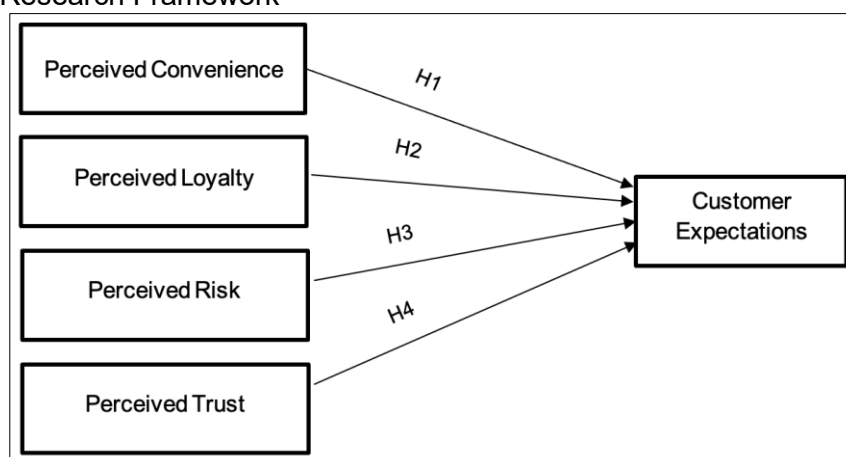
Customer Expectations

Customer expectations are a set of ideas, aspirations, and expectations regarding the product that the buyer has both before and after making a purchase from Shopee (Anuar et al., 2022). Customers' expectations may be ascertained by enquiring about the performance level required to fulfil their expectations (Tukiran et al., 2021). Furthermore, because it affects Shopee customers' pleasure, Shopee should improve accessibility while maintaining ease of access to the Shopee website and operating hours that meet the expectations of customers. Last but not least, customers' expectations regarding utilizing Shopee to make purchases will influence their attitudes and behavioral attention towards Shopee as well as their e-commerce experience and satisfaction.

Conceptual Framework

Based on the literature review and the proposed hypotheses, a conceptual framework was developed to illustrate the relationships among the study variables. As presented in Figure 1, the framework proposes that perceived convenience, perceived loyalty, perceived risk, and perceived trust serve as the independent variables influencing customer expectations toward Shopee purchases. The model assumes that customers' perceptions regarding the convenience, loyalty, risk, and trust associated with the Shopee platform shape their expectations of the online shopping experience. Accordingly, four hypotheses (H1–H4) are proposed to examine the direct effects of these factors on customer expectations.

Figure 1. Research Framework



RESEARCH METHOD

Sample and Procedures

A Google Forms-distributed online survey was used to gather data for this investigation. A total of 150 customers from Shopee Malaysia participated in the survey questionnaire for data collection. People from all walks of life who have used Shopee to make online purchases in Malaysia were the research's intended respondents. The purpose of the study was to investigate what Malaysian customers expected from Shopee purchases.

Measures

First of all, a survey of demographic data. In Section A, this study used the multiple-choice questions method to determine the demographics of the respondents, including gender, age, ethnicity, education level, occupation, average monthly expenditure on Shopee, frequency of Shopee purchases, and duration of Shopee usage. In Section B, this study used multiple-choice questions to analyze how customer experience influenced customer expectations on Shopee purchases, such as delivery speed, product quality, pricing, and customer service.

Then, in Section C, the factors influencing customer expectations towards Shopee purchases in Malaysia, such as perceived convenience, perceived loyalty, perceived risk, and perceived trust, and customer expectations towards Shopee in Malaysia are assessed on a five-point Likert scale with five points. From 1 (strongly disagree) to 5 (strongly agree), which starts from strongly disagree, disagree, neutral, agree, and strongly agree, the scale goes from 1 to 5. By using this style, respondents may indicate how much they agree or disagree with each item, which makes it possible to quantify their opinions and perspectives. Based on Shopee user experiences, the items were adapted from established scales in prior e-commerce studies, with minor modifications to ensure contextual relevance to Shopee users in Malaysia.

