



Customization on trust in online marketplace: Systematic literature review

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Abstract

The convenience of consumers in shopping online increases fierce competition in the market for sellers. This can be seen from several sellers in online stores starting to increase their trust by providing products tailored to the desires of today's consumers. This research aims to describe the relationship between Customization and Trust in Online Marketplace. This study used the Systematic Literature Review (SLR) method with an exclusion process and included 86 related articles that were excluded to 20 articles that were ready to be used for deeper analysis. Based on the results of the analysis, it was found that the customization variable was an independent variable related to trust in the online market. Where the grand theories used are consumer behavior theory, attribution theory, and brand equity theory. Some of the variables obtained include online customer review, service quality, online customer rating, star seller, product quality, brand image, buyer experience, privacy perception, customer loyalty, convenience, information quality, information search, security perception, and advertising attractiveness. Some are mediating and moderating variables.

Keywords: Customization, trust, online marketplace

Introduction

Modernization currently accompanies the development of the times, with the existence of information and communication technology growing rapidly, this can be seen from the easy access to the internet which can be reached throughout the world, including Indonesia, in carrying out various activities such as communication, research, information sources, even for carrying out financial transactions now, you can use electronic means, namely the internet. The internet is proof of technological developments, especially in the information sector (Buhalis *et al.*, 2016). The internet has become one of the most effective communication tools for companies to reach consumers. The internet is no longer just a tool for searching for information but is increasingly developing, marked by the existence of electronic business or what is usually called e-business/e-commerce. According to the Indonesian Internet Service Providers Association (APJII), internet users continue to increase in Indonesia. Because of the widespread usage of the Internet, electronic marketing has become popular, and most businesses now utilize it to conduct a variety of online commercial operations, including trading, buying, and selling. These businesses aim to capitalize on the diverse services offered by search cues and networks, which have facilitated market expansion and enhanced earnings (Jaas, 2022). The development of e-commerce among the public has resulted in the development of transaction processes in business.

E-commerce allows anyone to make money just by sitting in front of a laptop connected to the internet. The growth of internet users in Indonesia has always increased since the 2000s. The increasing level of internet users in Indonesia opens up opportunities for the development of the entrepreneurial sector, especially online. E-commerce is a place where transactions or exchange of information occur between sellers and buyers within the network (Turban, *et.al.*, 2015). E-commerce is currently one of the most popular platforms as a place to carry out transactions. E-commerce is a rapidly developing technology for selling and

purchasing goods and services via electronic networks such as the internet (Gupta, 2014) ^[10]. This platform is used in the sale of self-produced products. Research conducted by RedSeer (2019) found that in Indonesia there was an increase in purchases via e-commerce by 18.1% to 98.3 million transactions with transactions worth USD 1.4 million. It is estimated that there were 12 million new e-commerce users during the pandemic (Effendy, *et al.*, 2020). Online marketing is accommodated by a platform called a marketplace.

According Adani (2020) a marketplace is a platform that has the task of being a third party or intermediary between sellers and buyers as well as facilitating online buying and selling transactions. The marketplace also makes things easier for consumers by providing various facilities such as product selection according to category, payment methods, delivery estimates, and many other features. Opiida (2014) in (Economics, 2020) explains that the marketplace is an internet-based online media provider or a place to carry out business activities or processes that occur between sellers and buyers. According (Karnadjaja *et al.*, 2018), shopping via the internet still has high risks. The public is also asked to always be careful when making purchasing decisions online. In online buying and selling, potential buyers cannot check, see, and inspect the goods directly, but pictures, videos, and descriptions of the products provided by the seller can help consumers evaluate the product. Moreover, customization from sellers for those who have already made purchases can make it easier for potential consumers to receive detailed information about the product and increase buyer confidence. This can help potential consumers in making purchasing decisions.

Customization is an innate and crucial element of a feasible online business (Chen, *et al.*, 2024) ^[5]. The main objective of website customization is to facilitate the social experience of human-computer interactions and encourage customer relationships with the website, Islam *et al.* (2020) ^[13]. Customization is a business activity carried out by a company by creating and providing products/services to

consumers that suit the needs and desires of consumers. Companies must be able to see and know quickly what their consumers need or want. On the other hand, companies must be skilled and agile in implementing marketing concepts that support customization activities to accommodate consumer needs and desires.

Therefore, customization can be used to gain the trust of customers. Trust is said to be very important to guard against unwanted behavior of other parties through online transactions. Trust is a basic role in online business, if consumers do not have trust in the site then over time the site will not be accessed by consumers (Harris and Goode, 2010) ^[12].

