Trust and Privacy Concerns as Antecedents of Purchase Intention among Shopee Users in Batangas City, Philippines

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Abstract

This study examines the influence of trust and privacy concerns on the purchase intentions of Shopee users in Batangas City, a rapidly urbanizing area in the Philippines with growing engagement in digital commerce. Guided by the Trust and Privacy Concerns Model, a descriptive–correlational design was employed using a structured survey of 172 respondents selected through stratified proportional random sampling. Data were analyzed using descriptive statistics, ANOVA, t tests, and structural equation modeling. Results reveal that trust exerts a significant and positive effect on purchase intention, while privacy concerns show a negative but non-significant influence. Security, ease of use, and perceived usefulness emerged as strong predictors of trust, whereas third party certification heightened privacy concerns. Trust also mediated the relationship between platform features and purchase intention. From an applied sciences perspective, these findings highlight that functional trust mechanisms—secure systems, user friendly interfaces, and transparent data practices—are more effective than symbolic privacy cues in shaping consumer behavior. The study contributes to applied information systems research by demonstrating how platform-level trust mechanisms directly shape consumer purchase intention.

1. Introduction

The rapid growth of e-commerce has significantly reshaped consumer behavior worldwide, offering unparalleled convenience, product variety, and accessibility. In today's digital environment, trust and privacy are no longer peripheral technical concerns—they have become central antecedents of whether consumers will proceed with online transactions. Shoppers are increasingly vigilant about where they make purchases, carefully evaluating seller credibility, payment security, and how platforms manage their personal data. As a result, trust has emerged as a cornerstone of the online shopping experience, while privacy-related fears such as identity theft, data breaches, and unauthorized information sharing can deter consumers from completing purchases, even when the products are appealing.

In Southeast Asia, e-commerce platforms like Shopee have become integral to everyday life, transforming how individuals browse, interact with sellers, and make buying decisions. As these digital marketplaces continue to expand, it has become increasingly important to understand the psychological and technological factors that shape consumer behavior, particularly those related to trust and privacy concerns, which play a critical role in influencing the purchase intentions of consumers. In the Philippines, Shopee has established itself as a dominant platform, especially in urban centers like Batangas City, where mobile connectivity and digital literacy are steadily rising. According to Bangko Sentral ng Pilipinas (BSP, 2023), over 80% of Filipinos have engaged in some form of online transaction, demonstrating a cultural shift toward digital consumption [5]. However, as more consumers engage with online platforms, their expectations around data protection and platform transparency have also intensified.

The rise of platforms like Shopee has not only changed how consumers shop, but it has also exposed them to greater risks of personal data misuse and security breaches. According to Statista (2024), concerns about online privacy have surged globally, with users increasingly aware of how their data is collected and used [28]. In the Philippines, the National Privacy Commission's Decision NPC 21-167 (MAF v. Shopee Philippines, Inc.) revealed the unauthorized processing and release of a minor's personal data, underscoring the importance of proportionality and accountability in data handling. Shopee and other platforms have since faced scrutiny regarding how they collect, store, and secure customer data (ADM Privacy, 2023) [1]. These developments highlight the urgent need to examine how trust and privacy concerns affect consumer behavior at the local level.

Previous studies, such as those conducted by Alzaidi and Agag (2022), on understanding trust and privacy concerns in e-commerce and by Ilyas and Hossain (2025) on the influence of privacy concern and trust on online purchase intention in social commerce platforms, have

contributed valuable insights into analyzing how trust and privacy concerns affect consumer behavior [2] [15]. Other literature has further highlighted how trust and privacy concerns shape consumer behavior in e-commerce. For instance, Bahari et al. (2024) found that consumers are more likely to engage in online transactions when platforms are perceived as secure and transparent, reinforcing the critical role of trust in reducing perceived risk and enhancing purchase intention [4]. Mondal (2024) further highlighted that heightened privacy awareness can erode trust, especially when platforms lack transparency in data handling, showing that trust is highly sensitive to perceived privacy risks, which can directly undermine the willingness of customers to engage in online purchases [21]. Lăzăroiu et al. (2020), also emphasized that online trust significantly reduces perceived risk and increases purchase intention, particularly when platforms offer transparency and social proof [19]. Additionally, the International Journal of Future Management Research (2025) highlighted that consistent service quality and transparent data practices are essential for building trust, while unresolved privacy concerns undermine long-term consumer purchase intention and loyalty [16]. Lastly, Quintus et al. (2024) revealed that in emerging markets, such as the Philippines, consumers rely heavily on visible trust signals like third-party certifications and assurance seals to guide their decisions [23]. In this study, it is also noted that trust formation varies across regions, with emerging markets placing greater emphasis on visible security cues.

However, these studies are broad and treat trust and privacy concerns within e-commerce environments in general, without accounting for platform-specific dynamics. While they offer valuable theoretical insights, these studies do not explore how trust and privacy concerns operate within specific platforms like Shopee. Hence, due to Shopee's widespread popularity, there remains a critical need for an integrative analysis of how trust and privacy concerns jointly shape purchase intentions, particularly in mid-sized urban areas like Batangas City, where consumer attitudes may differ due to varying levels of digital literacy and platform familiarity. The antecedents of trust and privacy concerns, such as information quality, security concerns, ease of use, perceived usefulness, privacy security, assurance seal and third-party certification, remain underexplored in terms of their direct and combined effects on customers' decision-making. Without nuanced understanding on how these antecedents influence purchase intention within localized platform experiences, interventions on strengthening consumer trust and reducing privacy concerns may fall short. Therefore, this study seeks to address this critical gap by examining how trust and privacy antecedents jointly influence the purchase intentions of Shopee users in Batangas City, offering insights that are locally grounded yet relevant to broader regional and global e-commerce contexts.

1.1. Review of literature

E-commerce platforms such as Shopee have now gained widespread popularity in consumer behavior, especially when it comes to online shopping. In the growing information society, developing countries' consumer decision-making has attracted business researchers' attention as a result of the continuous development of technology. If trust and privacy are established, they may serve as powerful antecedents that determine consumers' purchase intentions in online marketplaces.

Trust is the hallmark of all purchases and sales transactions when consumers interact in an online shopping exchange. Since shoppers cannot physically inspect products prior to their intended use, the burden of trust largely rests on the perceived reliability and credibility of the e-commerce platform to fulfill expected user experiences. In a virtual online environment, trust serves as a way to minimize uncertainty and develop a sense of perceived safety and trustworthiness. As explained by Alzaidi and Agag (2022), trust in e-commerce is the belief a customer holds in the honesty and ability of a seller to act in a way that is advantageous to the customer, and to follow through on their commitments [2]. The authors proposed that trust moderates the negative effects of privacy concerns and also influences online purchase intention. The results of the study indicated that when consumers assessed a platform's trustworthiness and transparency as higher, their concern about data misuse of their information was lower, and they were more inclined to purchase a product.

