

Trust in Youth Mobile Shopping: A Mini Review

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ABSTRACT

The role of trust in shaping young consumers' adoption and continued use of mobile shopping applications remains a contested issue within existing literature, with prior studies reporting mixed and sometimes inconclusive findings. While numerous scholars emphasize trust as a critical determinant of mobile shopping application usage, purchase intention, and consumer retention, other studies suggest its influence is context-dependent and moderated by factors such as user characteristics. This paper synthesizes and critically reviews extant research on youths' trust in mobile shopping applications to provide understanding of its role in purchasing behavior using mobile apps. Drawing on evidence from diverse national contexts the research highlights that trust can reduce perceived risk, enhance feelings of security, and facilitate favorable attitudes toward mobile shopping, particularly in environments characterized by limited physical interaction. However, trust does not consistently function as a direct predictor of continual usage intentions, as its impact may be mediated or attenuated by variables such as perceived ease of use, perceived usefulness, interface quality, technological anxiety, and social influence. The review further identifies a notable gap in the literature concerning youth-specific trust dynamics in mobile shopping applications, as prior research has predominantly focused on broader e-commerce or mobile commerce contexts. By consolidating fragmented findings, this paper underscores the multifaceted and mediating role of trust in young consumers' mobile shopping behaviors. The paper contributes to theory by clarifying inconsistencies in prior results and offers practical insights for platform developers and online retailers seeking to enhance trust, mitigate perceived risk, and promote sustainable mobile shopping application usage in an increasingly competitive digital marketplace.

Keywords: Mobile application trust factors; User trust in mobile applications; Privacy and security in mobile application; Digital trust; User experience (UX)

INTRODUCTION

The current knowledge corpus on young individuals' trust in mobile shopping applications has demonstrated intricate and ambiguous findings. Multiple academicians underscored the significance of trust in elevating the usage tendency and consumer retention (Ahmed, 2023; Marriott & Williams, 2018; Thakur, 2018), yet certain scholars revealed a less significant influence. Hanif et al. (2021) demonstrated that Pakistani young individuals' trust significantly impacted mobile shopping application usage intentions. Phong et al. (2018) also discovered that trust produced the highest positive influence on Vietnamese customers' mobile shopping application adoption intentions. While other researchers affirmed a similar positive impact (Ahmed, 2023; Chopdar et al., 2018; Khurana & Jain, 2019; Lavuri et al., 2023), the trust did not constantly serve as a significant determinant of youths' mobile shopping application usage intentions and continuous usage owing to the presence of other confounding variables (Bölen & Özen, 2020; Patel et al., 2020). Specifically, mobile

shopping application adoption remains in the infancy phase in several nations or areas. Ing et al. (2018) discovered that only 29% of Malaysian young individuals performed online shopping through mobile applications, which reflected more growth potential. Furthermore, trust has been widely scrutinized in terms of e-commerce and mobile commerce compared to young consumers' trust in mobile shopping applications. Thus, mixed past findings and the existing literature gap require more studies to offer a more holistic and nuanced comprehension of how trust impacts youths' online shopping demeanors. Due to the inconclusive past research, this paper provides a view on the role of trust in shaping youth consumers' online purchasing behavior through mobile applications.

Trust in Mobile Shopping Applications

Previous academicians uncovered that trust significantly and positively influenced mobile shopping application adoption intentions and continuation tendencies (Mishra, 2023; Nguyen & Ha, 2021; Thakur, 2018). Particularly, trust could assist in decreasing usage uncertainties while increasing feelings of security (Huang, 2023). Jin et al. (2020) discovered that trust significantly impacted youths' purchase decisions on traveling products via mobile shopping applications and Mahdzar et al. (2021) highlighted how trust positively contributed to young individuals' online ticketing system adoption. Similarly, other academicians uncovered similar positive impacts on usage intentions when online platforms lack physical interactions (Ariffin & Lim, 2022; Liébana-Cabanillas, Muñoz-Leiva & Sánchez-Fernández, 2015). Trust is developed primarily on consumers' perceptions of online retailers' capacities to fulfill provided promises, such as punctual delivery and high service quality, to prevent uncertainties and risks associated with online transactions. Young individuals also possess limited online shopping experience despite with higher digital literacy, which leads to higher dependence on subjective evaluation of an online retailer's trustworthiness. Young individuals' technological apprehensions and skepticism of online transactional security also significantly influence the tendency to disclose personal information to online retailers due to potential identity theft, data breaches, and unauthorized access to sensitive data. Hence, technological anxiety may arise and lower the inclination to employ mobile shopping applications, which underscores more cautious online shopping demeanors (Liang, Ghosh & Oyeyemic, 2022).

