Trust, Perceived Risk, and Delivery Speed as Antecedents of Online Purchase Intentions Among Rural University Students

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ABSTRACT:

The rapid development of e-commerce has transformed the way consumers search for information, evaluate products and services, and make purchasing decisions. Although online shopping provides convenience and broader market access, consumers continue to experience uncertainty associated with transaction security, product quality, privacy, and delivery performance. These concerns may be particularly important for university students in rural areas, where geographical distance, logistics limitations, digital capability, and previous online-shopping experience may shape perceptions of online transactions. This conceptual paper develops an integrated framework examining the influence of trust in online platforms, perceived risk, and delivery speed on online purchase intention among rural university students. The framework is primarily grounded in the Stimulus–Organism–Response (S-O-R) perspective, supported by perceived value theory and the attitudinal logic of the Theory of Planned Behavior. Trust, perceived risk, and delivery speed are conceptualized as external stimuli, while perceived value and attitude represent internal psychological evaluations. Online purchase intention represents the behavioral response. Digital literacy and prior online-shopping experience are proposed as contextual moderators. Based on the synthesis of previous literature, trust and delivery speed are expected to enhance perceived value and favorable attitudes, whereas perceived risk is expected to reduce them. Perceived value and attitude are further expected to positively influence online purchase intention. The proposed framework contributes to the literature by integrating transactional confidence, perceived uncertainty, and logistics performance within a rural university-student context. It also provides practical implications for online platforms, retailers, and logistics providers seeking to strengthen consumers' confidence and purchasing intention in rural markets.

Keywords: Trust, Perceived Risk, Delivery Speed, Perceived Value, Attitude, Online Purchase Intention, Rural University Students, E-Commerce

INTRODUCTION

The rapid growth of digital technology has significantly changed consumer purchasing behavior. Online shopping enables consumers to search for information, compare alternatives, communicate with sellers, and purchase products without physically visiting a retail outlet. University students are among the consumer groups that frequently interact with digital platforms because of their familiarity with smartphones, social media, online payment systems, and e-commerce applications. Nevertheless, convenience does not eliminate uncertainty associated with online transactions. Consumers may still be concerned about whether an online platform is reliable, whether their personal and financial information is secure, whether the product received will correspond with its description, and whether the order will arrive within an acceptable period.

Trust has consistently been identified as an important factor in electronic commerce. Pavlou (2003) integrated trust and perceived risk into an electronic-commerce acceptance model and demonstrated the importance of these constructs in explaining consumers' willingness to transact online. Gefen et al. (2003) similarly established that trust plays an important role in online shopping because consumers must depend on sellers and platforms despite

limited direct interaction. More recent research continues to demonstrate the importance of trust and perceived risk in digital purchasing decisions (Handoyo, 2024; Khan et al., 2024).

Perceived risk is particularly relevant because online purchasing involves uncertainty. Consumers cannot physically examine products before payment and may have concerns about financial loss, privacy, product performance, or delivery problems. A recent systematic review by Phamthi (2024) confirms that perceived risk remains an important research area in explaining online purchase intentions. Malaysian research also indicates that perceived risk and trust remain relevant to online purchase intentions among university students (Khan et al., 2024).

In addition to trust and risk, delivery performance is increasingly important in e-commerce. A consumer may be willing to purchase from an online platform only when the expected delivery period is considered acceptable. Delivery speed can affect convenience, waiting costs, satisfaction, and perceptions of service reliability. Research on logistics service quality demonstrates the importance of fulfilment and delivery performance in online retailing (Do et al., 2023; Uvet et al., 2024).

These issues may become more significant for consumers in rural areas. Rural consumers can experience longer delivery distances, fewer delivery options, limited collection facilities, and differences in digital infrastructure. Recent Malaysian research examining rural consumers in Bekok suggests that delivery, payment, and network-related factors are relevant to online purchasing behavior (Fan & Atan, 2025).

Therefore, this conceptual paper proposes an integrated framework involving Trust in Online Platforms, Perceived Risk, and Delivery Speed as antecedents of Perceived Value and Attitude, which subsequently influence Online Purchase Intention. Digital literacy and prior online-shopping experience are proposed as contextual moderators.