Winanda, Syifa, Apriliana, and Rahayu (2024) explored the relationship between trust in Shopee users and the decision to purchase during promotional events. The researchers discovered that, despite the plethora of choices available due to marketing campaigns, trust in the brand was still the strongest predictor of purchase intention. They observed that responsive interaction, dependable service quality, and reliable delivery would erode trust among users. This is consistent with the Bascuguin (2024) findings in Tuy, Batangas City, where respondents' trust in the Shopee platform was greatly influenced by previous experiences [6]. The Filipino respondents noted that their overall satisfaction and loyalty stemmed from a secure payment system and prompt dispute resolution. However, once trust was established, it could be easily damaged due to delayed delivery or an inaccurate product description. Based on the two studies discussed, the decision to continue shopping online is significantly influenced by trust, both at the psychological level and at the experiential level.

Trust is vital for every customer of Shopee in Batangas City; there is a great deal of fraud and fake goods on the internet in general, and trust can reduce these worries by enabling consumers to focus on attributes like value and convenience. It is essential to recognize that a seller's open and honest communication with a buyer, in conjunction with the consistent credibility of a brand, has the potential to grow and assure consumers' trust in Shopee and any other online marketplace.

Even if trust is the core of successful online transactions, privacy considerations must be taken into account to completely understand trust. As consumers become more aware of data security issues, customers' trust in e-commerce platforms is increasingly impacted by how personal information is gathered.

Bui and Le (2022), investigated the impact of consumers' privacy concerns in an omnichannel retailing context and identified that online trust partially mediates the link between perceived privacy practices - data collection, unauthorized use, and access errors and consumers' intention to disclose personal information online [7]. They point out that users' trust in the online system rises dramatically when they think a retailer manages personal data in an ethical and open manner, which in turn enhances their intention to use the platform. The results suggest that trust is more than a comfort factor; it is the psychological bridge that links privacy assurance and consumer action. This suggests that the presence of effective privacy policies and clear trust indicators—such as secure payment systems, credible seller ratings, and transparent data usage—can enhance user trust, thereby positively influencing purchase intentions among Shopee users in Batangas City.

However, what was once regarded as a component of privacy, intended to foster consumer trust and a sense of security—has now become a source of concern, as evolving digital practices have blurred the boundaries of data protection and user autonomy. Consumers are aware of their surroundings and of the fact that personal information can be easily transferred and digital footprints can be tracked at any moment. Consumers begin to take notice of how their information is harvested and for what purpose. What is most disconcerting is the pervasive anxiety surrounding the unauthorized access and use of our financial and personal data—often occurring without our explicit knowledge or consent. Gong, Stump, and Mochon (2022) extend this discussion through the concept of privacy stress—a psychological unease associated with engaging in online transactions [13]. Their findings reveal that even in the presence of security assurances and trust signals, individuals continue to express apprehension, often rooted in prior experiences of online fraud or scams. They also found that high brand trust would lessen this concern, which can serve as some indication that trust and privacy concerns would converge and not diverge.

Recently, Li, Cujilema, Hu, and Xie (2025) explored how privacy concerns shape consumer behavior in live stream shopping environments, particularly those with real-time social interaction [20]. The authors found that as a shopping channel becomes uniformly more interactive, consumers have greater concerns about data exposure—in particular, private messages and payment data. The authors noted that although social interaction fosters affect-based trust, it would heighten privacy concerns when users are uncertain about how data is treated. This suggests that privacy management must move at the same speed as technological advances in order to preserve user trust.

Moreover, other studies confirm that privacy concerns significantly shape online buying behavior among Filipino consumers, particularly in contexts involving financial data, social commerce, and trust in digital platforms. In a survey of Filipino internet shoppers, Ferrer (2024,) found that transparent privacy practices, such as explicit statements on data usage, secure checkout protocols, and the use of accessible, consumer-friendly language in privacy policies, significantly enhance consumer trust and willingness to engage in online transactions [10]. However, the study also revealed that elevated levels of privacy-related anxiety are negatively associated with purchase intention, suggesting that trust-building mechanisms may be insufficient to fully mitigate the psychological burden of privacy concerns. Therefore, improving this privacy awareness regarding clear privacy practices becomes a behavioral motivator that all platforms must deal with through proper policy implementation and communication - this goes beyond legal or technical issues.

While many consumers value the ease of engagement on the platform, it remains unclear how Shopee would protect or share their personal and payment information. Improved privacy communication from Shopee and complete transparency around data protection policies would promote consumer trust and alleviate concerns, positively influencing purchasing intentions.

Trust as a determinant of purchase has been widely studied in the Philippines especially in recent years when online shopping has gained acceptance. Secretaria, Aranas, Pacubas and Bithay (2021), noted that Filipino consumers tend to push through with a purchase when they feel that platform is fair to them and protects their interest, something which became even more crucial during the Covid-19 pandemic when many had to rely on online shops [26]. This implies that trust is a signal of safety, entailing that even under uncertain circumstances, buyers are willing to approach the platforms. This means that showing clear communication regarding fair treatment and protective measures can further instill confidence in purchases. Furthermore, a study by Decatoria-Condino, & Caballero (2025) noted that consumers' prior experiences in online transactions and comfort with digital features led to stronger intentions to purchase online [8]. This suggests that comfortability and familiarity with the shopping experience serves as reinforcement for consumers online. Ong, et al (2025), studied dropshipping and highlighted that customers base it on the amount of perceived transparency, reliability, and consistency that sellers had, which ultimately factored to their order consumption. The study brought into focus that the consistent and trustworthy behavior of the sellers directly influenced consumer confidence and, ultimately, sales performance. Collectively, these Philippine studies bring to light the importance of trust and familiarity in shaping local consumers' online purchasing behavior. 0

Similar findings emerge from global studies, but with more general emphasis on privacy and security issues. Fortes, Rita, and Pagani (2017) stated that when consumers are not sure about the treatment of their personal information, they will also not trust online vendors, which leads to less likelihood of their buying [11]. Therefore, addressing privacy issues is a sensible and legal way to keep customers interested. Platforms that clearly reduce secure practices can reduce consumers' hesitancy. Kim (2020) further noted that data security, ease of use and perceived usefulness of a platform collectively influence the confidence of consumers to actually finish a purchase [18]. This proves that technical usability and protective measures work in tandem to enhance online purchases. Strzelecki, & Rizun, (2022) concurred about the harshest effect of a single data leak on the trust in a platform being so severe that consumers, in turn, would choose not to make any purchases in the future [29]. Thus, it is clear that once these issues arise and trust is lost, it can be very difficult to repair trust, especially if there is poor privacy protection. These global studies reaffirm that purchase intention is not only a matter of trust but also perceived security and privacy of online platforms. Together with the local findings, they demonstrate that trust and privacy assurance are major factors in the purchasing decisions of consumers in the Philippines and overseas.

Having established the importance of trust and privacy concerns in shaping consumers' shopping behavior, it is necessary to look at how these dynamics function within specific contexts. There is a wide body of research, both local and global, which offers empirical insights and has established an interconnected effect of privacy concerns and trust on consumer purchase decisions.

Handoyo, Setiawan, and Putra (2024), in a thorough meta-analysis that included 120 studies associated with online shopping behavior, reported that while trust has the greatest direct effect on purchase intention, privacy concerns may also influence purchase intention indirectly through trust [14]. They analyzed that a reduction in consumers' perception of privacy risk can lead to an increase in trust, which in turn leads to an increased likelihood of purchasing.

