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## Reframing Customer Behavior in the Digital Retail Era: A Review of Consumer Perceptions, Trust, and Experience in E-Commerce

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### ABSTRACT

The ways in which customers engage with brands, assess products, and ultimately make purchases in digitally mediated spaces have been radically altered by digital transformation, which in turn has altered the retail and e-commerce industries. The importance of omnichannel platforms, personalization systems, automation, and artificial intelligence (AI) in retail operations has made studying customer behavior and psychological reactions a top research priority. The effects of digital transformation on modern e-commerce and retail settings' impact on customers' views, trust, experiences, and consistency of behavior are discussed in this study. The research relies solely on secondary sources of information, following the process of a systematic review. Using theme content analysis and conceptual synthesis, we examine and evaluate open-access peer-reviewed journal articles, academic publications, and authoritative reports. This study compiles research on three main topics: how customers feel about and trust online stores, how their minds react to automation and customization, and how omnichannel integration influences their actions. According to the research, trust is a fundamental psychological process that connects digital interfaces to user behavior, with interface design, privacy, security, and transparency being the deciding factors.



Without proper management, personalization and automation may increase relevance and convenience while also increasing the likelihood of digital weariness, perceived invasion of privacy, and loss of control. Furthermore, the review shows that disengagement and channel switching are increased by inconsistent cross-channel experiences, but satisfaction, loyalty, and long-term engagement are strengthened by flawless omnichannel integration. The paper concludes that successful digital transformation in retail depends not only on technological sophistication but on aligning digital strategies with consumer psychology and experience design. Through the integration of disparate studies into a unified behavioral framework, this review enhances our comprehension of digitally mediated consumption and provides practical recommendations for academics and practitioners alike.

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## 1. INTRODUCTION

The term "digital transformation" describes the deliberate use of data-driven techniques and digital technology in retail and e-commerce with the goal of changing the way customers find things, choose them, buy them, and get support across all touchpoints. Rather than just "buying online," consumers in digitally mediated consumption go through a series of steps organized by technology, including discovery, suggestion, checkout, tracking of delivery, and post-purchase assistance all inside one cohesive platform. Because digital interfaces are now the principal sites where value is perceived and evaluated, customer experience (CX) has risen from the status of a service add-on to that of a strategic core, thanks to this transition. The importance of seeing the digital retail experience as a whole, rather than only at the point of purchase, was emphasized by a comprehensive analysis of customer experience (CX) in retail, which revealed that CX is complex and influenced by elements ranging from marketing to human-computer interaction (Bascur & Rusu, 2020).

Customers' decisions in algorithmic settings are increasingly influenced by psychological judgments of transparency, ease, and control, making it vital to understand customer behavior in digitally altered marketplaces. To grow service and keep responsiveness, retailers are increasingly depending on automated interfaces like recommendation engines, customization systems, and interactions enabled by AI. Nevertheless, improvements in efficiency do not necessarily result in improved customer



experiences. Customers' expectations and perceptions of risk determine whether they see a digital feature as useful or obtrusive. According to a comprehensive study on omnichannel CX, effective CX management necessitates customer-centric alignment throughout the entire business and all touchpoints. This indicates that the perceptions and behaviors of consumers are crucial to the success of digital initiatives (Gerea et al., 2021).

Factors that impact whether customers engage, continue, or switch determine digital customer behavior, including trust, perceived danger, privacy concerns, perceived utility, and simplicity of use. Customers' suspicions of hidden data practices or opaque algorithmic reasoning make trust development extremely problematic. Customers actively assess the legitimacy of platforms and bad information when choosing where to buy, as shown by empirical data showing perceived risk and trust significantly impact consumer buying behaviors across platforms (Zhang & Yu, 2020). Privacy calculus becomes a behavioral motivator in tailored e-commerce contexts, and algorithm understanding can alter disclosure intentions as users assess perceived advantages against privacy dangers and coping methods (Tian et al., 2024).