Perceived Convenience

Perceived convenience was measured using three items to assess how Shopee users perceive it at any time and from any location, which saves time and effort. An example item is "The Shopee platform makes it easy for me to find and compare products quickly". Items were derived from [Katawetawaraks and Wang \(2011\)](#).

Perceived Loyalty

Perceived loyalty was designed using three items to analyze customers' choice and commitment to consistently utilize Shopee above other platforms. An example item is "I intend to shop frequently on Shopee in the future". Items were derived from [Pavlou \(2003\)](#).

Perceived Risk

Perceived risk was measured using three items to assess negative outcomes when using the Shopee apps. An example item is "I am concerned about the security of online payment on Shopee".

Perceived Trust

Perceived trust was measured using three items to demonstrate customers' faith in the platform. An example item is "I trust Shopee to protect my personal and financial information".

Customer Expectations

Customer expectations towards Shopee in Malaysia were measured using three items to evaluate Shopee users on Shopee purchases. An example item is "I expect Shopee to deliver products quickly and on time".

RESULTS

Table 1. Summary of Respondents' Demography (N=150)

Response	Frequency	Percentage (%)
Gender		
Female	100	66.7
Male	50	33.3
Age		
21 – 25 years old	63	42.0
26 – 30 years old	33	22.0
31 – 35 years old	21	14.0
36 – 40 years old	9	6.0
Above 40 years old	5	3.3
Below 20 years old	19	12.7
Ethnicity		
Chinese	77	51.3
Indian	50	33.3
Malay	23	15.3
Education Level		
Bachelor's Degree	80	53.3
Diploma	21	14.0
Doctoral Degree (PHD)	10	6.7
Master Degree	24	16.0
Pre-University / Foundation / STPM / Matriculation	6	4.0
Secondary School (SPM / O-Level or equivalent)	9	6.0
Occupation		
Employed	33	22.0
Self-Employed	21	14.0
Student	92	61.3
Unemployed	4	2.7
Average Monthly Expenditure on Shopee		
Less than RM100	47	31.3
RM100-RM199	25	16.7
RM200-RM299	28	18.7
RM300-RM399	23	15.3
RM400-RM499	21	14.0
RM500 and above	6	4.0
Frequency of Shopee Purchases		
2-3 times per month	58	38.7
4 or more times per month	24	16.0
Less than per month	35	23.3
Once a month	33	22.0
Duration of Shopee Usage		
Less than 1 year	16	10.7
1-2 years	40	26.7
3-4 years	48	32.0
5 years or more	46	30.7

Table 1 shows the demographic profile of the 150 respondents. The majority were female (66.7%) and Chinese (51.3%). Those aged between 21 and 25 years dominated (42.0%), followed by those between 26 and 30 years old (22.0%). This result suggests a sampling base consisting of youth, mainly female. In terms of background, more than half of the participants had a bachelor's degree (53.3%). The occupation information indicates that

most of them were students (61.3%), which correlates with this level of education. In Shopee usage, most of them purchased products worth under RM100 a month (31.3%) and made between 2 and 3 purchases a month (38.7%). Information on frequent usage is also provided, where a substantial number of users (62.7%) had been using it for 3 years or more.

Table 2. Customer Experience Influenced Customer Expectations Towards Shopee (N=150)