Alzaidi and Agag (2022), proposed a Trust and Privacy Concern Model aiming to describe how online shoppers develop purchase intentions [2]. Their findings indicated that securing privacy is the first step toward developing a customer's trust in that online retailer. Once trust is established, the consumer is highly likely to overlook acceptable risk levels, and the transaction will proceed. Furthermore, the two researchers stressed that online entities, in addition to interacting with consumers as required by the law, should treat privacy policies and disclosures seriously as part of due diligence to ensure the consumer's psychological safety.

The legal frameworks that secure consumer rights in relation to online selling in the Philippines are the Data Privacy Act of 2012 and the Cybercrime Prevention Act of 2012. The International Trade Administration (2024) noted that these rules have prompted more people to conduct business online and improved public confidence in e-commerce [17]. Nonetheless, consumers in the Philippines continue to fear phishing, scams, and data leakage. The report states that it is better to trust a consistent ethic than rely on legal protection alone, which reflects how Batangas City Shopee users' concern about buying is dependent both on the perceived usefulness of the application and the knowledge that their personal information would be safe.

As such, from the international and local perspectives, privacy concerns lessen the consumers' purchase intention, whereas trust increases. Together, these two factors produce cumulative consumer trust, which is important for the continued development of e-commerce. How these privacy and trust issues affect the purchase intention provides a solid basis for the analysis of the behavior of Shopee users in Batangas City. The study intends to provide a significant contribution to new knowledge of local consumer product choice in an ever-digital marketplace using the Trust and Privacy Concern Model.

While prior studies have examined trust and privacy in general e-commerce contexts, few have analyzed platform specific antecedents within Shopee, particularly in mid-sized Philippine urban centers where digital literacy and platform familiarity vary. This study addresses that gap by applying the Trust and Privacy Concerns Model to Shopee users in Batangas City, integrating localized empirical evidence with SEM analysis. In doing so, it contributes to applied information systems research by clarifying how functional trust mechanisms and privacy antecedents jointly shape purchase intention in emerging digital markets.

1.2. Objectives of the study

The study aims to assess the effects of consumer trust and privacy concerns on purchase intention. Specifically, it sought to attain the following objectives:
To describe the profile of the respondents in terms of age, sex, highest educational attainment and socio-economic status.
To describe the purchase intention of online consumers.
To describe the following in the context of Shopee as an online platform; information quality, security concerns, ease of use, perceived usefulness, privacy/security policy, assurance seal, third party certification, consumer trust, and privacy concern.
To develop the Structural Equation Model explaining the path towards purchase intention among Shopee users.
To determine if there is a significant difference in the assessment of respondents towards consumer purchase intention when grouped according to profile variables.

1.3. Hypotheses of the study

The study tested the following hypotheses:
Ho_1: Consumer trust does not significantly mediate the influence of information quality to purchase intention.
Ho_2: Consumer trust does not significantly mediate the influence of security concerns to purchase intention.
Ho_3: Consumer trust does not significantly mediate the influence of ease of use to purchase intention.
Ho_4: Consumer trust does not significantly mediate the influence of perceived usefulness to purchase intention.
Ho_5: Privacy concern does not significantly mediate the influence of privacy/security policy to purchase intention.
Ho_6: Privacy concern does not significantly mediate the influence of assurance seal to purchase intention.
Ho_7: Privacy concern does not significantly mediate the influence of third-party certification to purchase intention.
Ho_8: There is no significant difference in the assessment of respondents towards consumer purchase intention when grouped according to profile variables.

2. Methodology

In today's digital marketplace, online shopping platforms such as Shopee have transformed the way consumers search, evaluate, and purchase products. With this growing convenience comes increasing concern about online trust and privacy, which play a crucial role in shaping consumers' willingness to buy, especially from online shopping platforms. Recognizing this, the study sought to examine the purchase intention of Shopee users in Batangas City through the lens of the trust and privacy concern model. By identifying how these factors influence consumers' purchasing behaviors, the study provides insights that can help e-commerce platforms and sellers build stronger, more secure relationships with their customers.
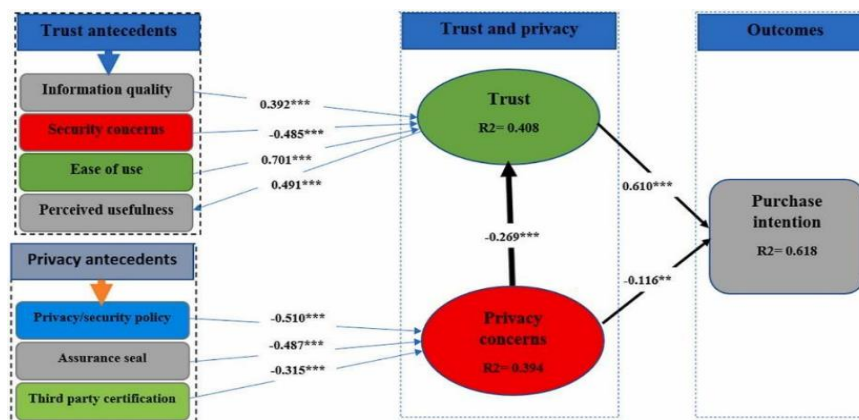

Fig. 1: Trust and Privacy Concerns Model by Alzaidi and Agag 2022.

This study employed a descriptive–correlational research design to determine and explain the purchase intention among Shopee users in Batangas City using the trust and privacy concern model. The descriptive method was used to obtain factual and systematic information about the respondents' demographic profiles and perceptions toward trust and privacy antecedents, while the quantitative approach allowed the researchers to analyze the relationships among these variables using statistical tools. This design was deemed appropriate since the study sought to describe existing conditions, quantify perceptions, and test relationships without manipulating any variable, ensuring objectivity and replicability of results.
The population of the study consisted of Shopee users residing in Batangas City who were at least 18 years old. To ensure fair representation within the scope of the study, the researchers employed a stratified proportional random sampling technique, concentrating on the urban and urbanizing barangays of Batangas City. This focus was based on the practical observation that online shopping activity tends to be more prevalent in areas with stronger internet infrastructure, higher digital literacy, and greater access to e-commerce platforms—characteristics more commonly found in urban settings. Rural barangays were excluded due to limited connectivity and lower engagement in digital commerce, which would have introduced variance unrelated to the study's core objective of analyzing online consumer behavior. This delimitation allowed for a more targeted and contextually relevant analysis aligned with the realities of digital adoption in Batangas City. Because the population is unknown, the characteristics of the respondents could not be predetermined; therefore, the sample size was computed through G*Power using statistical parameters rather than population-based formulas. In this case, the analysis used the F-test for linear multiple regression with ten predictors, assuming a medium effect size of 0.15, a significance level of 0.05, and a high statistical power of 0.95. These inputs allowed G-Power to calculate the non-centrality parameter, critical F-value, and required degrees of freedom, ultimately producing a recommended minimum sample size of 172 respondents.