Research Problem And Conceptual Gap

Previous research has extensively examined factors affecting online purchase intention. Trust and perceived risk are among the most frequently investigated variables because consumers must rely on online sellers and platforms while facing uncertainty about transaction outcomes. Pavlou (2003), Gefen et al. (2003), and Kim et al. (2008) established important theoretical foundations for understanding the relationship between trust, risk, and online consumer behavior.

However, much of the literature has examined trust and perceived risk independently or alongside other technology-related variables. Recent meta-analytic evidence confirms the importance of trust, risk, security, and electronic word-of-mouth in e-commerce purchasing decisions (Handoyo, 2024). Phamthi (2024) also identifies perceived risk as an important area for continued investigation in online purchase-intention research.

A second issue concerns logistics. Consumers do not evaluate an online platform solely according to its website or transaction processes. They also evaluate whether the purchased product can be delivered reliably and within an acceptable period. Logistics service quality research demonstrates that delivery performance can affect consumer responses (Do et al., 2023; Uvet et al., 2024).

A further gap exists in relation to rural consumers. Rural consumers may encounter different conditions from urban consumers, particularly regarding delivery coverage, delivery time, connectivity, digital skills, and access to information. Fan and Atan (2025) provide evidence of the importance of online purchasing factors among rural customers in Malaysia.

Therefore, there is a need for a conceptual framework that integrates trust, perceived risk, and delivery speed and explains how these factors influence online purchase intention through internal psychological mechanisms. This study addresses this gap by introducing perceived value and attitude as mediators, while digital literacy and prior online-shopping experience are proposed as moderators.

Theoretical Foundations

Stimulus–Organism–Response Perspective

The Stimulus–Organism–Response (S-O-R) perspective provides the overarching theoretical foundation for this conceptual framework. The S-O-R perspective proposes that external environmental stimuli influence an individual's internal psychological state, which subsequently produces a behavioral response.

In the proposed framework:

- Stimuli: Trust in Online Platforms, Perceived Risk, and Delivery Speed
- Organism: Perceived Value and Attitude
- Response: Online Purchase Intention

Trust, risk, and delivery speed represent external characteristics of the online shopping environment. Consumers interpret these characteristics and develop internal evaluations regarding the value and attractiveness of online shopping. These evaluations subsequently influence their intention to purchase.

Perceived Value Theory

Perceived value is based on consumers' evaluation of the benefits obtained relative to the sacrifices made. Zeithaml (1988) established perceived value as an important component of consumer decision-making. Sweeney and Soutar (2001) subsequently demonstrated the multidimensional nature of consumer perceived value.

In online shopping, consumers may perceive greater value when a platform is trustworthy, transactions are relatively risk-free, and products are delivered promptly. Conversely, high risk may increase perceived sacrifices and reduce overall value.

Therefore, perceived value is proposed as an important mechanism connecting online shopping conditions with purchase intention.

Attitude and Purchase Intention

Attitude refers to an individual's favourable or unfavourable evaluation of a particular behaviour or object. The Theory of Planned Behavior proposes that favourable attitudes contribute to stronger behavioural intentions (Ajzen, 1991).

This conceptual paper does not attempt to apply the complete Theory of Planned Behavior. Instead, the attitude–intention relationship is adopted as supporting theoretical logic. Consumers who develop a favourable evaluation of online shopping are expected to demonstrate stronger purchase intention.

LITERATURE REVIEW

Trust in Online Platforms

Trust refers to the consumer's confidence that an online platform or seller is reliable, competent, honest, and capable of protecting the consumer's interests. Trust is particularly important in online environments because consumers cannot directly observe the seller's behavior. Gefen et al. (2003) demonstrated that trust is an important component of online shopping behavior, while Pavlou (2003) established the relationship between trust, risk, and electronic-commerce acceptance.

More recent studies continue to support the importance of trust. Khan et al. (2024), for example, examined Malaysian private university students and found that trust in online vendors is relevant to online purchase intention. Handoyo (2024) further demonstrated through meta-analytic evidence that trust remains an important

component of digital purchasing decisions. For rural university students, trust may be particularly important because geographical distance can increase dependence on digital information and platform assurances. Accordingly, trust is expected to increase perceived value and generate a more favorable attitude toward online shopping.

