# ONLINE MARKETING



Volume 1, Number 1, 2022

# Customer Trust in Online Marketing Channels: A Systematic Literature Review

Eisha Lataruva 1

<sup>1</sup> Universitas Diponegoro, Semarang, Indonesia

#### **Abstract**

#### Article history:

Received: January 8, 2022 Revised: February 21, 2022 Accepted: April 27, 2022 Published: June 30, 2022

#### **Keywords:**

Consumer Behavior, Customer Trust, E-Commerce, Online Marketing Channels, Social Commerce.

#### Identifier:

Nawala Page: 24-33

https://nawala.io/index.php/gjom

This study examines customer trust as a central construct in shaping consumer behavior across online marketing channels, including e-commerce, mobile applications, social media, influencer marketing, and livestream shopping. Using a Systematic Literature Review (SLR), peer-reviewed studies published between 2018 and 2020 were analyzed to identify antecedents, contexts, and consequences of trust in digital environments. The review reveals that privacy, service quality, platform reputation, authenticity are the main drivers of trust, though their influence varies across different marketing contexts. Trust in turn mediates the relationship between these antecedents and behavioral outcomes such as satisfaction, loyalty, purchase intention, and engagement, while also moderating the strength of consumer responses across online platforms. The findings highlight the multidimensional nature of trust, shaped by technological, social, and institutional factors, and emphasize its vital role in fostering sustainable consumer relationships. The study also suggests that companies should prioritize transparent data practices, reliable services, and authentic consumer interactions to strengthen long-term trust.

\*Corresponding author: (Eisha Lataruva)

©2022 The Author(s).

This is an open-access article under CC-BY-SA license (https://creativecommons.org/licence/by-sa/4.0/)



# 1. Introduction

Customer trust is a central mechanism through which online marketing channels such as e-commerce websites, mobile applications, and social media platforms transform exposure into engagement and, ultimately, purchase behavior. Research shows that trust reduces perceived risks and enhances satisfaction, loyalty, and purchase intention in digital environments (Kim et al., 2017). More recent studies highlight that trust antecedents, including privacy assurances, service quality, and reputation signals, have become increasingly significant as online interactions intensify (Sarkar et al., 2020).

The emergence of social and mobile commerce further expands the scope of trust research. In the context of influencer marketing, congruence among influencer, follower, and brand has been found to strengthen trust and consumer responses (Belanche et al., 2021). Similarly, message credibility and perceived value significantly affect trust in online advertising contexts (Lou & Yuan, 2019). Livestream shopping also illustrates how seller reputation, interactivity, and real-time engagement facilitate trust formation and sustain consumer participation (Wongkitrungrueng & Assarut, 2020).

At the same time, privacy concerns continue to be a critical barrier to trust in online marketing. Customers who perceive high risks regarding data handling and security are less likely to engage in online purchases unless companies provide transparency and credible assurances (Fortes, 2016). In omnichannel settings, seamless integration of information and service across multiple touchpoints enhances consumer experience and reinforces trust (Gao et al., 2021). A growing

body of literature synthesizes these insights, showing that platform governance, reputation systems, and transparent data practices are essential to building sustainable consumer trust in digital environments (Soleimani et al., 2021).

# 2. Literatur Review

Customer trust has long been acknowledged as a fundamental determinant of consumer behavior in online marketing environments. Trust not only reduces perceived risks but also fosters long-term relationships and loyalty between consumers and firms. Recent studies emphasize that in digital platforms, trust plays a mediating role between service quality, brand image, and consumer engagement, underscoring its strategic significance (Hajli et al., 2017).

The rapid rise of social media and peer-to-peer platforms has further reshaped how trust is built online. Research indicates that user-generated content and electronic word of mouth significantly influence consumer trust formation by providing credible social proof in digital spaces (Zhang et al., 2016). In parallel, mobile commerce studies highlight the importance of technological features such as ease of use and perceived security, which directly contribute to trust and purchase intentions (Lin et al., 2020).

Moreover, scholars argue that institutional mechanisms, such as platform reputation systems and transparent data policies, are vital for sustaining trust in competitive online marketplaces. Clear governance structures and the presence of effective dispute resolution mechanisms reduce uncertainty and enhance consumer confidence, especially in cross-border transactions (Gefen & Pavlou, 2019).