The main data-gathering tool used in this study was a structured survey questionnaire developed by the researchers based on the trust and privacy concern model. The questionnaire consisted of two parts: the first part gathered respondents' demographic profile, such as age, sex, educational attainment, and socio-economic status; the second part measured the trust antecedents (information quality, security concerns, ease of use, and perceived usefulness), privacy antecedents (privacy/security policy, assurance seal, and third-party certification) and purchase intention. A five-point Likert scale ranging from Very Low (1) to Very High (5) was employed to measure perceptual statements, with intermediate points labeled Low (2), Average (3), and High (4). To ensure validity, the instrument was reviewed by a research adviser, after which necessary revisions were made based on the recommendations. A pilot test involving 30 Shopee users in Lipa City was conducted to assess the reliability of the research instrument. The computed Cronbach's Alpha values for each construct demonstrated high internal consistency, with all values exceeding the 0.80 threshold. Specifically, the reliability coefficients were as follows: Information Quality (0.944), Security Concerns (0.947), Ease of Use (0.950), Perceived Usefulness (0.966), Privacy/Security Policy (0.958), Assurance Seal (0.969), Third-Party Certification (0.967), Consumer Trust (0.979), Privacy Concerns (0.972), and Purchase Intention (0.960). These results confirm the instrument's strong internal reliability across all measured variables.

Prior to data gathering, formal approval to conduct the survey was secured from the research adviser. Each researcher was then assigned to specific barangays and reported to the respective barangay halls to begin data collection. To ensure systematic and unbiased selection of respondents, a randomized sampling procedure was implemented. Upon arrival, each researcher generated two random numbers using dice rolls: the first determined the starting point in the main route of the barangay (e.g., the 10th house or establishment), while the second determined the sampling interval (e.g., every 12th qualified respondent). This procedure continued until the required number of respondents per barangay was obtained. Before participating, individuals were screened to confirm that they met the inclusion criteria—at least 18 years old and a resident of Batangas City. The purpose of the study was explained to all participants, and confidentiality was assured. Questionnaires were personally distributed and collected by the researchers to maintain a high response rate and ensure accuracy of responses.

After data gathering, responses were encoded and analyzed using JAMOVI statistical software. Various statistical techniques were employed according to the statement of the problems. Frequency and percentage were used to describe respondents' profile variables such as age, educational attainment, and socio-economic status. Descriptive statistics, including mean and standard deviation, were used to describe purchase intention and the antecedents of consumer trust and privacy concerns. Inferential analyses such as the independent sample t-test and Mann–Whitney U-test were used to test differences in purchase intention based on sex, while one-way ANOVA and Kruskal–Wallis tests were used for age, educational attainment, and socio-economic status.

Throughout the conduct of the study, the researchers adhered to ethical standards in line with the policies of Batangas State University. Informed consent was obtained from all participants before their participation, and they were informed that their involvement was voluntary and that they could withdraw at any time without penalty. All responses were treated with strict confidentiality and used solely for academic purposes. No personally identifiable information was collected, and completed questionnaires were securely stored and later disposed of properly after data encoding. These measures ensured that the rights, dignity, and privacy of all respondents were upheld throughout the research process.

3. Results

Table 1: Distribution of Respondents in Terms of Age

Age	Frequency	Percent
18-24 years old	70	40.70%
25-34 years old	61	35.50%
35-44 years old	33	19.20%
45-54 years old	5	2.90%
55-64 years old	3	1.70%
Total	172	100%

Based on the data above, the age distribution of the 172 respondents is predominantly young adults, with the highest representation from the 18–24 age group (40.70%), followed by 25–34 years old (35.50%), and 35–44 years old (19.20%). The lowest representation came from the 55–64 age group (1.70%). These findings suggest that Shopee's user base in the area is largely composed of digital natives, who may be more familiar with online shopping platforms but also more discerning about trust and privacy features.

Table 2: Distribution of Respondents in Terms of Sex

Sex	Frequency	Percent
Male	59	34.30%
Female	113	65.70%
Total	172	100%

In terms of sex of the 172 respondents, the majority were female (65.70%), while male respondents accounted for 34.30%. This gender distribution indicates that women are more active Shopee users in Batangas City, which may influence platform design, marketing strategies, and trust-building mechanisms.

Table 3: Distribution of Respondents in Terms of Highest Educational Attainment

Highest Educational Attainment	Frequency	Percent
Elementary Undergraduate	1	0.60%
Elementary Graduate	4	2.30%
Junior High School Undergraduate	7	4.10%
Junior High School Graduate	19	11.00%
Senior High School Undergraduate	1	0.60%
Senior High School Graduate	10	5.80%
Post Secondary Graduate	16	9.30%
College Undergraduate	56	32.60%
College Graduate	58	33.70%
Total	172	100%

As presented on the data above pertaining to the educational attainment of the respondents, the top three groups were College Graduates (33.70%), College Undergraduates (32.60%), and Junior High School Graduates (11.00%). The lowest representation was from Elementary Undergraduates (0.60%). This suggests that most users are relatively well-educated, which may correlate with higher expectations for platform transparency, data protection, and seller accountability.

Table 4: Distribution of Respondents in Terms of Socio-Economic Status

Socio-economic Status	Frequency	Percent
below ₱10,957 monthly income	54	31.40%
₱10,957 – ₱21,914 monthly income	70	40.70%
₱21,914 – ₱43,828 monthly income	34	19.80%
₱43,828 – ₱76,669 monthly income	12	7.00%
₱76,669 – ₱131,484 monthly income	1	0.60%
₱219,140 and above monthly income	1	0.60%
Total	172	100%

For socio-economic status, the most represented income brackets were ₱10,957–₱21,914 (40.70%), below ₱10,957 (31.40%), and ₱21,914–₱43,828 (19.80%). The least represented were those earning ₱76,669 and above (0.60%) and ₱219,140 and above (0.60%). These figures indicate that Shopee's core users in Batangas City are primarily from low- to middle-income households, highlighting the importance of affordability, perceived value, and trust in product authenticity.

Table 5: Information Quality of Shopee Users

Information Quality	Mean	SD	Interpretation
1. Data Collection	4.00	0.75	High
2. Policy Access	3.94	0.77	High
3. Data Usage	3.88	0.86	High
4. User Rights	3.83	0.90	High
5. Data Types	3.91	0.83	High
6. Data Handling	3.92	0.87	High
7. Easy Disclosure	3.84	0.78	High
8. Regular Updates	3.83	0.85	High
9. Well-Informed	3.72	0.92	High
10. Privacy Quality	3.90	0.79	High
Overall	3.88	0.64	High

As presented in Table 5, the overall weighted mean of 3.88, interpreted as high, indicates that users generally believe Shopee provides sufficient and reliable information about how their personal data is managed. The highest-rated indicator suggests that users clearly understand how their personal data is collected (4.00). This is closely followed by the transparency of Shoppe's privacy policy (3.94) and how they handle users collected data (3.92). However, the lowest-rated indicator implies that some users may still feel unsure about informing them with third party data sharing (3.72).

Table 6: Security Concerns of Shopee Users

Security Concerns	Mean	SD	Interpretation
1. Secure Storage	3.83	0.81	High
2. Safe Login	3.89	0.79	High
3. Access Control	3.72	0.84	High
4. Breach Prevention	3.71	0.80	High
5. Payment Safety	3.82	0.78	High
6. Encryption Assurance	3.83	0.78	High
7. Threat Monitoring	3.75	0.83	High
8. Privacy Confidence	3.76	0.81	High
9. Legal Compliance	3.87	0.79	High
10. Data Trust	3.76	0.82	High
Overall	3.79	0.61	High

As presented in Table 6, the overall weighted mean of 3.79 demonstrates a high level of users' concern about security of their personal data collected by Shopee. The highest-rated indicator shows that users prioritize secure login and authentication processes (3.89). This is followed by expectations for compliance to data protection regulations (3.87), then the value of strong protection of stored data and encryption assurance (3.83). The lowest-rated indicator, though still high, shows users' persistent worry about potential data breaches (3.71).