Response		Frequency	Percentage (%)
Delivery Speed			
1.	Once you purchased, how fast is Shopee delivery?		
	Next day delivery	10	6.7
	2 days delivery	29	19.3
	3 days delivery	70	46.7
	4 days delivery	24	16.0
	Above 5 days delivery	17	11.3
2.	Does delivery speed influence your decision to buy from Shopee?		
	Yes, very much	67	44.7
	Somewhat	51	34.0
	Not really	28	18.7
	Not at all	4	2.7
Product Quality			
1.	To what extent do the products you receive from Shopee match the product descriptions or images shown on the platform?		
	Completely match	29	19.3
	Mostly match	92	61.3
	Slightly match	27	18.0
	Do not match at all	2	1.3
2.	Can you rate the overall quality of products you have purchased from Shopee?		
	Excellent	36	24.0
	Very good	58	38.7
	Good	42	28.0
	Fair	14	9.3
Pricing			
1.	How do you perceive the appropriate price level relative to the quality of products and services you receive on Shopee?		
	Super-premium pricing	14	9.3
	Premium pricing	46	30.7
	Market pricing	71	47.3
	Economy pricing	19	12.7
2.	Which type of Shopee promotional incentive do you most frequently utilize when purchasing?		
	Coupon	57	38.0
	Loyalty program	41	27.3
	Bulk purchasing	45	30.0
	None	7	4.7
Customer Service			
1.	How satisfied are you with Shopee's customer service?		
	Very Satisfied	32	21.3
	Satisfied	69	46.0
	Neutral	38	25.3
	Dissatisfied	2	1.3
	Very Dissatisfied	9	6.1

2.	State your overall impression of Shopee customer service.		
	Greet the customers warmly	40	26.7
	Follow up with customers	86	57.3
	Delayed response to emails	15	10.0
	Poor communication skills	9	6.0

Table 2 above highlights the details of each aspect of customer experience in regard to delivery speed, product quality, pricing, and customer service, which affect overall customer expectations of Shopee. Its delivery speed, in particular, shows that most of the respondents (46.7%) have a regular delivery period of 3 days. Significantly, delivery speed is a major determinant of choice, since most of them (44.7%) said it "very much" affects their buying decisions, followed by 34.0% who said it "somewhat." Turning to product quality, there is a very high correspondence between expectations and experience. A considerable number of them (61.3%) said products they received "mostly match" what is on offer, followed by those who said they "completely match" (19.3%). In line with perceptions of product quality, most of them (38.7%) rated their experience as "Very good," followed by "Excellent" (24.0%). As regards pricing perception, almost half of them (47.3%) believe Shopee prices are "market pricing," which is reasonable. As a means of encouraging them to buy, most of them (38.0%) made use of "Coupons," followed by "Bulk purchasing" (30.0%), which shows that discount offers are mainly a determinant of their expectations. Finally, in regard to customer service, there is a high level of overall satisfaction. Most of them (46.0%) said they were "Satisfied," followed by "Very Satisfied" (21.3%) in terms of service delivery. Aspects of customer service, in particular, "Follow up with customers," achieved a high of 57.3%, indicating services sought on a post-basis play a very critical role in increasing their level of satisfaction, which meets their expectations.

Table 3. Descriptive Analysis, Cronbach's Coefficients, and Zero-order Correlations of All Study Variables

Variables		1	2	3	4	5
1	Perceived Convenience	0.837				
2	Perceived Loyalty	0.558**	0.830			
3	Perceived Risk	0.114	0.018	0.828		
4	Perceived Trust	0.695**	0.523**	-0.220**	0.772	
5	Customer Expectation	0.676**	0.501**	-0.214**	0.750**	0.781
Items		3	3	3	3	3
M		4.10	3.93	3.71	4.07	4.16
SD		0.80	0.92	0.89	0.66	0.69

Note: N=150; *p < 0.05, **p < 0.01, ***p < 0.001; Diagonal entries in bold indicate Cronbach's coefficient alpha

Table 3 shows the descriptive statistics, reliability test results, and Pearson correlation analysis for this study. The Cronbach's Alpha values for the five constructs—perceived convenience, perceived loyalty, perceived risk, perceived trust, and customer expectations—range from 0.772 to 0.837. Since all values exceeded the recommended threshold level of 0.70, this confirms that the questionnaire items were reliable and consistently measured the intended variables. The correlation analysis now shows that all independent variables have a significant and positive association with customer expectations. Perceived trust showed the strongest relationship, $r = 0.750^{**}$, $p < 0.01$, followed by perceived convenience, $r = 0.676^{**}$, $p < 0.01$ and perceived loyalty ($r = 0.501^{**}$, $p < 0.01$). However, perceived risk ($r = -0.214^{**}$, $p < 0.01$) showed significant negative correlations. These results do not imply causation; they only indicate a positive association between the variables at a bivariate level, but the predictive power of these factors will be further examined using multiple regression analysis in the next

table.