Together, these insights demonstrate that consumer trust in online marketing channels emerges from the interaction of social, technological, and institutional factors, making it a multidimensional construct that warrants systematic exploration.

#### 3. Methods

This study adopted a Systematic Literature Review (SLR) approach to consolidate and analyze prior research on customer trust in online marketing channels. The SLR method was chosen for its rigor in ensuring a transparent, replicable, and comprehensive process in collecting and synthesizing evidence.

The review concentrated on peer-reviewed journal articles published between 2018 and 2020, capturing the most relevant period when rapid growth in social commerce, mobile platforms, and influencer-driven marketing reshaped consumer trust mechanisms. Articles were retrieved from major academic databases, including Scopus, Web of Science, and Google Scholar, using combinations of keywords such as "customer trust," "e-commerce," "social commerce," "mobile commerce," "influencer marketing," and "digital platforms." Boolean operators and filters were employed to restrict the search to the defined time frame and to ensure that only high-quality, relevant articles were identified.

Inclusion criteria were set to cover both empirical and conceptual studies that directly addressed trust in online marketing channels within the years 2018–2020. Exclusion criteria eliminated articles outside the specified period, non-English publications, non-peer-reviewed sources (such as editorials or conference abstracts), and studies unrelated to trust or online marketing contexts. Duplicates were

removed, and a two-stage screening (title/abstract review followed by full-text assessment) was conducted to ensure eligibility.

The final pool of selected studies was subjected to thematic coding and content analysis. Key aspects extracted from the literature included antecedents of trust (privacy, security, service quality, platform reputation), trust contexts (ecommerce, social commerce, mobile applications, influencer and livestream marketing), and outcomes of trust (purchase intention, loyalty, engagement, retention). Synthesizing across these dimensions enabled the identification of consistent patterns, differences across contexts, and potential gaps that warrant further investigation.

### 4. Results and Discussion

The findings of the systematic literature review covering studies published between 2018 and 2020 indicate that privacy and security are the most critical antecedents of customer trust in online marketing channels. Consumers are more willing to engage in online transactions when they perceive that their personal data is well protected and when platforms provide transparent assurances regarding payment security. Akram et al. (2019) found that secure payment mechanisms significantly enhance trust in social commerce platforms. Beyond technical factors, service quality and platform reputation also play a decisive role. Chiu et al. (2019) demonstrated that consistent service delivery and positive platform reputation reinforce consumers' willingness to remain engaged, whereas poor service experiences can erode trust even in well-recognized brands.

The review further revealed that the contexts of trust formation vary across different digital marketing channels. In social commerce, social proof such as user reviews and electronic word of mouth (e-WOM) serve as powerful mechanisms for building trust. Hajli et al. (2019) showed that online interactions and peer recommendations significantly enhance consumer trust and purchase intention. In mobile commerce, technological features such as ease of use, interface reliability, and security are crucial. Lin et al. (2020) found that when consumers perceive mobile platforms as reliable and convenient, trust is more likely to develop and sustain usage. Meanwhile, in influencer marketing, authenticity and congruence between influencer, follower, and brand are essential. Belanche et al. (2020) demonstrated that consumer trust in influencers directly transfers to the brands they endorse, emphasizing the relational nature of trust in this context.

The consequences of trust are consistently linked to positive consumer outcomes, including loyalty, engagement, and repurchase intention. Gao et al. (2018) found that trust mediates the relationship between customer experience and purchase loyalty in omnichannel contexts. Similarly, Wongkitrungrueng and Assarut (2020) showed that real-time interactions in livestreaming foster consumer trust, which in turn drives active engagement and strengthens purchase intention. Collectively, these findings highlight that trust functions as both a mediating and moderating factor in online marketing: it mediates the impact of antecedents such as privacy, security, service quality, reputation, and authenticity on consumer behavior, while also moderating the strength of consumer responses across different digital contexts.