Table 7: Ease of Use of Shopee Users

Ease of Use	Mean	SD	Interpretation
1. Privacy Access	3.88	0.79	High
2. Data Update	3.84	0.79	High
3. Clear Options	3.79	0.80	High
4. Marketing Control	3.80	0.82	High
5. User-Friendly	3.85	0.73	High
6. Access Restriction	3.80	0.79	High
7. Visibility Control	3.92	0.79	High
8. Consent Management	3.90	0.80	High
9. Easy Navigation	3.83	0.77	High
10. Easy Management	3.78	0.86	High
Overall	3.84	0.6	High

Table 7 demonstrates that the overall weighted mean for ease of use scored 3.84, indicating that users find Shopee's privacy and security features generally accessible and manageable. The highest-rated indicator, visibility control (3.92), suggests that users value the ability to manage who can see their personal information. This is followed by consent management (3.90), reflecting users' appreciation for clear

mechanisms that allow them to grant or withdraw permission for data use, and privacy access (3.88), which shows that users find it easy to locate and review privacy-related settings. The lowest-rated item, though still interpreted as high, was easy management (3.78), implying that while users can navigate and adjust privacy settings, some may still experience minor challenges in managing them efficiently across different platform features.

Table 8: Perceived Usefulness of Shopee Users

Perceived Usefulness	Mean	SD	Interpretation
1. Secure Shopping	3.83	0.76	High
2. Useful Disclosure	3.91	0.78	High
3. Custom Sharing	3.88	0.78	High
4. Trust Enhancement	3.83	0.80	High
5. Safety Tools	3.84	0.73	High
6. Helpful Notifications	3.92	0.76	High
7. Confidence Boost	3.94	0.81	High
8. Consumer Empowerment	3.85	0.80	High
9. Platform Trust	3.85	0.79	High
10. Information Protection	3.92	0.79	High
Overall	3.88	0.61	High

As shown above, the overall weighted mean for perceived usefulness scored 3.88, demonstrating a high level of user appreciation for Shopee's privacy and security features. The highest-rated indicator, confidence boost (3.94), shows that users feel more secure and assured when transacting on the platform. This is followed by helpful notifications (3.92), reflecting the value users place on timely alerts, and information protection (3.92), which highlights their recognition of Shopee's efforts to safeguard personal data. The lowest-rated indicators, though still high, were secure shopping (3.83) and trust enhancement (3.83), suggesting that while users acknowledge these features, they may still expect more visible or proactive trust-building mechanisms.

Table 9: Privacy/Security Policy of Shopee Users

Privacy/Security Policy	Mean	SD	Interpretation
1. Policy Awareness	3.92	0.78	High
2. Policy Clarity	3.79	0.78	High
3. Policy Compliance	3.75	0.81	High
4. Data Disclosure	3.80	0.79	High
5. Retention Purpose	3.86	0.80	High
6. Legal Compliance	3.85	0.74	High
7. Privacy Options	3.92	0.78	High
8. Breach Notification	3.85	0.80	High
9. Policy Influence	3.88	0.80	High
10. Protection Assurance	3.80	0.74	High
Overall	3.84	0.59	High

As presented above, the overall weighted mean for privacy and security policy scored 3.84, indicating that users generally perceive Shopee's privacy practices as clear and reliable. The highest-rated indicators, policy awareness (3.92) and privacy options (3.92), show that users are informed about Shopee's privacy policies and appreciate having control over their personal data. This is followed by policy influence (3.88), reflecting the positive impact of these policies on user trust. The lowest-rated indicator, though still high, was legal compliance (3.75), which may suggest some uncertainty about whether Shopee consistently adheres to its stated privacy commitments.

Table 10: Assurance Seal of Shopee Users

Assurance Seal	Mean	SD	Interpretation
1. Trust Badges	3.86	0.73	High
2. Confidence Boost	3.84	0.75	High
3. Security Standards	3.86	0.74	High
4. Seller Trust	3.89	0.76	High
5. Reliability Check	3.90	0.75	High
6. Purchase Influence	3.85	0.83	High
7. Safety Commitment	3.86	0.80	High
8. Fraud Reduction	3.92	0.77	High
9. Secure Checkout	3.94	0.74	High
10. Platform Credibility	3.94	0.73	High
Overall	3.88	0.56	High

Based on the data presented in Table 10, the overall weighted mean for assurance seal scored 3.88, demonstrating strong user confidence in Shopee's trust badges and platform credibility. The highest-rated indicators, secure checkout (3.94) and platform credibility (3.94), show that users rely on visible trust signals during transactions. This is followed by fraud reduction (3.92), reflecting users' belief that assurance seals help minimize fraudulent activity. The lowest-rated indicator, though still high, was purchase influence (3.85), indicating that while assurance seals contribute to trust, they may not always directly influence users' buying decisions.

Table 11: Third-Party Certification of Shopee Users

Third-Party Certification	Mean	SD	Interpretation
1. Certification Awareness	3.77	0.76	High
2. Trust Boost	3.80	0.74	High
3. Audit Assurance	3.88	0.70	High
4. Credibility Gain	3.87	0.69	High
5. External Evaluation	3.86	0.75	High
6. Responsible Handling	3.83	0.78	High
7. Shopping Choice	3.85	0.78	High
8. Ethical Commitment	3.91	0.72	High
9. Safety Assurance	3.85	0.69	High

10. Confidence Strength	3.88	0.75	High
Overall	3.85	0.56	High

In Table 11, the overall weighted mean for third-party certification scored (3.85), indicating a high level of user trust in external evaluations and ethical data handling. The highest-rated indicator, ethical commitment (3.91), shows that users value platforms that demonstrate responsible data practices. This is followed by audit assurance (3.88) and confidence strength (3.88), reflecting the importance of third-party validation in building user trust. The lowest-rated indicator, though still high, was certification awareness (3.77), which may reflect limited user familiarity with third-party certifications or uncertainty about their role in trust-building.

Table 12: Consumer Trust of Shopee Users

Consumer Trust	Mean	SD	Interpretation
1. Ethical Handling	3.79	0.80	High
2. Privacy Measures	3.80	0.74	High
3. No Misuse	3.77	0.80	High
4. Law Compliance	3.84	0.78	High
5. Transparency	3.77	0.82	High
6. Breach Notification	3.83	0.80	High
7. Limited Collection	3.78	0.78	High
8. Preference Respect	3.84	0.79	High
9. Safe Sharing	3.84	0.74	High
10. Data Safeguard	3.78	0.75	High
Overall	3.8	0.59	High

Based on the data above, the overall weighted mean for Consumer Trust reached 3.80, indicating a high level of trust among platform users. The highest-rated indicators were users' trust in the platform's legal compliance (3.84), respect for user preferences (3.84), and confidence in the safety of information sharing (3.84). These findings suggest that users strongly value platforms that adhere to regulatory standards, honor user autonomy, and maintain secure data exchange. The lowest-rated item, though still interpreted as "High," was the confidence in safeguards against data misuse (3.77). This slightly lower score may reflect residual concerns regarding unauthorized access or commercial exploitation of personal data.