Table 4. Summary of Regression Analysis

Variables		Customer Expectations
1	Perceived Convenience	0.215*
2	Perceived Loyalty	0.008
3	Perceived Risk	-0.180*
4	Perceived Trust	0.620***
R ²		0.720
F-Value		93.216
Durbin-Watson		1.954

Note: N=150; *p < 0.05, **p < 0.01, ***p < 0.001

Table 4 presents the multiple regression results examining the effects of perceived convenience, perceived loyalty, perceived risk, and perceived trust on customer expectations toward Shopee purchases. The model demonstrates strong explanatory power, with an R² of 0.720, indicating that 72% of the variation in customer expectations is jointly explained by the four predictors.

Multicollinearity diagnostics confirm that all tolerance values exceed 0.10 and all VIF values are below 10, indicating no multicollinearity issues and supporting the reliability of the regression estimates.

Perceived trust shows the strongest positive effect on customer expectations ($\beta = 0.620$, $p < 0.001$), indicating that higher trust significantly enhances customer expectations; therefore, H4 is accepted. Perceived convenience also has a significant positive effect ($\beta = 0.215$, $p < 0.05$), suggesting that ease of use and transaction efficiency increase customer expectations; thus, H1 is accepted. In contrast, perceived risk has a significant negative effect ($\beta = -0.180$, $p < 0.05$), meaning that higher perceived risk reduces customer expectations; hence, H3 is accepted. However, perceived loyalty shows no significant effect ($\beta = 0.008$, $p > 0.05$), indicating that loyalty does not meaningfully influence customer expectations; therefore, H2 is rejected.

Figure 2. Overview Result

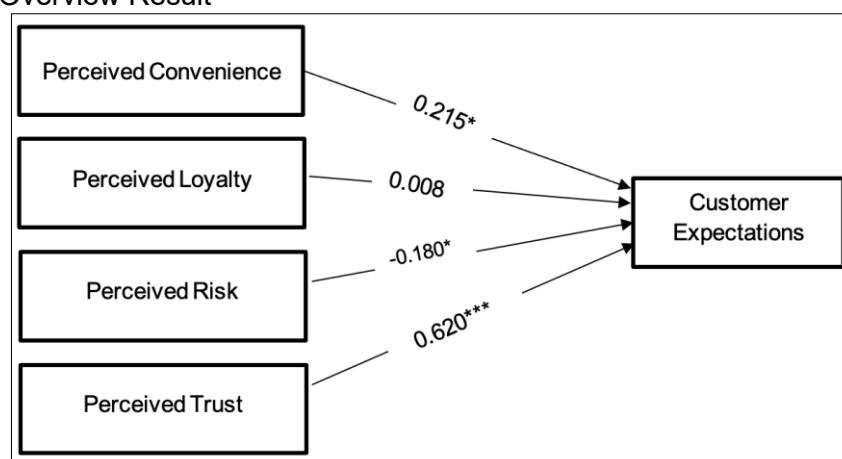


Figure 2 presents the results of the structural model analysis, illustrating the effects of perceived convenience, perceived loyalty, perceived risk, and perceived trust on customer expectations toward Shopee purchases. Overall, the findings suggest that trust and convenience play important roles in shaping customer expectations, whereas perceived risk undermines them.