#### 5. Conclusion

This study concludes that customer trust is a central factor in determining consumer behavior across various online marketing channels. Trust reduces perceived risks, strengthens engagement, and enhances outcomes such as loyalty, satisfaction, and purchase intention. The review shows that privacy, security, service quality, reputation, and authenticity are the main antecedents of trust, while different online contexts such as e-commerce, social commerce, mobile platforms, influencer marketing, and livestream shopping shape how trust is formed and maintained.

The findings also emphasize that trust consistently leads to positive consumer outcomes, including greater willingness to purchase, stronger brand loyalty, and higher participation in digital interactions. Trust serves not only as a mediator that connects antecedents with behavioral outcomes but also as a moderator that amplifies the influence of contextual factors in online environments.

Overall, trust in online marketing channels emerges as a multidimensional construct shaped by technological, social, and institutional elements. Companies that prioritize transparent practices, reliable platforms, and authentic interactions will be better positioned to foster long-term consumer confidence. Future studies should continue to explore trust in evolving digital ecosystems to capture its dynamic role in shaping consumer decision making.

#### References

- Akram, U., Hui, P., Khan, M. K., Tanveer, Y., Mehmood, K., & Ahmad, W. (2019). How website quality affects online impulse buying: Moderating role of sales promotion. *International Journal of Information Management*, 50, 458–475.
- Belanche, D., Casaló, L. V., Flavián, C., & Ibáñez-Sánchez, S. (2021). Understanding influencer marketing: The role of congruence among influencer, follower, and brand. *Journal of Business Research*, 132, 186–195.
- Chiu, C.-M., Hsu, M.-H., Lai, H., & Chang, C.-M. (2019). Re-examining the influence of trust on online repeat purchase intention: The moderating role of habit. *Information Systems Journal*, 29(4), 819–849.
- Fortes, N. (2016). Privacy concerns and online purchasing behaviour: Towards an integrated model. *Spanish Journal of Marketing ESIC, 20*(2), 111–126.
- Gao, W., Fan, H., Li, Y., & Wang, L. (2018). Crafting the customer experience in omnichannel contexts: The role of channel integration and customer trust. *Journal of Business Research, 89,* 129–138.
- Gao, W., Fan, H., Li, Y., & Wang, L. (2021). Crafting the customer experience in omnichannel contexts: The role of channel integration. *Journal of Business* Research, 126, 12–22.
- Gefen, D., & Pavlou, P. A. (2019). The boundaries of trust and risk: The quadratic moderating role of institutional structures. *Information Systems Research*, 30(4), 1022–1044.

- Hajli, N., Sims, J., Zadeh, A. H., & Richard, M. O. (2017). A social commerce investigation of the role of trust in a social networking site on purchase intentions. *Journal of Business Research*, 71, 133–141.
- Hajli, N., Wang, Y., Tajvidi, M., & Hajli, M. S. (2019). People, technologies, and organizations interactions in a social commerce era. *IEEE Transactions on Engineering Management*, 67(4), 1–12.
- Kim, Y., & Peterson, R. A. (2017). A meta-analysis of online trust relationships in e-commerce. *Journal of Interactive Marketing*, 38(1), 44–54.
- Lin, X., Wang, X., & Hajli, N. (2020). Building e-commerce satisfaction and boosting sales: The role of social commerce trust and its antecedents. *Journal of Business* Research, 121, 476–485.
- Lou, C., & Yuan, S. (2019). Influencer marketing: How message value and credibility affect consumer trust. *Journal of Interactive Advertising*, 19(1), 58–73.
- Sarkar, S., Chauhan, S., & Khare, A. (2020). A meta-analysis of antecedents and consequences of trust in mobile commerce. *Information & Management*, *57*(3), 103–117.
- Soleimani, M., Dana, L. P., & Gholami, H. (2021). Buyers' trust and mistrust in e-commerce platforms: A synthesizing review. *Electronic Commerce Research and Applications*, 48, 101060.
- Wongkitrungrueng, A., & Assarut, N. (2020). The role of live streaming in building consumer trust and engagement with social commerce sellers. *Journal of Business Research*, 117, 543–556.

Zhang, K. Z., & Benyoucef, M. (2016). Consumer behavior in social commerce: A literature review. *Decision Support Systems*, 86, 95–108.