This can be seen from research conducted by Srirsam et. al. (2011). The research results show that decision customization which provides choice assistance through personalized product recommendations is positively related to customer satisfaction with the decision-making sub-process; and transaction customization, which is oriented towards transaction sub-processes that are personal, comfortable and interactive, has a positive relationship with customer satisfaction with the purchase transaction sub-process.

Material and Methods

According to Kotler (2008), consumer behavior is the study of how individuals, groups, and organizations choose, give, and use goods, services, ideas, or experiences to satisfy their needs and wants. Consumer behavior is a complex and multidimensional process. Furthermore, in consumer behavior, there are three dimensions, namely

Double stimulus

Stimuli carried out by producers or marketers can be in the form of marketing mix strategies (product, price, place, promotion) and other stimuli in the form of economic, political, cultural, and technological conditions designed by marketers to influence and motivate consumer behavior so that they want to purchase products (Kotler, 2016).

The consumer's black box

The second dimension of the consumer behavior model is the consumer black box which includes consumer characteristics, and the consumer decision-making process. Consumer characteristics and consumer decision-making processes determine consumer purchasing behavior (Solomon, 2018).

Consumer response

The third dimension of the consumer behavior model is the consumer's response to producer or marketer stimuli. Consumer responses can be in the form of actions to buy or not buy products offered by producers or marketers (Schiffman, 2019).

Customization is an effort to adapt products to consumer desires (Istijanto, 2007). Meredith (2003) stated that customization refers to the process of offering products or services that consistently match consumer wants and needs. Customization allows website visitors to organize and change website content according to what they want.

Customization is a business activity carried out by a company by creating and providing products/services to consumers that suit the needs and desires of consumers. Companies must be able to see and know quickly what their consumers need or want. On the other hand, companies

must be skilled and agile in implementing marketing concepts that support customization activities to accommodate consumer needs and desires. For the company to be successful, all marketing activities carried out must be directed at providing satisfaction to fulfill the needs and desires of customers/consumers.

Human needs are organized into a series of levels that are interrelated to each other. Abraham Maslow (1943) called it a hierarchy, starting from the lowest to the highest

Physiological Needs

Physiological needs are very basic things in human life, such as; people need food, water, clothes, cosmetics, and so on.

Safety Needs

When physiological needs have been satisfactorily met, other needs become demanding and they begin to dominate behavior. A person needs a sense of security, needs protection from threats of danger, and so on.

Social Needs

If the need for security has been fulfilled satisfactorily, it will not be long before social needs follow which becomes a motivator for behavior with a sense of gratitude amid social interactions, giving and receiving friendly affection.

Ego Needs

Egoistic needs involve two important points, including

1. Needs to be related to self-esteem, namely the need to stand alone, and the need for work achievement, competence, and knowledge.
2. Needs related to a good name, the need for status, recognition, appreciation, and respect for each other.

In implementing the consumer-oriented marketing concept, companies do not simply try to fulfill the needs and desires of customers at any cost, to the detriment of the company. In implementing this marketing concept, what is important is not just wanting to please customers/consumers, but more than that, namely being able to provide tools for solving problems faced by customers/consumers. Formulating consumer needs and desires for products must be done carefully. The presence of errors or mistakes in formulating the types of needs or desires of consumers correctly will result in the products produced being wasted and the marketing activities carried out will not be successful.

The desires of individual or household consumers/customers are a statement about the level of satisfaction expected from fulfilling the needs they face for a good/service. Desires are always influenced by the culture of the society where consumers/customers reside, especially in formulating objects that can satisfy needs. In societies with the same culture, there are always variations in individual desires, giving rise to differences in individual experiences and differences in their tastes.

In a more complex and advanced society, the level of desires of members of society will be higher and more varied. Of course, in circumstances like this, companies compete in providing satisfaction for consumer/customer desires, and companies that are successful in marketing are companies that can create desires for consumers/customers. The desires of industrial or organizational consumers/customers vary from one to another. Four

processes cause differences in the desires of industrial or household consumers/customers