Perceived Risk

Perceived risk represents the uncertainty and potential negative consequences consumers associate with online purchases. Several forms of perceived risk may exist:

1. Financial risk

2. Privacy risk

3. Product-performance risk

4. Delivery risk

5. Time risk

Phamthi (2024) identified perceived risk as a continuing research issue in e-commerce purchase intention. Kim et al. (2008) also established the importance of trust and perceived risk in electronic-commerce decision-making. When consumers perceive greater risk, the expected sacrifices associated with online purchasing increase. This can reduce perceived value and result in a less favorable attitude toward online shopping. Therefore, perceived risk is expected to have a negative relationship with perceived value and attitude.

Delivery Speed

Delivery speed refers to the consumer's perception that an online order will arrive within an acceptable or promised period. Delivery speed is particularly relevant because the online purchasing process does not end when payment is made. Consumers must wait for fulfilment and delivery. Do et al. (2023) demonstrate the importance of logistics service quality in e-commerce, while Uvet et al. (2024) highlight the growing importance of e-logistics service quality in B2C e-commerce. Delivery expectations may be especially important in rural areas because geographical distance and delivery infrastructure may influence fulfilment time.

Fast and reliable delivery can reduce waiting costs and increase convenience. Consequently, consumers may perceive greater value and develop a more favorable attitude toward online shopping.

Perceived Value as a Mediator

Perceived value is proposed as an important mediator between the antecedent variables and online purchase intention. Trust can increase perceived value because consumers feel more confident about the transaction. Delivery speed can increase perceived value by reducing waiting time and inconvenience. In contrast, perceived risk can reduce perceived value because consumers perceive greater uncertainty and potential sacrifice.

Recent research has continued to demonstrate the relevance of perceived value in online purchasing. Zeqiria et al. (2023) examined perceived convenience and perceived value in relation to online repurchase intention, while Reaño Gonzáles et al. (2024) examined perceived value, electronic trust, and online purchase intention.

Attitude as a Mediator

Attitude represents the consumer's overall favorable or unfavorable evaluation of online shopping. A consumer who trusts an online platform, perceives low risk, and expects acceptable delivery is likely to develop a positive attitude toward online shopping. Conversely, high risk and concerns about slow delivery may create negative evaluations.

Perceived value may also influence attitude. When consumers believe that online shopping provides meaningful benefits relative to the sacrifices involved, they are likely to develop a favorable evaluation. Therefore, attitude is proposed as a second mechanism between the online-shopping environment and purchase intention.

Digital Literacy

Digital literacy refers to the ability to use digital technologies effectively and critically.

In online shopping, digital literacy can influence a consumer's ability to:

- search for information;
- compare products;
- evaluate reviews;
- identify trustworthy platforms;
- understand payment procedures;
- recognize potential risks; and
- use digital security features.

Cahyono and Rizqi (2024) highlight the relevance of digital literacy to online purchasing intention.

Therefore, digital literacy is proposed as a contextual moderator that may strengthen or weaken the relationships between the antecedent variables and consumers' internal evaluations.

Prior Online-Shopping Experience

Prior online-shopping experience refers to consumers' previous exposure to and participation in online purchasing. Consumers with greater experience may be more familiar with online payment, product reviews, return policies, delivery systems, and platform features. Consequently, they may interpret trust and risk differently from consumers with limited experience.

Amarullah et al. (2022) examined the moderating role of online-shopping experience in relationships involving trust, perceived risk, and purchase intention. Therefore, prior online-shopping experience is proposed as a moderator within the conceptual framework.