Faster customisation, more omnichannel integration, more digital payments, and data-driven marketing are the hallmarks of modern retail. Even if service quality improves, consumers may still lose faith due to these trends' heightened worries about monitoring, manipulation, and information overload. A growing body of research on e-commerce AI algorithms shows that buyers evaluate not just items but also the intelligence underlying digital interactions based on factors such as transparency cues, perceived utility of recommenders, and familiarity with AI (Teodorescu et al., 2023). Such findings support the view that digital retail performance must be evaluated through behavioural outcomes, not only technology deployment.

The disjointed knowledge of how digital transformation changes consumer behavior and psychology across the digital customer experience is one of the main issues tackled in this review. Research on the topic of consumer perceptions of omnichannel consistency, privacy issues, trust signals, and customization is few compared to that on operational efficiency and technological adoption. This disjointed information is hindering our ability to comprehend why the same digital initiatives might have different behavioral effects on different consumers and in various settings.

Finding dominant themes, behavioral mechanisms, and actionable gaps for future research and practice, this paper aims to critically review and synthesize open-access academic literature on consumer behavior, trust, and customer experience in digitally transformed retail and e-commerce environments.



Using secondary sources of information, this work has conducted a systematic review. Thematic alignment with consumer-facing technologies, relevance to digital transformation in retail/e-commerce, and behavioral and psychological characteristics (trust, perceived risk, privacy, experience) were used to identify and filter open-access peer-reviewed journal articles. After that, we used thematic content analysis and conceptual synthesis to sort the research that met our criteria into meaningful themes and draw conclusions about how everything fit together.

## **2. CONSUMER PERCEPTIONS AND TRUST IN DIGITAL RETAIL ENVIRONMENTS**

In today's digitally mediated retail settings, where physical indications are less prevalent and interactions are mostly facilitated by electronic interfaces, consumer trust has become an essential component. Reliability, perceived integrity, and consistency of service results are the three pillars around which online retail platform trust is built. Online shoppers think about the reliability of a store's claims about product quality, shipping speed, and customer service after the sale before committing to a purchase. Rather than relying on direct human connection, consumers in digital contexts rely on systems, algorithms, and interfaces, which requires both relational and technological trust. Research has shown that people's level of confidence in online merchants greatly affects their attitude toward them and their propensity to shop in online marketplaces (Lăzăroiu et al., 2020).

The building of trust in online shopping spaces relies heavily on customers' perceptions of safety, privacy, and openness. When making purchases online, customers often think about how secure their personal and financial information is. Although confusing data practices may increase perceived danger, secure payment gateways, encryption systems, and visual security indicators all contribute favorably to felt safety. Retailers' use of customization technology that capture a lot of data raises serious privacy issues. Digital stores that are transparent about their data storage and processing practices and have clear data usage policies have a better chance of earning customers' confidence, according to the research. Trust and participation may decline on any platform, regardless of how sophisticated it is, if there is a lack of openness (Albashrawi & Motiwalla, 2019).

Consumer trust and platform credibility are greatly influenced by digital interfaces. How reliable a platform seems to users is affected by factors including responsiveness, visual consistency, simplicity of navigation, and clarity of information. Customers are more likely to feel confident making a purchase when they use well-structured interfaces, which decrease cognitive strain and promote a feeling of control. Research on e-commerce UX design has revealed that customers are more likely to act positively when they see clear feedback systems and intuitive layouts that increase their perception of reliability and



decrease their uncertainty. On the flip side, even if the underlying systems are safe, poorly designed interfaces may make users even more frustrated and make them feel even more threatened (Marimon, Vidgen, Barnes, & Cristobal, 2021).

Additionally, trust mediates the connection between digital engagement and behavioral consequences like desire to buy and repeat purchases. Customers are more inclined to finish purchases, suggest the platform to others, and make repeat purchases from a trustworthy online store. Building trust with customers strengthens long-term partnerships by reducing perceived risk and enhancing confidence in decision-making. Trust is a critical factor in determining consumer loyalty and retention in competitive digital marketplaces, according to empirical data from open-access research. It also affects initial purchase intention. Irrespective of the level of technical complexity, retailers who fail to develop trust frequently see greater rates of cart abandonment and poorer customer lifetime value (Sfenrianto, Wijaya, & Wang, 2018).