The association between trust and mobile shopping application usage intentions has been widely investigated by past researchers. Certain academicians discovered a significant positive relationship, including in the developing economies (Ahmed, 2023; Jin et al., 2020; Lavuri et al., 2023; Thakur, 2018; Ventre & Kolbe, 2020), while other scholars revealed contradictory or more nuanced results (Mahdzar et al., 2021; Yunus et al., 2022). The findings of the insignificant impact posited that trust influenced online shopping intentions and demeanors based on other contributing factors, including specific demographics, product categories, and market maturity degrees. In addition, Mainardes et al. (2019) instilled higher intricacies in the relationship by emphasizing the adverse influence of low customer trust on online purchase intention across developing countries, particularly Brazil. Bölen and Özen (2020) also demonstrated an insignificant association between trust and continual usage intention among private shopping clubs, which attributed the findings to the influences of the sample type and the mobile shopping context. Simultaneously, Patel et al., (2020) uncovered that mobile shopping application interface quality insignificantly impacted perceived consumer trust or purchase intention, which highlighted the intricate and multifaceted mediating function of trust in terms of mobile shopping application usage and online purchase intentions. Higher social media influences and perceived ease of use (PEOU) could also enhance trust and consumers' tendency to employ the applications, which can aid in resolving adoption challenges while extending the usage of mobile technologies (Sukanto et al., 2024).

Trust plays a significant role in strengthening the correlation between mobile shopping application usage and attitudes towards online shopping (Waheed et al., 2021) while mediating the influences of shopping values on actual demeanors (Nghia et al., 2020). Specifically, user satisfaction with services and performance, PEOU, and perceived usefulness (PU) significantly and positively contribute to trust (Mishra, 2023; Nguyen & Ha, 2021), on top of personalization and aesthetics (Zhang et al., 2021) and interface quality (Patel et al., 2020). Meanwhile, certain academicians demonstrated the indirect impact of trust on young consumers' online shopping intention via attitude formation (Raman, 2019). For instance, positive experiences with mobile shopping applications could produce more favorable perceptions of online shopping before eventually leading

to higher online purchase intentions. Summarily, trust plays a vital function in influencing young individuals' online shopping demeanors via the interaction of relevant mobile applications. The relationship has been demonstrated by prior researchers to be intricate and multifaceted. Numerous academicians corroborated a significant positive association between trust and online purchase intention, yet certain scholars also discovered an insignificant correlation or more nuanced impacts of trust owing to the presence of other contributing factors. Hence, exploring and determining the mediating impact of trust in mobile shopping application usage is integral for resolving existing adoption challenges to ensure continual usage of mobile technologies.

CONCLUSION

The current knowledge corpus on young individuals' trust in mobile shopping applications has demonstrated intricate and ambiguous findings. Multiple academicians underscored the significance of trust in elevating the usage tendency and consumer retention, yet certain scholars revealed a less significant influence due to the presence of other contextual factors, such as product categories, geographical areas, and market maturity levels. Previous findings across various nations, including Vietnam, Pakistan, and Malaysia, underscored the significance of trust in influencing mobile shopping application adoption and usage. Contrarily, trust might not constantly function as a significant determinant of youths' continual mobile shopping application usage. The discrepancies called for more research concentrating on young consumers' trust in mobile shopping applications. Meanwhile, trust in mobile shopping applications among young individuals was not extensively scrutinized compared to e-commerce and mobile commerce, which presented a literature gap that requires more investigations to offer a more comprehensive and nuanced comprehension of the impact of trust on online shopping demeanors in a fluctuating landscape. Future scholars can perform longitudinal research to observe the long-term trend of trust, determine generational variations, and assess the influence of technological advancements on trust formation. Appraising the intricate interaction between multiple contributing factors to young individuals' trust can also generate significant insights for application developers, application providers, and online retailers to optimize mobile shopping platforms.