- a. The background of the individuals participating in the buying team or group, as well as their respective orientation in the purchasing process. Differences in educational backgrounds and differences in the orientation of each person in terms of their field/section in the organization/industry give rise to differences in target setting and assessment. Apart from that, differences in a person's lifestyle and way of thinking will also influence the level of desire they expect.
- b. The information a person has will make a difference in the desires they will fulfill. In addition, different information sources will provide different information results. Information from the second or third hand may cause differences/deviations from information from first hand so that it can cause differences in desires arising from the recipient of the information.
- c. Differences in perception, causing differences in interpreting or assessing the information they have. This situation causes one person's desires to be different from others.
- d. Experience with the same product in the past can give satisfaction or not. If consumers/subscribers feel satisfaction with the product purchased/consumed in the previous period, then it can be predicted that they will maintain their desire for that product. There are four approaches according to Gilmore and Pine (1997) commonly used in carrying out mass customization, namely

Collaborative Approach

In this approach, collaborative customizers enter into a dialogue with individual customers to help them articulate their needs, identify appropriate offerings to meet their needs and create customized products for them. This approach is most appropriate for businesses whose customers cannot articulate their desires and will develop into frustration if forced to choose from an overwhelming choice.

Adaptive Approach

In this approach, adaptive customizers offer standards but are customizable. The product is designed in such a way that users can change it themselves. This approach is appropriate for businesses whose customers want products done differently, and the technology is available so customers can do it themselves.

Cosmetic Approach

In this approach, cosmetic customizers present different standard products to different customers. This approach is suitable if customers use a product in the same way, but differ in how customers appear.

Transparent Approach

In this approach transparent customizers provide individual customers with unique goods or services without letting them know explicitly that the goods/services have been customized for them. This approach is appropriate when specific customer needs can be predicted or easily deduced, especially when customers are not available to state their needs repeatedly.

In modern marketing practice, competition is so tight, competition is getting sharper, there are so many products in circulation, convenience, and access are so easy, consumers are no longer looking but are being chased by sellers so that various choices have become a consideration in the purchasing process. Companies today have to rack their brains and always look for appropriate marketing strategies to maintain their business and sales in a good area. Companies can no longer stand alone but are very dependent on the results of surveys conducted. Almost all consumer wants, needs and requests are surveyed before the product is produced. In this way, the products or services sold can be accepted by consumers as a whole and can survive in the long term.

Moorman (1993) defines trust as an individual's willingness to depend on another party involved in an exchange because the individual has confidence in the other party. Trust is the basic building block of business, a business transaction involving two or more parties will occur if each party trusts the other. This trust cannot simply be recognized by business partners/consumers, but must be built from the start and can be proven. When consumers want to make transactions online, what is in the consumer's mind is that the money sent does not just disappear, but gets a reply in the form of the desired product according to what is displayed and explained in the targeted online store. Trust has been considered an important aspect in various transactions between sellers and buyers so that consumer satisfaction can be realized as expected (Yousafzai *et al*, 2003).

Mowen (2002) states that trust is a consumer who already knows the benefits of an object, or attribute in the form of a product or service by providing conclusions. Consumer trust is a consumer's hope for another party who can be trusted satisfactorily and whose promises are fulfilled (Japariato & Adelia, 2020). Trust indicators according to Geffen (in Yee and Faziharudean, 2010) are Competence, Integrity, and Benevolence. Trust is a basic role in online business, if consumers do not have trust in the site then over time the site will not be accessed by consumers (Harris and Goode, 2010) ^[12].

In general, everyone in business realizes that trust in objects, attributes, and benefits indicates consumer perception. However, what must be realized is that one consumer's beliefs are different from those of other consumers. They should also remember that their own beliefs about a particular brand are very different from those of the target market. Beliefs are said to represent associations that consumers form between object attributes, and benefits are based on cognitive learning processes. A person forms three types of beliefs

- a. Object-attribute beliefs
- b. Benefit-attribute beliefs
- c. Benefit-object beliefs

Trust is built between parties who do not know each other either in the interaction or the interaction process. Trust itself is divided into two dimensions, namely trusting intention and trusting belief. Trusting intention is deliberate where someone is ready to depend on other people in a situation, while trusting belief is the perception of the party who trusts (the consumer) towards the party they trust (the virtual shop seller) where the seller has characteristics that will benefit the consumer. Bachman & Akbar (2006) ^[13]

stated that trust consists of 3 components that build trusting belief, namely

- a. Integrity
- b. Kindness
- c. Competence

This research uses the Systematic Literature Review (SLR) method which uses the Preferred Reporting Items for Systematic Review and Meta-Analysis (PRISMA) guidelines (Liberati *et al.*, 2009). SLR plays an important role because it provides a synthesis of a particular field of information so that the survey can see which future research needs can be identified, answer questions that individuals cannot answer, distinguish an issue in exploration that should be corrected in future research and can provide or clarify speculation about how or why a phenomenon occurs (Page *et al.*, 2021).