Table 13: Privacy Concerns of Shopee Users

Privacy Concerns	Mean	SD	Interpretation
1. Excess Collection	3.81	0.83	High
2. Unauthorized Sharing	3.78	0.88	High
3. Storage Concern	3.73	0.85	High
4. Unknown Usage	3.72	0.90	High
5. Sensitive Hesitation	3.74	0.87	High
6. Compliance Doubt	3.83	0.83	High
7. Breach Worry	3.84	0.84	High
8. Transparency Need	3.88	0.82	High
9. Tracking Concern	3.83	0.85	High
10. Privacy Risk	3.78	0.82	High
Overall	3.79	0.65	High

As presented in Table 13, the overall weighted mean reached 3.79, indicating a high level of privacy concerns among Shopee users. The strongest concern reported is the transparency needed in data handling practices (3.88). This is followed by user's worry that Shopee may not notify the respondents in case of a data breach (3.84), then the doubt or unsureness whether Shopee complies with national and international data protection laws as well as the concern that the respondents' online shopping behavior is being tracked without full understanding (3.83). The lowest indicator is the concern regarding unknown usage (3.72).

Table 14: Purchase Intention of Shopee Users

Purchase Intention	Mean	SD	Interpretation
1. Future Purchase	4.02	0.75	High
2. First Choice	3.90	0.73	High
3. Increase in Purchase Frequency	3.83	0.75	High
4. Recommendation	3.88	0.76	High
5. High-Value Confidence	3.88	0.72	High
6. Category Exploration	3.87	0.71	High
7. Promo Purchase	3.88	0.79	High
8. Repeat Trust	3.85	0.78	High
9. Platform Preference	3.89	0.78	High
10. Shopping Reliance	3.85	0.76	High
Overall	3.88	0.55	High

Table 14 shows an overall weighted mean of 3.88, verbally interpreted as High, which still indicates a strong purchase intention of Shopee users in the platform. Future purchase obtained the highest mean (4.02). This is followed by the item indicating Shopee as user's first choice (3.90), then followed by platform preference which signifies that users preferred Shopee over other online platforms (3.89). The lowest mean is obtained by increase in purchase frequency (3.83).

Table 15: Respondents Profile on Purchase Intention

Profiles	p-value	Decision on H$_o$	Interpretation
Age	0.803	Failed to Reject H$_o$	Not Significant
Sex	0.968	Failed to Reject H$_o$	Not Significant
Highest Educational Attainment	0.027	Reject H$_o$	Significant
Socio-Economic Status	0.372	Failed to Reject H$_o$	Not Significant

Legend: * Significant; if $p < 0.05$, reject the hypothesis.

The data reflected in table 15 offers valuable insights into how profile variables influence the purchase intention of consumers. This was tested using appropriate statistical tools, ANOVA was applied for the variables age, highest educational attainment and socio-economic status, while an independent sample t-test was used for the variable sex. The findings revealed that age ($p = 0.803$) and socio-economic status ($p = 0.372$) do not show significant differences in the consumers' purchase intention, as their p-values exceeded the p-value 0.05 level of significance. Similarly, the independent sample t-test for sex ($p = 0.968$) indicated that male and female respondents do not differ significantly in their assessment, leading to a failure to reject the null hypothesis. However, a significant difference was observed when respondents were grouped according to their highest educational attainment ($p = 0.027$), as the p-value was lower than the 0.05 significance level.

Table 16: Structural Equation Model Explaining Trust and Privacy Concerns as Antecedents of Purchase Intention

Effect	Estimate	SE	β	z	p	Decision to H$_o$	Interpretation
Indirect							
IQ ⇒ CT ⇒ PI	0.013	0.0318	0.01527	0.4083	0.683	Failed to Reject	Not Significant
SC⇒ CT ⇒ PI	0.17956	0.055	0.19916	3.2657	0.001	Reject	Significant
EU ⇒ CT ⇒ PI	0.08811	0.0472	0.09687	1.8668	0.062	Failed to Reject	Not Significant
PU ⇒ CT ⇒ PI	0.13843	0.0499	0.15284	2.7732	0.006	Reject	Significant
PSP ⇒ PC ⇒ PI	0.017	0.0164	0.01814	1.0352	0.301	Failed to Reject	Not Significant
AS ⇒ PC ⇒ PI	-0.00965	0.0132	-0.00989	-0.7287	0.466	Failed to Reject	Not Significant
TPC ⇒ PC ⇒ PI	0.03577	0.0252	0.03635	1.4178	0.156	Failed to Reject	Not Significant
Component							
IQ ⇒ CT	0.02622	0.064	0.02859	0.4095	0.682	Failed to Reject	Not Significant
CT ⇒ PI	0.49579	0.094	0.53408	5.2742	< .001	Reject	Significant
SC ⇒ CT	0.36217	0.0871	0.37291	4.1588	< .001	Reject	Significant
EU ⇒ CT	0.17772	0.089	0.18139	1.9961	0.046	Reject	Significant
PU ⇒ CT	0.27921	0.0856	0.28618	3.2603	0.001	Reject	Significant
PSP ⇒ PC	0.19409	0.1416	0.17481	1.3707	0.17	Failed to Reject	Not Significant
PC ⇒ PI	0.08758	0.0555	0.10379	1.5793	0.114	Failed to Reject	Not Significant
AS ⇒ PC	-0.11013	0.1341	-0.09526	-0.8213	0.411	Failed to Reject	Not Significant
TPC ⇒ PC	0.40845	0.1269	0.35028	3.2185	0.001	Reject	Significant
Direct							
IQ ⇒ PI	0.16609	0.0789	0.1951	2.1046	0.035	Reject	Significant
SC ⇒ PI	-0.18531	0.1163	-0.20554	-1.594	0.111	Failed to Reject	Not Significant
EU ⇒ PI	-0.02389	0.1177	-0.02627	-0.2029	0.839	Failed to Reject	Not Significant
PU ⇒ PI	-0.05374	0.124	-0.05933	-0.4332	0.665	Failed to Reject	Not Significant
PSP ⇒ PI	0.01017	0.1262	0.01086	0.0806	0.936	Failed to Reject	Not Significant
AS ⇒ PI	-0.00633	0.1011	-0.00649	-0.0626	0.95	Failed to Reject	Not Significant
TPC ⇒ PI	0.18436	0.1052	0.18736	1.7528	0.08	Failed to Reject	Not Significant
Total							