Trust creation has also taken on new dimensions with the rise of AI and automated decision systems in online shopping. These days, customers evaluate not just the store but also the algorithms used to make product recommendations and pricing determinations based on their honesty, reliability, and openness. Loss of confidence in algorithmic processes can have a detrimental impact on engagement and repeat behavior if they are seen as manipulative or opaque. The need of ethical design and clear communication in maintaining customer confidence in algorithm-driven retail settings is being more and more emphasized in the literature (Ribeiro-Navarrete et al., 2021).

A multi-faceted construct impacted by security perceptions, privacy assurance, interface design, and openness, the examined literature highlights that trust in digital retail settings is an important consideration. In the context of digitally altered retail, experts and practitioners alike are deeply concerned about trust because of its crucial psychological mechanism connecting digital engagement to customer behavior.

### **3. PERSONALIZATION, AUTOMATION, AND PSYCHOLOGICAL RESPONSES**

E-commerce and digital retail have been transformed by AI-powered customization and recommendation systems, which influence product discovery and comparison for customers. In order to provide users with information and product recommendations that are uniquely suited to them, personalization technologies employ algorithms to examine past actions, purchases, and other contextual data. Customers view customization as a valuable feature since it makes their searches easier and more relevant. According to



research, customers' views toward digital platforms may be positively impacted and engagement can be strengthened when tailored suggestions enhance perceived utility and enjoyment (Sestino, Prete, Piper, & Guido, 2020). However, the effectiveness of personalization is not uniform and depends on how consumers interpret the intent and transparency of algorithmic systems.

Digital retailers have gone above and beyond with automation in several areas, such as suggestions, chatbots, automated customer support, predictive logistics, and dynamic pricing. Automation changes the emotional texture of client encounters while improving responsiveness and efficiency. When automated systems work well, consumers may feel good feelings like ease, security, and contentment. Simultaneously, when systems are unable to identify individual needs or offer compassionate replies, an overwhelming amount of automation can cause people to feel depersonalized, anxious, and frustrated. Trust and continuous usage intentions in digital commerce environments are substantially impacted by emotional responses to automation, according to empirical studies (Belanche, Casaló, & Flavián, 2019).

Finding the sweet spot between customization and intrusion is a major psychological hurdle for AI-driven retail settings. Customers like personalized experiences, but they may be wary of platforms that utilize their data in ways that aren't disclosed or when customization seems too intrusive. Customers may oppose or unsubscribe from the site if they feel this invasion of their privacy has occurred. When customers feel they have some say in how their data is used and can see the value in providing it, they are more open to tailored marketing, according to studies on the topic. Opaque customization methods, on the other hand, could cause people to lose faith in and reject automated recommendations (Bleier & Eisenbeiss, 2015).

An increasing worry in today's highly automated retail settings is digital weariness. Consumers may experience emotional and mental tiredness due to the constant barrage of alerts, suggestions, commercial messages, and algorithmically generated material. Over time, customer happiness and loyalty could take a hit due to digital weariness, which decreases customers' desire to interact closely with platforms. Users prefer systems that aid decision-making without unduly interfering, and new open-access research shows that consumers place a premium on simplicity, minimalism, and autonomy when interacting with digital products (Nguyen, Simkin, & Canhoto, 2022).

How people react emotionally and mentally to customization and automation is heavily influenced by how transparent algorithms are. When customers have a good grasp of how algorithms work, the reasoning behind certain suggestions, and the intended use of their data, we say that there is transparency. There will be less resistance to automation and more preservation of individual agency among customers



if they view algorithms as honest and open. On the flip side, consumers may lose faith in algorithms if they are difficult to understand or when they seem manipulated. The open-access literature on digital commerce places an emphasis on the need of transparency mechanisms, such as disclosures about data usage and explanations for suggestions, in protecting consumer autonomy and reducing negative psychological reactions (Shin & Park, 2019).