A variety of information carried out in this research was obtained from research journal publications sorted in the Google Scholar database. Search for scientific articles by entering keywords in the database as below

KEYWORDS ("Customization" "Trust") AND YEARS (0 – 0) AND MAXIMUM NUMBER OF RESULTS (1000) AND INCLUDE (CITATION RECORDS, PATENTS)

These keywords are used to select the number of scientific articles includes (1) the Scope of research related to customization associated with trust; (2) The period of the

research is not specified; (3) The maximum number of articles collected is not more than 1000 articles.

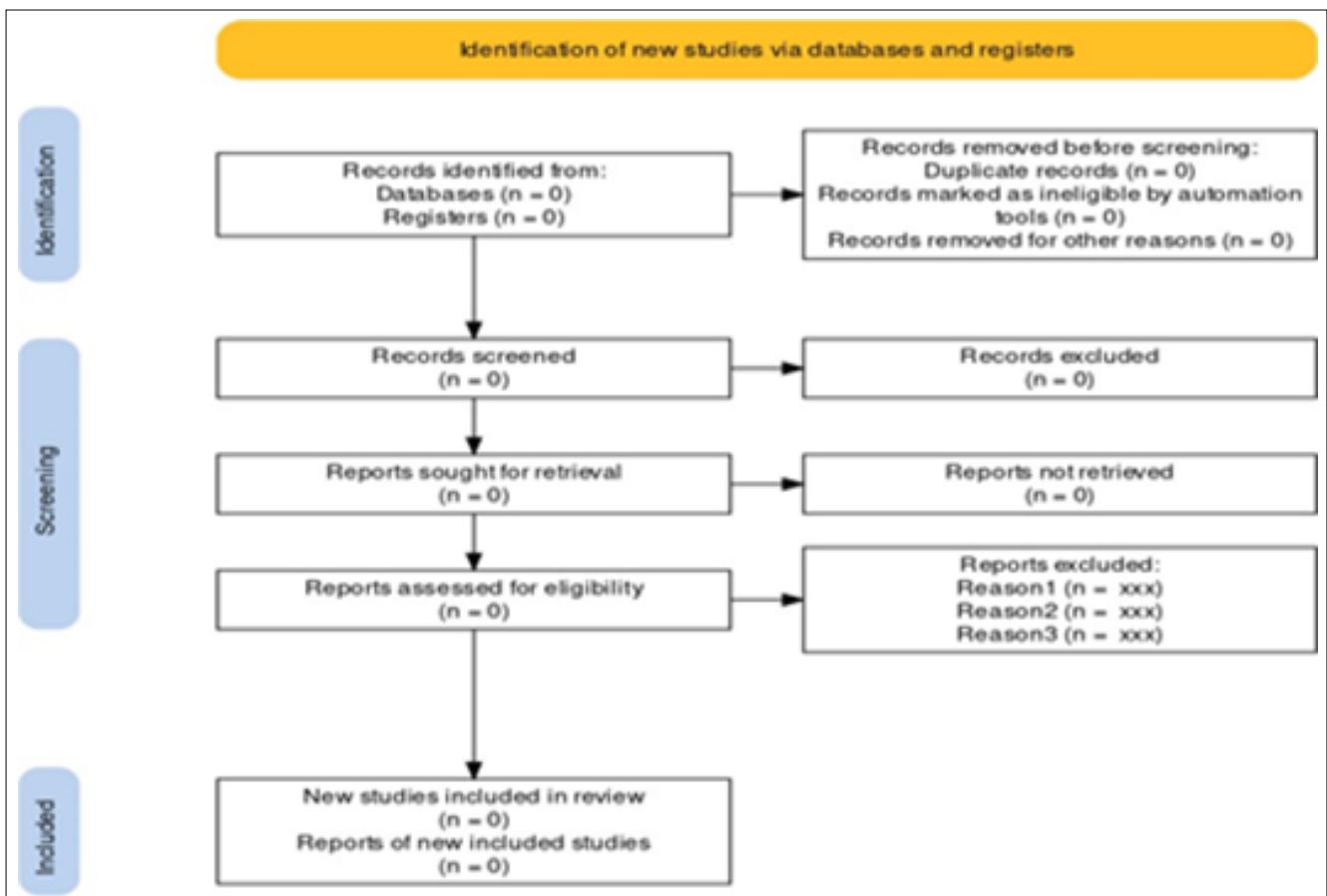
Inclusion and exclusion criteria were completed to re-select journals obtained from the Google Scholar and Scopus data sets. It is hoped that the use of inclusion and exclusion criteria will ensure that the selected articles are truly prepared to answer the research problem. The inclusion and exclusion prerequisites for this study are as follows