IMPLICATION FOR PRACTITIONERS

Efficacious marketing approaches can be implemented by developing user-friendly and smooth online shopping platforms, which can subsequently increase online consumer trust while lowering risk perception (Mainardes et al., 2019). For example, the number and length of warranties can be extended on the latest product offerings, which reflects the corporate confidence in offered product durability and quality and reassures online consumers without high hesitancy and uncertainties. Enhancing current logistical operations is also crucial to guaranteeing punctual deliveries as consumers prefer on-time and reliable shipping, in which fulfilling delivery requirements and anticipations can assist in improving overall consumer satisfaction with the online shopping experience. Concurrently, received products should fulfill or exceed consumer anticipations according to provided product descriptions and images, which can further strengthen the trust in the platform and elevate the inclination of future repurchases. Online shopping platform providers should also ensure high platform or mobile application security levels as young consumers highly prefer platforms or applications with high security to ensure secure transactions (Okamoto, Yatsushashi & Mizutani, 2017; Ruiz-Del-Olmo & Belmonte-Jiménez, 2014). Therefore, secure and reliable platforms, private information protection, and low-risk and hassle-free payment methods should be adequately provided (Mahdzar et al., 2021). Holistic and integrated security protocols can also lower young individuals' apprehensions of online purchases, subsequently increasing user confidence and trust and higher user engagement and sales.

The perceived ease of use and perceived use of mobile shopping applications are integral to increasing young individuals' trust. High levels of interactive features, ease of navigation, and user-friendliness can significantly and positively impact brand trust, which underscores the requirement for higher corporate investments in developing user-friendly interfaces to improve overall consumer satisfaction (Amoroso, 2013; ur Rahman et al., 2024). Notably, trust continues as the primary driver of mobile shopping application adoption and usage despite the importance of human-computer interaction (Kaewkitiponget al., 2022). Thus, a trustworthy corporate reputation should be continuously maintained via the availability of secure transactions, consistent

delivery of high-quality products, and efficient and effective customer service. Resultantly, perceived risks can be decreased, which leads to higher consumer trust and loyalty and increases product sales in a highly competitive online shopping context by effectively fulfilling consumer requirements and anticipations while developing long-term customer relationships. Platform or mobile application developers emphasizing the aforementioned factors also possess a higher probability of business success and garner a higher competitive advantage.

FUTURE DIRECTIONS

Future scholars can conduct longitudinal studies to record the long-term trend of trust in e-commerce platforms and mobile shopping applications, especially among young individuals in the transitional phase into adults with increasing purchasing power. Particularly, millennials and Generation Z may exhibit behavioral variations compared to previous generations (Vinerean et al., 2022). Thoroughly comprehending generational variations can aid platform or mobile application providers in customizing marketing approaches to effectively fulfill diverse preferences and requirements. Furthermore, technological advancements, including virtual reality (VR) and augmented reality (AR), potentially transform the existing interaction methods between consumers, online products, and final purchase decisions. Examining the interaction can enlighten the trust formation process and purchasing demeanors, which can assist providers in improving relevant offerings. Evaluating the intricate interaction between multiple contributing factors, such as user experience and profile, perceived risk, security, privacy concerns, structural assurance, and functionality, can also aid in thoroughly comprehending the respective and collective impacts on youths' trust in mobile shopping applications for further optimization of platforms and applications that can effectively fulfill consumer anticipations and needs (Alatawy, 2018; Ghazali et al., 2018; Hanif et al., 2021; Marriott & Williams, 2018; Muhammad et al., 2023). Resultantly, more efficacious and trustworthy mobile shopping applications will be developed, which significantly benefit both young customers and platform providers in an evolving digital marketplace.

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Author Contributions

Hussein, Z. and Hamzah, MI contributed materials for article writeup while Fikry, A., Muhammad, N., and Kamaruzaman K. N. wrote the paper.

Ethical Approval

This research has obtained ethics approval from UiTM (file no: REC/06/2022 (ST/MR/105)).

Conflict Of Interest

We have no conflict of interest to disclose.

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