Conceptual Framework

The proposed conceptual framework consists of:

Independent Variables

- Trust in Online Platforms
- Perceived Risk
- Delivery Speed

Mediating Variables

- Perceived Value
- Attitude toward Online Shopping

Dependent Variable

- Online Purchase Intention

Moderating Variables

- Digital Literacy
- Prior Online-Shopping Experience

Proposed Relationship

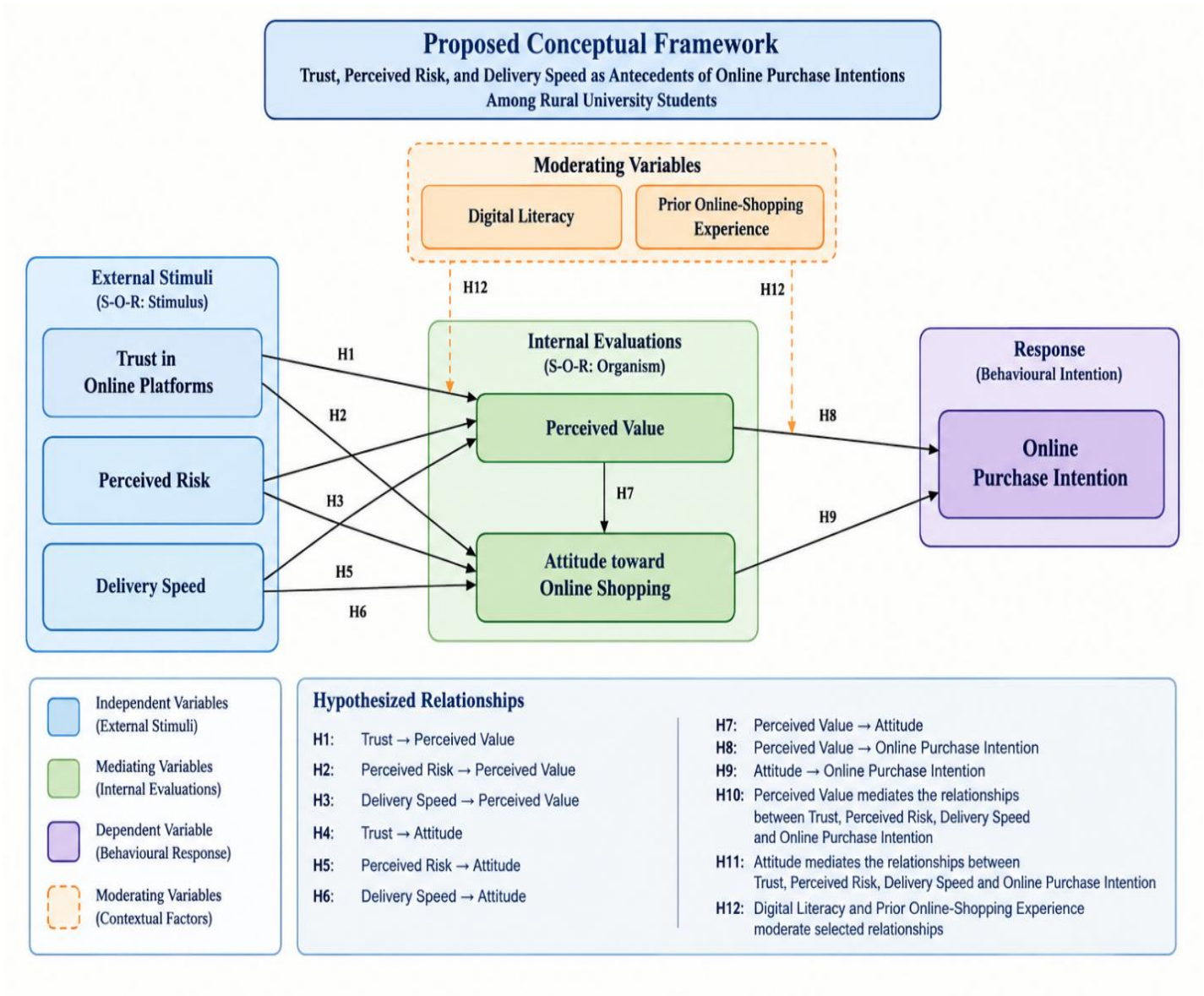
Trust → Perceived Value → Attitude → Online Purchase Intention

Perceived Risk → Perceived Value → Attitude → Online Purchase Intention

Delivery Speed → Perceived Value → Attitude → Online Purchase Intention

In addition, trust, perceived risk, and delivery speed are proposed to have direct relationships with attitude, while perceived value and attitude are proposed to have direct relationships with online purchase intention.