1. **IC1:** Journal articles discuss questions in problem formulation, namely the theories used, indicators used as well as articles related to customization and trust.
2. **IC2:** Journal articles available in full text

Exclusion Prerequisites

1. **EC1:** Journal articles do not discuss the questions in the problem formulation, namely the theories used, indicators used, and articles related to customization and trust.
2. **EC2:** journal articles are not available in full text.

The extraction process in this research is aimed at selecting literature criteria that suit the problem formulation. The literature extraction process uses The PRISMA flow diagram in the image below



Source: https://estech.shinyapps.io/prisma_flowdiagram/

Fig 1: The PRISMA Flow Diagram

Research Result

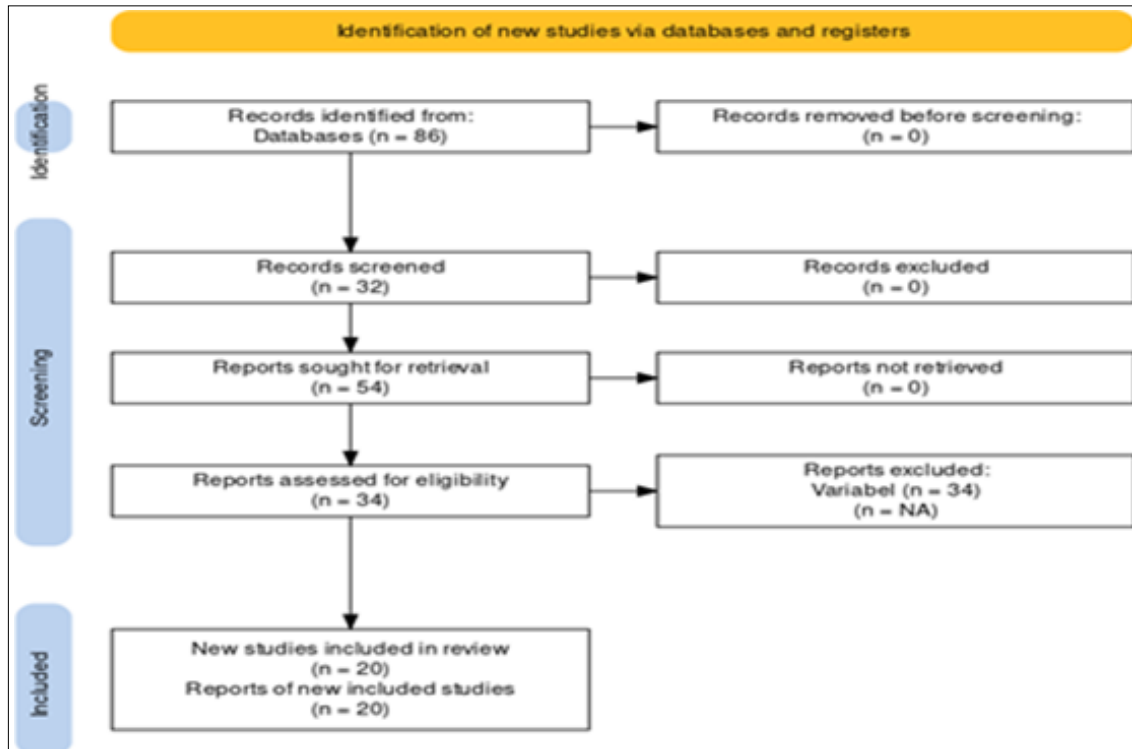
Data based on Google Scholar and Scopus database sources is collected via Publish or Perish which is then processed

with VosViewer software to be able to provide an overview related to the data that has been taken. The data used is as follows.