DISCUSSION

Upon conducting the multiple regression analysis, the finding was quite interesting: perceived trust, perceived convenience, and perceived risk were identified as the significant determinants that influence the expectations of customers. However, contrary to the initial expectations of this study, perceived loyalty failed to carry any statistical significance.

Perceived Convenience and Customer Expectations (H1)

The results supported H1, confirming that perceived convenience has a significant role in shaping customer expectations ($\beta = 0.215^*$, $p < 0.05$). This finding is consistent with the views of [Lee et al. \(2022\)](#) and [Wardana et al. \(2022\)](#), who emphasized the importance of convenience as it relates closely to customer expectations. This positive relationship is best explained by the unique behavior of the student-dominated sample (61.3%). Although respondents rated Shopee's current convenience highly (mean = 4.10), indicating general satisfaction, this demographic exhibits no hesitation in switching platforms. Since H2 confirmed that these users lack deep emotional loyalty, which contradicts the assumptions of [Lim et al. \(2025\)](#), it is evidence that these users view e-commerce platforms purely through a utilitarian lens. Since users can switch to aggressive competitors like Lazada and TikTok Shop with just a single click, the 'switching cost' becomes effectively zero.

Perceived Risk and Customer Expectations (H3)

Similarly, the results also supported H3, which states that customer expectations are significantly impacted negatively by perceived risk ($\beta = -0.180^*$, $p < 0.05$). This finding aligns with [Rahman and Amin \(2023\)](#), that increased anxiety about possible losses actively reduces performance expectations. Thus, the measurement data must be examined first. The mean score for perceived risk is 3.71 (SD = 0.89). This indicates that they maintain a moderate level of vigilance. This can be explained by the financial vulnerability of the sample. As evidenced in [Table 1](#), the largest group (42%) consists of students aged 21–25, with most spending less than RM100 per month. For this budget-conscious demographic, even a small financial loss due to fraud or poor product quality is significant. Consequently, their awareness of risk acts as a psychological "brake"; when they perceive higher risks in a transaction, they instinctively lower their expectations of the service to protect themselves from potential disappointment. Furthermore, although 91% of respondents have used Shopee for over a year, this experience likely works in reverse—rather than making them reckless, their long-term exposure to the e-commerce environment has made them more acutely aware of the prevalence of scams and privacy breaches, causing risk to remain a significant deterrent to high expectations.

Perceived Trust and Customer Expectations (H4)

The results strongly supported H4 ($\beta = 0.620^{***}$, $p < 0.001$), which highlights the importance of digital trust in the online buying environment. Given the high beta coefficient, trust is not just an element but a fundamental determinant of customer expectation. In this regard, the current study aligns with the views of [Sohaib and Han \(2023\)](#), who argued that perceived trust is a key factor in fulfilling e-commerce expectations. In the Malaysian environment, wherein online fraud and breaches of financial information have often become threats to citizens' security, customers have become more vigilant and cautious. This phenomenon is supported by [Lim et al. \(2025\)](#), who emphasized that if customers feel an online shopping website is trustworthy, they feel more confident to undertake financial transactions owing to their good impression regarding the website's security policies and the merchants' integrity. Based on this positive perception of security, customers' expectations of service excellence are

heightened.

Perceived Loyalty and Customer Expectations (H2)

H2, regarding perceived loyalty, was not supported ($p > 0.05$). This contradicts [Lim et al. \(2025\)](#), who assumed that elements such as Shopee Coins could increase loyalty and expectations. In this case, it is necessary to clarify how loyalty was operationalized to explain this finding. The survey questions were designed to assess behavioural preference and future intention, such as "Shopee is my first choice" and "I intend to shop more frequently," rather than emotional attachment. The descriptive statistics show a relatively high mean score of 3.93 (SD = 0.92), indicating that respondents demonstrate a high level of loyalty and consistently choose Shopee over competitors. However, the regression results imply that this high loyalty does not translate into higher performance expectations. This disconnect can be explained by the specific nature of the student-dominated sample. Even though Shopee is rated as their "first choice" (Mean = 3.93), this decision is probably motivated more by practicality and affordability than by admiration for the service. According to [Chen et al. \(2022\)](#), expectations are driven by true emotional loyalty, but the findings show "transactional loyalty." In fact, 38.0% of users are highly cost-sensitive and mostly use coupons; they stick with the platform ecosystem because it's the most sensible choice. Even though they plan to continue using Shopee, they have likely normalized the current service levels and do not expect the performance to change significantly.