Figure 1:Proposed Conceptual Framework



Hypothesis Development

Trust and Perceived Value

Trust reduces uncertainty and increases consumers' confidence in online transactions. When consumers believe that an online platform is reliable and secure, the expected benefits of online shopping may outweigh perceived sacrifices.

H1: Trust in Online Platforms positively influences Perceived Value.

Perceived Risk and Perceived Value

Higher perceived risk increases uncertainty and potential sacrifice. Consumers who perceive greater financial, privacy, product, or delivery risks are likely to perceive less value in online shopping.

H2: Perceived Risk negatively influences Perceived Value.

Delivery Speed and Perceived Value

Timely delivery reduces waiting time and inconvenience and increases the functional benefits of online shopping.

H3: Delivery Speed positively influences Perceived Value.

Trust and Attitude

Trust in an online platform can increase consumers' confidence and produce a more favourable evaluation of online shopping.

H4: Trust in Online Platforms positively influences Attitude toward Online Shopping.

Perceived Risk and Attitude

High perceived risk may create uncertainty and negative evaluations of online purchasing.

H5: Perceived Risk negatively influences Attitude toward Online Shopping.

Delivery Speed and Attitude

When consumers expect orders to arrive promptly and reliably, they may develop a more positive evaluation of online shopping.

H6: Delivery Speed positively influences Attitude toward Online Shopping.

Perceived Value and Attitude

When consumers perceive that online shopping provides meaningful benefits relative to sacrifices, they are likely to develop a favourable attitude.

H7: Perceived Value positively influences Attitude toward Online Shopping.

Perceived Value and Purchase Intention

Consumers who perceive greater value are more likely to consider online purchasing worthwhile.

H8: Perceived Value positively influences Online Purchase Intention.

Attitude and Purchase Intention

A favourable attitude toward online shopping is expected to increase consumers' willingness to purchase online.

H9: Attitude toward Online Shopping positively influences Online Purchase Intention.

Mediating Role of Perceived Value

Trust and delivery speed are expected to increase perceived benefits, while perceived risk is expected to increase perceived sacrifices. These evaluations may subsequently influence purchase intention through perceived value.

H10: Perceived Value mediates the relationships between Trust in Online Platforms, Perceived Risk, Delivery Speed, and Online Purchase Intention.

Mediating Role of Attitude

The effects of trust, perceived risk, and delivery speed may also be transmitted through consumers' overall attitude toward online shopping.

H11: Attitude toward Online Shopping mediates the relationships between Trust in Online Platforms, Perceived Risk, Delivery Speed, and Online Purchase Intention.

Moderating Roles of Digital Literacy and Prior Experience

Consumers with stronger digital literacy may be better able to evaluate platform information and manage online-shopping risks. Similarly, experienced online shoppers may be more capable of interpreting platform signals and delivery information.

H12: Digital literacy and prior online-shopping experience moderate selected relationships between the antecedent variables and Perceived Value or Attitude.

Conceptual Operationalization

Construct	Possible Dimensions	Conceptual Measurement Focus
Trust in Online Platforms	Reliability, integrity, competence, security	Confidence that the platform is dependable, honest and protects transactions
Perceived Risk	Financial, privacy, product, delivery/time risk	Perceived uncertainty and possible negative consequences
Delivery Speed	Timeliness, promised delivery, waiting time	Perceived ability to deliver within an acceptable period
Perceived Value	Benefits versus sacrifices, functional value, convenience	Overall value received relative to monetary, time and psychological costs
Attitude	Favourability, positive evaluation, usefulness	Overall positive or negative evaluation of online shopping
Online Purchase Intention	Likelihood, willingness, future intention	Likelihood or willingness to purchase online
Digital Literacy	Digital skills, information evaluation, digital safety	Ability to navigate and evaluate digital environments
Prior Online-Shopping Experience	Frequency, recency, accumulated experience	Previous exposure to online purchasing

Proposed Research Approach For Future Empirical Testing

This manuscript is strictly conceptual. No primary data are collected, and no empirical findings are presented.