Table 1: General Information about the Data

Description	Result
Publication Years	Until 2023
Citation Years	Until 2023
Paper	86
Citations	350
Cites/Years	158
Cites/Paper	6.87
Cites/Author	172.65

Most studies use different variables that can influence Trust in online marketplaces. This is based on the first step, namely a literature search using keywords that identify the research topic. Search results for Customization and Trust in online marketplaces were obtained from Google Scholar. Based on the literature extraction process by the selection criteria, 20 journal articles were obtained. The literature extraction process uses the PRISMA flow diagram as shown in the figure below



Source: https://estech.shinyapps.io/prisma_flowdiagram/

Fig 2: The Prisma Flow Diagram

Based on the literature extraction process above, 20 selected articles were obtained which will be studied further from the total of 86 initially identified articles. A total of 66 articles were not selected at several stages, including because the variables in question did not match the identified articles. Based on the 20 main articles used as references by researchers, it can be concluded that several theories underlie the relationship between customization and Trust in online marketplaces, including consumer behavior theory, attribution theory, and brand equity theory. The following is an overview of theories that are often used in these studies

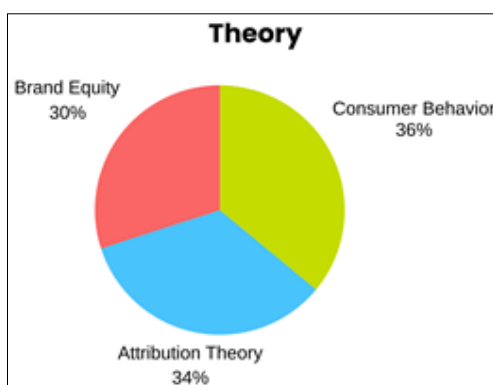


Fig 3: Theory Used

Based on Figure 3 above, it can be seen that the theory that is widely used in research related to Customization and Trust in online marketplaces is Consumer Behavior theory. Consumer Behavior Theory states that how individuals, groups, and organizations select, purchase, use, and how goods, services, ideas, or experiences satisfy their needs and wants. Customization is part of the manufacturer or is called an external factor. Consumer behavior theory in this research is used to investigate Trust in online marketplaces from a Customization perspective.

The next theory that is often used by researchers regarding Trust in online marketplaces and Customization is attribution theory. Attribution theory is a theory that studies understanding one's own or other people's behavior by concluding what underlies or is behind that behavior (Harold Kelley (1972-1973). This theory argues that a person's behavior is determined by a combination of internal forces, namely factors that come from within a person, for example, ability, knowledge, or effort, while external forces are factors that come from outside, for example, luck, opportunity and the environment (Fritz Heider, 1958 in Hidayati, 2002). Customization itself can be formed due to external assessments that are influenced by the social environment.

Attribution theory attempts to explain the way we consider people differently, depending on the meaning or

significance we attribute to certain behaviors. When we observe individual behavior, we try to consider whether it is caused by internal or external factors. Behavior caused by internal factors is factors that we believe are under the individual's control. Meanwhile, behavior caused by external factors is what we imagine is a situation forcing the individual to do it (Wibowo, 2014: 62). The attribution process is the perceptual process of determining whether an observed behavior or event is caused to a large extent by internal or external factors. Internal factors include people's abilities or motivation, while external factors include lack of resources, other people, or just luck (Wibowo, 2014: 63).

Apart from consumer behavior and attribution theory, brand equity theory is also often used concerning this research topic. Brand equity relationships are described as a set of associations and behaviors held by brand customers, distribution channel members, and companies that enable a brand to gain strength, durability, and advantages that differentiate it from competitors (David A Aaker, 2013: 204). Then Shimp (2012:33) states that "Brand equity is a brand value that produces high brand awareness and strong, favorable, and perhaps unique brand associations that consumers remember about a particular brand." The concept of brand equity shows that brand equity can create value both for customers and for the company. Brand awareness is a buyer's ability to recognize or recall that a brand is part of a particular product category. Brand awareness requires a continuum ranging from an uncertain feeling that a particular brand is known to a belief that the product is the only one in the product class in its category.

Other than the theory used, developments or research trends related to Trust in online marketplaces and Customization can be seen from the research period from year to year. Developments from year to year can be seen in the graph below

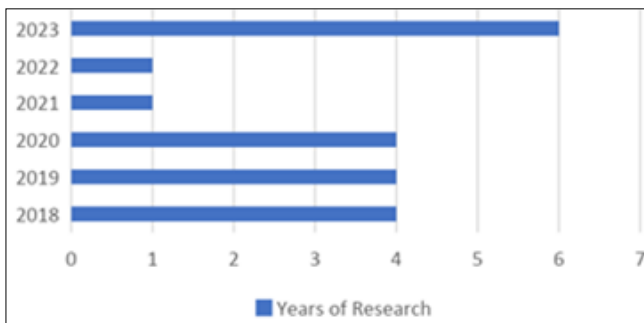


Fig 4: Number of Article Publications Per Year

Based on Figure 4 above, it can be seen that from the 20 articles discussed in this article, in 2018 - 2020, research was seen to be stable related to Trust in online marketplaces and customization. 2021 and 2022 will experience a decrease regarding the topic of this article, and 2023 will experience an increase in the number of studies. This indicates that the topic discussed in this article is still of great interest and has its appeal for research. Considering that currently there are still many phenomena related to Trust in online marketplaces, especially those related to Customization.