Personalization and automation, according to the literature, are two sides of the same coin when it comes to online shopping. They bring psychological difficulties linked to control, privacy, and emotional well-being, even while they improve relevance and efficiency. In order to create digital retail systems that strike a balance between technological sophistication, consumer trust, autonomy, and long-term involvement, it is crucial to understand these psychological responses.

#### **4. OMNICHANNEL EXPERIENCE AND BEHAVIOURAL CONSISTENCY**

In order to provide a seamless and integrated experience for customers, omnichannel retailers strategically combine online and offline retail touchpoints. Consumers in today's digitally altered retail spaces no longer engage with companies through a singular channel, but rather seamlessly transition between brick-and-mortar stores, online platforms, mobile apps, social media, and customer service interfaces. When these points of contact are well-integrated, data, prices, promotions, and service quality are consistent across all channels. According to the literature, omnichannel integration lessens customer journey friction and lets shoppers see the store as one cohesive unit instead of a hodgepodge of separate platforms, which boosts trust and engagement (Mosquera, Olarte-Pascual, Juaneda-Ayensa, & Sierra-Murillo, 2018).

An important factor in the behavioral consequences of omnichannel retailing is the consistency of the consumer experience across channels. How well service standards, brand messaging, interface quality, and transactional procedures are consistent across channels is what we mean when we talk about consistency. Inconsistent experiences might make customers feel uneasy and that they have to work more, which can lower their satisfaction levels. Research from publicly available research shows that customers are able to concentrate on creating value instead of managing channels when they have consistent omnichannel experiences, which boosts perceived reliability and reduces cognitive burden. On the flip side, when there are discrepancies, such different rates, loyalty programs that aren't cohesive, or service quality that isn't consistent, it can lead to trust issues and channel switching (Picot-Coupey, Hure, & Piveteau, 2016).



The quality of the omnichannel experience has a direct impact on behavioral outcomes including satisfaction, switching behavior, and loyalty. Customers are more inclined to shop with a business again and again if they can easily switch between channels and have their preferences remembered. Shoppers who are able to seamlessly integrate their omnichannel experiences are more likely to have a strong emotional connection to businesses and make more frequent purchases. On the other hand, when there is a lack of coordination between channels, customers tend to turn to other options since they are more convenient and consistent. Customer pleasure from integrated experiences is a strong predictor of both short-term and long-term loyalty, according to studies on omnichannel consumer behavior (Juaneda-Ayensa, Mosquera, & Murillo, 2016).

By encouraging the maintenance of connections rather than the completion of discrete transactions, seamless omnichannel methods impact consumer engagement over the long run. Beyond making a purchase, engagement can also take the shape of seeking out information, providing comments, and even advocating for the brand. Customers feel more in charge and empowered when stores are able to connect their digital and physical touchpoints. Omnichannel integration improves engagement, according to open-access research, since it lets customers pick the channel that best suits their needs in each given circumstance while still having a continuous relationship with the company. Because of this adaptability, both the perceived value and the long-term consistency of behavior are enhanced (Huré, Picot-Coupey, & Ackermann, 2017).

Even in digitally developed economies, omnichannel tactics are playing a bigger role in determining what customers anticipate. These days, customers want businesses to remember them across all of their channels and give consistent service without requiring them to repeat themselves. Even when individual channels do well on their own, if the whole experience falls short of these expectations, users will be unhappy and unengaged. New research indicates that achieving omnichannel excellence demands not just the integration of technology, but also the alignment of organizations and a design focused on the consumer. Omnichannel commerce, when done right, helps customers stay engaged, decreases customer attrition, and increases lifetime value by coordinating short-term actions with bigger picture relationship objectives (Frasquet, Mollá, & Ruiz-Molina, 2015).