The SEM results reveal a nuanced understanding of how various platform features influence consumer trust, privacy concern, and ultimately purchase intention among Shopee users. Trust emerged as the most significant direct predictor of purchase intention ($β = 0.534$, $p < .001$), confirming that users who perceive the platform as trustworthy are substantially more likely to engage in online purchases. Among the antecedents of trust, security concerns, ease of use, and perceived usefulness all showed significant positive effects. Specifically, security concerns had the strongest impact on trust ($β = 0.372$, $p < .001$), followed by perceived usefulness ($β = 0.286$, $p = .001$) and ease of use ($β = 0.181$, $p = .046$). These findings suggest that users place high value on secure systems, intuitive interfaces, and functional privacy features when forming trust in e-commerce platforms. In terms of indirect effects, both security concerns and perceived usefulness significantly influenced purchase intention through trust (SC ⇒ CT ⇒ PI: $β = 0.199$, $p = .001$; PU ⇒ CT ⇒ PI: $β = 0.153$, $p = .006$), reinforcing the mediating role of trust. However, the indirect effects of information quality, ease of use, privacy/security policy, assurance seal, and third-party certification were not statistically significant, indicating that these variables do not substantially affect purchase intention via trust or privacy concern. Notably, information quality had a significant direct effect on purchase intention ($β = 0.195$, $p = .035$), suggesting that users rely on clear, accurate, and actionable information when making purchasing decisions, even if it does not strongly build trust. Privacy concern, while conceptually important, did not significantly predict purchase intention ($β = 0.104$, $p = .114$), nor did its mediating paths yield significant results. Although third-party certification significantly increased privacy concern ($β = 0.350$, $p = .001$), this concern did not translate into reduced purchase intention. Similarly, privacy/security policy and assurance seal did not significantly affect privacy concern or purchase intention, either directly or indirectly. These findings imply that while users may notice privacy-related features, they do not necessarily act on these concerns when deciding to purchase—especially if trust and information quality are already established. Direct effects from security concerns, ease of use, perceived usefulness, privacy/security policy, assurance seal and third-party certification to purchase intention were all non-significant, further emphasizing that their influence is primarily channeled through trust rather than direct persuasion. The only exception was information quality, which had both a significant direct effect and a non-significant mediated path, suggesting that content clarity and relevance are independently persuasive in driving consumer behavior. Overall, the SEM results underscore that trust is the central mechanism through which platform features influence purchase intention. Security, usability, and usefulness are key trust-builders, while symbolic privacy cues like assurance seals and certifications have limited impact unless paired with operational transparency. Privacy concern, although elevated by third-party certification, does not significantly deter purchasing behavior. These findings suggest that Shopee users prioritize functional trust signals and information quality over symbolic assurances, reflecting a shift toward content-driven credibility in digital commerce.
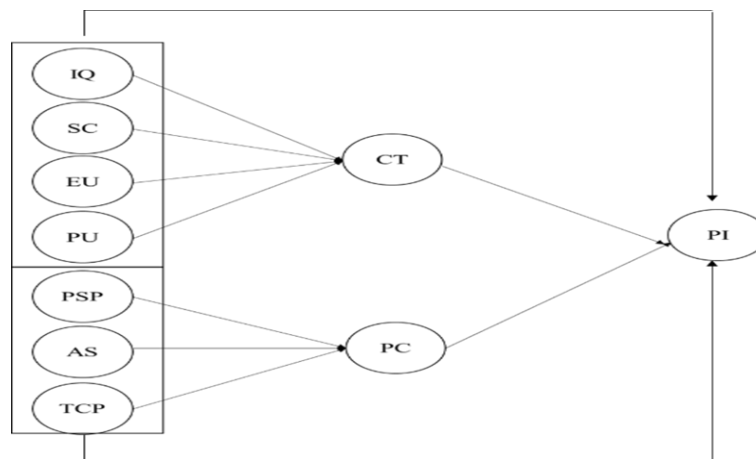
Fig. 2: Structural Equation Model Diagram Explaining Trust and Privacy Concerns as Antecedents of Purchase Intention.

The structural equation modeling (SEM) results demonstrate that Consumer Trust (CT) is the most influential factor driving Purchase Intention (PI) in the e-commerce context. Consumer Trust (CT) exerts a strong direct effect on Purchase Intention (PI) and also mediates several significant indirect pathways. Specifically, Security Concerns (SC) and Perceived Usefulness (PU) significantly enhance Consumer Trust (CT), which in turn increases Purchase Intention (PI). These findings suggest that users who feel socially connected to the platform or perceive it as useful are more likely to trust it, and this trust translates into a stronger intention to purchase. Ease of Use (EU) also contributes positively to Consumer Trust (CT), although its indirect effect on Purchase Intention (PI) is not statistically significant. Interestingly, Information Quality (IQ) does not significantly influence Consumer Trust (CT) but has a direct positive effect on PI, indicating that users may act on perceived quality independently of trust. In contrast, Privacy Concern (PC) and its antecedents, Privacy/Security Policy (PSP), Assurance Seal (AS), and Third-Party Certification (TPC), do not significantly affect Purchase Intention (PI), either directly or through mediation. While Third Party Certification (TPC)significantly improves Privacy Concern (PC), this does not lead to increased purchase intention, suggesting that control-related features may be valued but are not decisive in shaping consumer behavior. Overall, the results emphasize that trust-building mechanisms, particularly those rooted in security concerns and perceived usefulness, are more effective in driving purchase intention than control-oriented features. These insights are critical for platform designers, marketers, and policymakers aiming to enhance consumer engagement and trust in digital commerce environments.

4. Discussions

The findings confirm that trust is the most significant determinant of purchase intention among Shopee users in Batangas City, while privacy concerns exert a weaker and non-significant influence. This result is consistent with prior studies emphasizing the centrality of trust in e-commerce transactions (Alzaidi & Agag, 2022; Bahari et al., 2024; Lăzăroiu et al., 2020; Wang et al., 2022) [2] [4] [19] [30]. Trust was strongly predicted by security concerns, ease of use, and perceived usefulness, echoing Kim (2020) who noted that usability and protective measures jointly enhance consumer confidence [18]. In contrast, third party certification heightened privacy concerns, a finding that resonates with Mondal (2024), Gong et al. (2022), and Li et al. (2025), who observed that symbolic privacy cues may amplify consumer anxiety rather than reduce it [13] [21].

The mediating role of trust further reinforces its importance in bridging platform features and consumer purchase intention. This supports Handoyo et al. (2024), who concluded that reductions in perceived privacy risk increase trust, thereby enhancing purchase intention [14]. Our results extend this by showing that even when privacy concerns persist, trust can compensate and sustain consumer willingness to purchase. This aligns with Bui and Le (2022), who found that ethical and transparent data management practices strengthen trust and encourage disclosure of personal information [7]. Similarly, Ferrer (2024) demonstrated that transparent privacy practices enhance trust among Filipino consumers, though heightened privacy anxiety may still negatively affect purchase intention [10].

Local studies highlight the contextual relevance of these findings. Winanda et al. (2024) reported that trust in Shopee users during promotional events outweighed marketing influences, while Bascuguin (2024) emphasized that Filipino consumers' trust is shaped by prior experiences with secure payment systems and dispute resolution [6] [31]. Secretaria et al. (2021) noted that trust became crucial during the COVID 19 pandemic, when consumers relied heavily on online platforms. Decatoria Condino and Caballero (2025) observed that familiarity with digital features reinforced purchase intention, while Ong et al. (2025) highlighted the role of transparency and reliability in dropshipping transactions [8] [22] [26]. Collectively, these Philippine studies confirm that trust is both experiential and functional, and once established, it can be easily damaged by poor service quality or privacy breaches.

Global literature also supports these conclusions. Fortes et al. (2017) and Strzelecki & Rizun (2022) warned that privacy breaches severely damage trust and long-term purchase intention [11] [29]. Quintus et al. (2024) added that consumers in emerging markets rely heavily on visible trust signals, though our findings suggest these signals may not always reduce privacy anxiety [23]. Ghali Zinoubi (2020) and Sostar & Ristanovic (2023) emphasized that socio economic status and consumer behavior factors influence willingness to purchase, but our study found no significant differences across demographic profiles, reinforcing the universality of trust as a driver [12] [27].