The results of data processing using VOSVIEWER are below, where three sections will be displayed, Network Visualization, Overlay Visualization, and Density Visualization. The following results are by entering all journals identified at the beginning using Publish or Perish. The following image displays for network visualization as follows

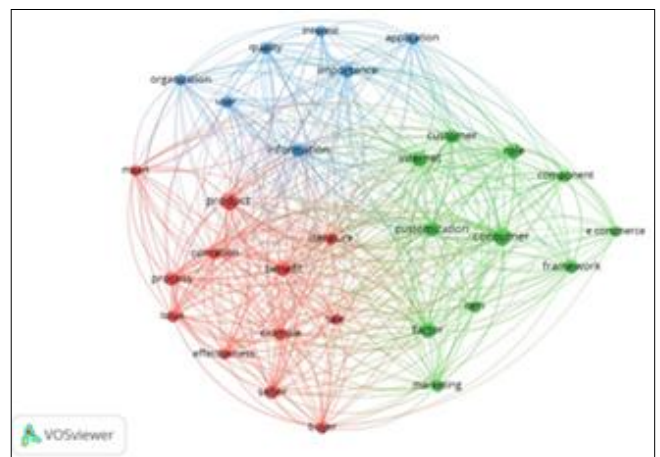


Fig 5: Network Visualization 86 Article

Based on Figure 5 above, it can be seen that Trust in the online marketplace is still visible when researched when linked to related variables. The relationship between these variables is not too complicated so there is still a lot to study regarding this topic. Customization is directly related to Trust in the online marketplace and other variables are related to customization.

Next, the Overlay Visualization results will be displayed as follows

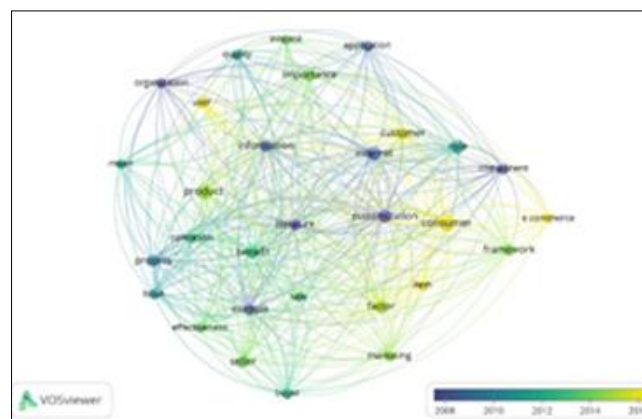


Fig 6: Overlay Visualization

Based on Figure 6 above, you can see developments every year in research related to Trust in online marketplaces from a customization perspective. Several variables that have been researched by other people for a long time until recent years can be seen in this figure. Trust in the online marketplace is categorized in the middle cluster, meaning that this variable is still being researched by other people, especially if it is linked to the newest variables that have emerged along with the amount of research. The following will display the Density Visualization results of the VOSVIEWER results, namely

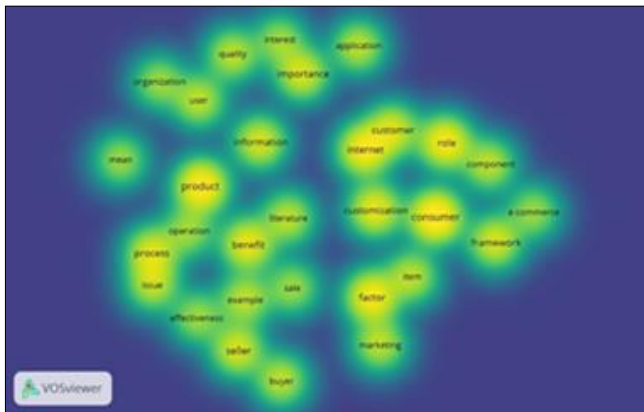


Fig 7: Density Visualization

Based on 7 above, it can be seen that the Trust in online marketplace variable has a light color, which means this variable often appears in research articles, as well as customization which still appears frequently because it has a fairly bright color.