As a result, the research that was conducted indicated that the omnichannel experience is an essential component in ensuring that customers behave in a consistent manner in digital retail settings. While flawless omnichannel tactics enhance long-term consumer involvement, integration and consistency across channels have an impact on customer happiness, loyalty, and switching behavior. It is crucial for



businesses that want to create robust consumer connections in increasingly complicated digital environments to have a solid understanding of these dynamics.

## 5. CONCLUSION AND RECOMMENDATIONS

### Conclusion

In this study, we looked at how trust, customization, automation, and omnichannel experience are shaping the dynamic interaction between digital transformation and customer behavior in e-commerce and retail settings. According to the results, the psychological interpretation and response of customers to digitally mediated interactions are now more important than technological progress in defining digital retail. Rather from being only determined by system efficiency, customer experience was shown to be influenced by cognitive assessments, emotional reactions, and behavioral responses throughout the literature that was studied.

According to the results, trust is a key psychological factor that affects online shoppers' actions. Perceptions of safety, privacy, openness, and uniformity in service delivery across digital channels contributed to the development of trust. Consumers showed more trust, more willingness to buy, and stronger repeat behavior when digital interfaces communicated dependability and ethical data practices. Disengagement and switching behavior were caused in part by distrust, which was in turn caused by incomplete interfaces, unclear data practices, and the impression of security issues.

The assessment had brought attention to the fact that customization and automation are two sides of the same coin. Automated services and AI-driven personalization have improved efficiency, relevance, and convenience, but they have also brought psychological tensions including digital weariness, loss of autonomy, and perceived intrusion. Customers reacted favorably to customization that they saw as helpful and under their control, but unfavorably to customization that they saw as too manipulative. A significant factor in determining long-term client happiness and loyalty is striking this balance between being relevant and being restrained.

When it comes to online shopping, one of the most important factors in maintaining consistent behavior is the omnichannel experience. According to previous research, customers are more satisfied, need less mental effort, and are more loyal when online and offline touchpoints are seamlessly integrated. On the other hand, frustrated users were more likely to transfer channels due to irregularities across them. It had been shown via the synthesis of these themes that the alignment of technology capabilities with customer psychology and behavioral expectations was crucial to the success of digital transformation in retail.



As a whole, this publication helped fill a gap in the literature by bringing together previously disparate findings on digital retail and consumer behavior into a unified theoretical framework. The review contributed to our knowledge of the psychologically significant ways in which digital transformation altered retail relationships by moving the focus from technology adoption to customer perception and experience.

### **Recommendations**

The design of customer-centric digital experiences should be the primary focus of retail and e-commerce enterprises. These experiences should stress clarity, usability, and emotional comfort over excessive technological complexity. It is important for digital interfaces to be user-friendly and helpful, making it easier to engage with them and giving users a sense of control.

Organizations should prioritize developing digital interfaces that foster trust by being more transparent about data usage, making security measures more evident, and describing algorithmic processes in a clear and transparent manner. No longer is trust a result of technological prowess; it is a strategic advantage in and of itself.

Managers should strike a balance between personalization and automation, making sure that personalization makes things more relevant without making customers feel overwhelmed. Preventing digital fatigue and maintaining long-term engagement may be achieved through mechanisms that enable users to modify the strength of recommendations and regulate notifications.

To better understand the long-term effects of continuous digital transformation on customer perceptions, trust, and engagement, future studies should use longitudinal study methodologies. Using cross-sectional analysis alone will not provide a complete picture of behavioral changes.

Because of the vast differences between developed-world and emerging-market digital adoption rates, cultural norms, and customer expectations, the latter require a lot more empirical attention. This kind of study would help make ideas about online shopping more applicable in real-world settings.

Lastly, it would be great if future studies combined findings from fields like consumer psychology, behavioural economics, and human-computer interaction with digital retail models. A more comprehensive comprehension of the ways in which digital technologies impact consumer behavior beyond just transactional outcomes might be achieved through this multidisciplinary approach.



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