Future researchers may empirically test the proposed framework using a quantitative research design involving university students in rural areas who have experience with online shopping.

A structured questionnaire may be developed using established measurement scales adapted to the Malaysian context. A pilot study should be conducted before full data collection to evaluate questionnaire clarity, reliability, and content validity.

For empirical testing, Confirmatory Factor Analysis (CFA) may be used to assess the measurement model. Structural Equation Modelling (SEM) or Partial Least Squares Structural Equation Modelling (PLS-SEM) may subsequently be used to examine the hypothesized relationships.

Bootstrapping can be used to examine the indirect effects of perceived value and attitude. Moderation analysis can determine whether digital literacy and prior online-shopping experience influence the strength of selected relationships.

Future studies should report:

- reliability;
- convergent validity;
- discriminant validity;
- effect sizes;
- confidence intervals;
- model-fit indicators where appropriate; and
- predictive assessment criteria.

Theoretical Contributions

This conceptual framework offers several theoretical contributions.

First, it integrates trust, perceived risk, and delivery speed into a single framework. Existing studies often examine these factors independently or focus predominantly on technological or marketing variables.

Second, the framework introduces perceived value and attitude as internal psychological mechanisms. This provides an explanation of how external online-shopping conditions can influence consumers' behavioural intentions.

Third, the framework focuses specifically on rural university students. This context is important because rural consumers may face distinctive delivery, connectivity, information-access, and digital-literacy conditions.

Finally, the framework combines the S-O-R perspective with perceived value theory and the attitude–intention relationship from the Theory of Planned Behavior.

Practical Implications

The proposed framework provides several implications for online platforms and retailers.

First, platforms should strengthen consumer trust through transparent seller information, secure payment procedures, clear return policies, reliable customer support, and credible reviews.

Second, platforms should actively reduce perceived risk by communicating security measures, return procedures, refund policies, product information, and transaction protection.

Third, retailers and logistics providers should improve delivery reliability and speed. Accurate delivery estimates and tracking information may be particularly important for rural customers.

Fourth, e-commerce companies should consider the specific needs of rural consumers, including delivery coverage, collection points, return arrangements, and customer service accessibility.

Finally, platforms can provide simple educational information to improve consumers' digital literacy, particularly for users with limited online-shopping experience.

Limitations And Future Research

The primary limitation of this paper is that it is conceptual and therefore does not provide empirical evidence to validate the proposed relationships.

The framework also focuses on a limited number of variables. Future studies could incorporate other factors such as:

- website quality;
- electronic word-of-mouth;
- price fairness;
- perceived security;
- product quality;
- convenience;
- social influence;
- customer reviews; and
- platform reputation.

Future research should also compare rural and urban university students to determine whether geographical context influences the strength of trust, risk, and delivery-related relationships.

Longitudinal studies could further examine whether repeated online-shopping experiences change consumers' perceptions of trust, risk, value, and attitude over time.

Cross-cultural studies involving different Malaysian states or ASEAN countries could also provide evidence concerning the contextual boundaries of the proposed framework.

CONCLUSION

This conceptual paper proposes that trust in online platforms, perceived risk, and delivery speed are important antecedents of online purchase intention among rural university students.

The framework proposes that these external factors influence consumers' internal evaluations through perceived value and attitude, which subsequently influence online purchase intention. Digital literacy and prior online-shopping experience are further proposed as contextual moderators.

The framework contributes to the online-shopping literature by integrating transactional confidence, perceived uncertainty, and logistics performance within a rural university-student context. Rather than focusing exclusively

on product, price, or website characteristics, the proposed model emphasizes the importance of trust, risk reduction, and delivery performance in shaping consumers' perceptions and intentions.

As a conceptual paper, the framework provides a foundation for future empirical research. Its proposed relationships can be tested using quantitative methods such as CFA and SEM/PLS-SEM. The findings of future empirical studies may help online platforms, retailers, and logistics providers develop strategies that better address the needs of consumers in rural areas.

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