Policy and industry reports contextualize these findings. The Bangko Sentral ng Pilipinas (2023) highlighted the rapid adoption of digital payments in the Philippines, while the International Trade Administration (2024) noted that legal frameworks such as the Data Privacy Act and Cybercrime Prevention Act have improved public confidence in e-commerce [5] [17]. The ASEAN Secretariat (2022) and Department of Trade and Industry (2025) emphasized the importance of trustmarks and consumer protection guidelines, while RichestPH (2023, 2025) underscored local best practices in building trust online [3] [9] [24] [25]. Statista (2024), documented rising privacy concerns globally and regionally, reinforcing the relevance of our findings that functional trust mechanisms outweigh symbolic cues in shaping purchase intention.

From an applied sciences perspective, these results underscore that trust is not merely a psychological construct but a system level outcome that can be engineered through secure infrastructures, intuitive interfaces, and transparent operations. For platform engineers, this means prioritizing robust authentication protocols, seamless usability, and reliable payment systems. For policymakers, the findings emphasize

that operational transparency and localized digital privacy awareness programs are more effective in sustaining consumer trust than symbolic privacy cues alone. In contexts such as Batangas City, where digital literacy is still developing, these applied mechanisms are critical for sustainable e-commerce adoption.

5. Conclusions

Based on the findings, the following are concluded:

1) The demographic profile of Shopee users in Batangas City reveals a predominantly young, female, and well-educated consumer base. Most respondents were aged 18–34 years, with women comprising nearly two-thirds of the sample. A significant portion had attained college-level education, and the majority belonged to low- to middle-income households. These characteristics suggest that Shopee's core users are digitally literate, price-conscious, and highly engaged with mobile-first platforms. This implies that e-commerce strategies should prioritize affordability, intuitive design, and trust-building features tailored to younger and female consumers. It reflects a broader trend in emerging markets where digital natives and budget-sensitive users dominate online retail spaces.

2) The study confirms that Shopee users exhibit strong purchase intention, with high ratings across indicators such as future purchase likelihood, platform preference, and recommendation behavior. This suggests that Shopee has successfully cultivated consumer loyalty through its platform features. This reinforces the importance of maintaining user trust and offering consistent value, while globally, it aligns with findings that trust and usability are central to sustaining e-commerce engagement.

3) The assessment of Shopee's platform features revealed consistently high ratings across all constructs. Users perceived information quality, security concerns, ease of use, and perceived usefulness as well-implemented, with particular appreciation for visibility control, consent management, and helpful notifications. Privacy/security policies were viewed as clear and reliable, although some users expressed uncertainty about legal compliance. Assurance seals and third-party certifications were recognized as trust-enhancing, but their direct influence on purchase decisions was moderate. Consumer trust was rated high, especially in areas of legal compliance and respect for user preferences, while privacy concerns remained elevated, particularly regarding transparency and breach notification. These findings suggest that while Shopee meets baseline expectations for privacy and security, users still seek clearer communication and stronger safeguards. This calls for enhanced privacy education and visible trust signals; it supports the shift toward user-centric data governance and ethical platform design.

4) The structural equation model developed in this study confirms that consumer trust is the most significant predictor of purchase intention. Security concerns, perceived usefulness, and ease of use significantly contribute to trust, which in turn drives purchasing behavior. Information quality also has a direct effect on purchase intention, independent of trust. However, privacy concerns and its antecedents, such as privacy/security policy, assurance seal, and third-party certification, did not significantly influence purchase intention either directly or indirectly. This suggests that users prioritize functional trust signals and actionable information over symbolic privacy cues. This highlights the need for platforms to focus on operational transparency and user empowerment rather than relying solely on certifications. It reflects a growing consumer preference for platforms that demonstrate ethical behavior through design and communication rather than formal compliance alone.

5) The study found that purchase intention has no significant difference when respondents were grouped according to age, sex, educational attainment, or socio-economic status. This indicates that trust and information quality are universally influential across diverse consumer segments. This suggests that Shopee's trust strategies are broadly effective across demographic groups, while globally, it reinforces the idea that core trust-building mechanisms, such as usability, security, and transparency, are universally applicable in digital commerce. Overall, the study underscores the central role of consumer trust and information quality in shaping purchase intention, and calls for e-commerce platforms to prioritize ethical, user-driven design to meet both local expectations and global standards.

6. Recommendations

1) Online platforms should prioritize functional trust building mechanisms, as consumer trust was identified as the strongest predictor of purchase intention. The platform must continuously strengthen operational trust drivers by enhancing payment security systems through stronger authentication, layered verification such as biometrics and device recognition, and improved fraud detection. Consistent system reliability and uptime, coupled with faster and more transparent dispute resolution mechanisms, will further reinforce consumer confidence. These measures directly support the study's conclusion that security concerns and perceived usefulness significantly increase trust, which in turn drives purchase intention.

2) Online platforms should place greater emphasis on information quality at the point of purchase, given its direct and significant effect on purchase intention. The platform must enforce stricter standards for product descriptions and images, penalize misleading listings, and highlight verified product information more prominently. Automated content verification systems, supported by AI assisted validation and rule-based checks, can ensure accuracy and consistency in product descriptions, seller credentials, and policy disclosures. In addition, online platforms should improve seller accountability by requiring standardized disclosure of product authenticity, clear return and warranty policies, and updated stock and pricing information. These measures will strengthen consumer confidence even in the absence of heightened trust cues.

3) Online platforms should shift from symbolic privacy cues to operational transparency, as assurance seals and third-party certifications were found to heighten privacy concerns without significantly influencing purchase intention. Instead of relying on multiple certifications, the platform should focus on explaining how user data is protected and what happens during a breach. Strengthening breach notification and data transparency practices is also essential. Online platforms should implement clearer and faster breach communication protocols, provide users with visible data activity logs showing timestamps, purposes of access, and third-party involvement, and offer optional reminders about data usage and protection. These practices support ethical platform governance and reinforce trust without discouraging purchases.

4) Regulators such as the Department of Trade and Industry (DTI) and the National Privacy Commission (NPC) should emphasize operational compliance over certification visibility. Platforms should be encouraged to demonstrate actual compliance practices rather than relying solely on trustmarks. Audits should assess system security, usability, and dispute resolution efficiency to ensure consumer protection. Furthermore, government and academic institutions should collaborate to support digital trust literacy programs. Educating consumers on functional trust indicators such as secure payment flows and verified sellers, while raising awareness of practical data protection behaviors, will empower users and promote informed digital participation.

5) Future studies should extend the trust and privacy concern model to other e-commerce platforms such as Lazada, TikTok Shop, and Amazon, and compare urban and rural consumer behavior to test generalizability. Researchers are also encouraged to integrate behavioral and longitudinal approaches, examining actual purchase behavior through clickstream data or transaction logs rather than relying solely on self-reported intention. Longitudinal designs can capture how trust evolves after security incidents or policy changes, while cross cultural comparisons across ASEAN countries can further contextualize findings. Finally, the integration of AI driven trust signals, such as fraud detection algorithms and personalized privacy dashboards, may represent the next frontier in applied digital platform governance.

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