Based on the definitions discussed by many researchers, it turns out that there are similar definitions, but they use different variable names. In 2019, many researchers used the term "Customization", it is still used as a research variable and has not been abandoned.

Many other variables are still related to the variables being studied in this research. The following are the variables that are often researched from the 20 articles studied and are still related to Trust in online marketplaces, namely

Table 2: Frequently Researched Variables

No.	Items	Effect	No Effect
1	Customization	7	3
2	Online Customer Review	6	4
3	Service Quality	6	1
4	Online Customer rating	3	-
5	Star Seller	2	-
6	Product Quality	2	1
7	Online serviscave	-	1
8	Brand Image	1	1
9	purchasing experience	1	-
10	Customer loyalty	1	-
11	Perception of Privacy	1	-
12	Convenience	1	-
13	Information Quality	1	-
14	Information Research	-	1
15	Security Perception	1	-
16	Ads Attractiveness	1	-

Based on Table 2 above, it can be seen that the variable that is often researched is related to Trust in online

marketplaces, namely Customization. Meanwhile, other variables have researchers who have conducted this research, but not many.

Customization has a positive effect on Trust in the online marketplace, so the higher the level of Customization, the higher the Trust in the online marketplace. With a high level of customization, it will apply trust in purchasing products on E-Commerce. (Auliya (2019), Febriyana (2018), Istanti (2017), Harris, Lloyd C., and Goode, Mark M.H. (2010) [12], Gupta, A. (2014) [10], and Turban, et.al (2015).

After visualizing the relationship between the customization variable and Trust in the online marketplace through the 86 articles identified at the beginning, now the researcher visualizes it with 20 articles that have been selected and studied by the researcher. The following image displays for network visualization as follows

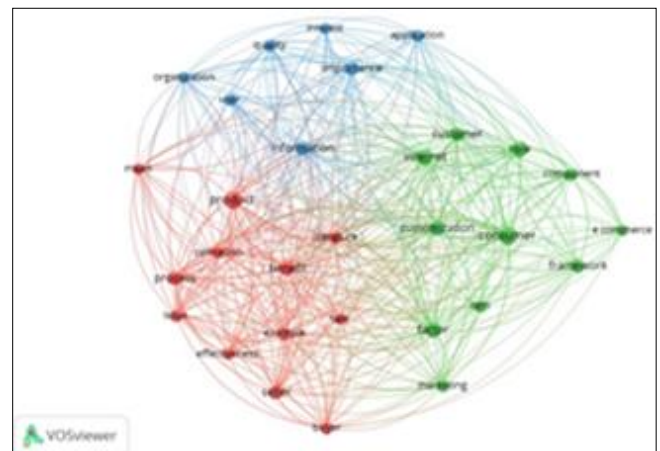


Fig 8: Network Visualization 86 Articles

Based on Figure 8 above, it can be seen that Trust in online marketplaces is still being widely researched. Also visible are the factors that influence it. The relationship between these variables can be identified by researchers so that they can still be studied to plan future research topics. Customization still has a direct relationship with Trust in the online marketplace.

Researchers examine the relationship between the Customization variable and the Trust in online marketplace variable. The following are the results of the researcher's summary of the 20 articles that have been identified by this researcher



Fig 9: Relationship between Customization and Trust

Based on Figure 9 above, it can be seen that as many as 65% of researchers have considered the Customization variable as an independent variable that is thought to influence Trust in online marketplaces. Meanwhile, 30% of researchers used the Customization variable as a moderating variable and 5% of researchers used it as a mediating variable.

Conclusion

Based on the results of the research and discussion, the following conclusions can be drawn from this research

1. The theoretical basis used in research on the topic of customization and Trust in online marketplaces is dominated by consumer behavior theory. Then it is also complemented by attribution theory and brand equity theory.
2. Factors that influence Trust in online marketplaces based on the research studied are Customization, Online Customer Reviews, service quality, Online Customer rating, star seller, product quality, brand image, buyer experience, Privacy Perception, customer loyalty, convenience, quality information, information seeking, perceived security, and advertising appeal.

Recommendation

Based on the research that has been discussed, there are several recommendations for future researchers, namely that future research can examine the customization indicators and Trust in online marketplace indicators again. If you use the keyword Trust in an online marketplace, then the number of journals selected is quite large, both in the Google Scholar and Scopus databases. However, when it is related to customization, the journals selected on Google Scholar are only 86 articles. This can be used as a consideration for future researchers when studying this variable.

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