Managerial Implications

As perceived trust, convenience, and risk were found to be significant in affecting customer expectations, Shopee must adopt a multi-faceted strategy rather than focusing on a single element. Firstly, creating a secure environment is crucial to addressing the dominant role of trust and the detrimental effects of risk. According to [Nawi et al. \(2023\)](#), Malaysian customers prioritize authentic products and safe payment methods. Therefore, Shopee should implement rigorous vetting processes for sellers to eliminate counterfeit listings, directly reducing the perceived risk for budget-conscious students. Furthermore, [Cheah et al. \(2020\)](#) emphasized that security features, specifically the "Shopee Guarantee," are vital for instilling trust. Continuing to highlight this policy in advertising campaigns will reinforce the message that users' funds are protected until the product is received, thereby mitigating financial anxiety and elevating satisfaction. At the same time, the importance of perceived convenience requires Shopee to avoid complacency with its current interface design. The research shows that users can easily switch platforms; therefore, Shopee must continuously optimize its mobile application to ensure a "frictionless" navigation experience. This means prioritizing faster loading speeds, more intuitive search algorithms, and smoother checkout processes, thereby striking a balance between robust security measures and an exceptional user experience.

CONCLUSION

The main objective of this study was to examine the effects of perceived convenience, perceived loyalty, perceived risk, and perceived trust on customer expectations toward Shopee purchases in Malaysia. The findings revealed that perceived trust is the most influential factor shaping customer expectations, followed by perceived convenience, while perceived risk has a significant negative effect. In contrast, perceived loyalty was found to have no significant influence on customer expectations.

These results suggest that customer expectations in the e-commerce environment are primarily driven by customers' confidence in the platform, the ease of conducting transactions, and the extent to which potential risks are minimized. Trust plays a particularly important role in enhancing positive expectations, whereas concerns

regarding security, uncertainty, or potential losses can weaken customers' perceptions of the platform. The non-significant effect of loyalty indicates that continued platform usage does not necessarily translate into higher expectations regarding future purchases.

From a managerial perspective, Shopee should prioritize initiatives that strengthen customer trust, reduce perceived risk, and continuously improve platform convenience. Efforts such as enhancing transaction security, reinforcing buyer protection policies, ensuring seller reliability, and optimizing the user experience can help improve customer expectations and overall satisfaction. Future research may extend this study by examining additional factors that influence customer expectations, such as customer satisfaction, perceived value, or service quality, and by investigating different demographic groups or e-commerce platforms to improve the generalizability of the findings.

LIMITATION

Some limitations should be considered, even though the study offers valuable information about the factors influencing Malaysian consumers' expectations for Shopee purchases. First, the sample is dominated by students, which may bias perceptions toward digitally native users, whose high-risk tolerance and convenience baselines differ significantly from those of the mature working class. Second, the use of a cross-sectional design limits the capacity to establish clear causal relationships between expectations and trust by capturing only a temporal snapshot. Third, the results' generalizability to markets with different cultural or technological environments is limited by the geographic focus on Malaysia. Therefore, future studies should adopt longitudinal designs to monitor behavioral changes over time, stress-test these boundaries by surveying diverse demographic groups, and incorporate customer satisfaction as a mediating variable to better map the intricate relationship between transactional loyalty and user expectations.

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DECLARATION OF CONFLICTING INTERESTS

The authors declare that there are no actual or potential conflicts of interest in the research, authorship, and/or publication of the article.

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