

## EXAMINING THE DETERMINANTS OF CONSUMER TRUST TOWARDS ELECTRONIC COMMERCE ADOPTION INTENTIONS: EVIDENCE FROM UNIVERSITY STUDENTS IN COPPERBELT, ZAMBIA

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### Abstract

*This study investigates the determinants of consumer trust and its influence on e-commerce adoption intentions in Kitwe, Zambia. Using a quantitative approach, data were collected from 406 university students through structured questionnaires and analysed via Partial Least Squares Structural Equation Modelling (PLS-SEM) in Jamovi. Based on a sample of 406 respondents from public universities in Copperbelt, Zambia, results from a deductive, correlational, quantitative research design indicate that perceived security, internet experience, website quality, and perceived privacy significantly enhance trust towards e-commerce, while perceived risk was not significant. Trust, in turn, positively mediates the relationship between these antecedents and e-commerce adoption, explaining 68.2% of the variance in trust and 59.3% in adoption. The model demonstrates excellent fit (SRMR = 0.041; RMSEA = 0.052) and strong reliability and validity. Practically, the results highlight the importance of secure, user-friendly platforms and improved digital literacy for boosting adoption in Zambia. This study contributes context-specific insights into e-commerce trust and adoption in developing economies.*

**Keywords:** E-commerce, consumer trust, adoption intention, perceived security, structural equation modelling, Zambia.

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### 1.0 INTRODUCTION

Electronic commerce (e-commerce) has become a critical driver of modern economic transformation, reshaping how businesses and consumers interact globally. Defined as markets

based on digital technologies that facilitate the electronic exchange of goods and services, e-commerce provides convenience, efficiency, and broader access to products and services (Shahriari *et al.*, 2015). The growing penetration of digital technologies has revolutionised commerce, enabling new communication and business paradigms (Gazieva, 2021). Globally, e-commerce is not only a channel for transactions but also a catalyst for innovation, competition, and inclusive growth (Adeola N. Raji *et al.*, 2023).

Despite global growth, e-commerce adoption remains uneven across regions, particularly in developing economies (Makame *et al.*, 2014). In Zambia, internet usage has expanded significantly, from 2.3 million users in 2012 (16.4% penetration) to over 10.2 million users by the second quarter of 2021, reflecting 56% penetration (ZICTA, 2012; 2021). This rapid growth suggests that e-commerce platforms are becoming more relevant in Zambia's digital economy, providing opportunities for firms to expand at lower operational costs compared to traditional business models. However, adoption challenges remain, especially regarding consumer trust, which is fundamental for the sustainability of online transactions.

Consumer trust in e-commerce is often shaped by concerns around privacy, security, fraud, and the reliability of online platforms (Tseng *et al.*, 2025). Studies conducted in countries such as China (Roh *et al.*, 2024), Puerto Rico (Aponte Vega, 2015), and Indonesia (Kurniadi and Ali Saeed Rana, 2023) highlight that trust significantly affects consumer satisfaction, loyalty, and adoption intentions. While existing theories such as the Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB), and electronic trust models provide valuable insights, their applicability may vary across socio-economic and cultural contexts (Awa *et al.*, 2015). The distinct realities of Zambia, including differences in infrastructure, institutional support, and digital literacy, necessitate context-specific investigations.

The Zambian context presents both opportunities and challenges. While internet penetration creates a foundation for e-commerce growth, consumers remain sceptical about online transactions due to experiences with scams, weak consumer protection, and insufficient legal frameworks governing e-commerce (Wulandari S *et al.*, 2025). Government institutions such as the Ministry of Technology and Science and the Ministry of Commerce, Trade and Industry have acknowledged the potential of e-commerce but lack concrete frameworks to address consumer trust issues. As such, consumer confidence in e-commerce remains fragile, limiting the scale of adoption and undermining the potential economic benefits.

Research on consumer trust and e-commerce adoption in Zambia remains limited, with most studies conducted in developed and emerging economies where market ecosystems differ substantially (Aponte Vega, 2015; Quintus *et al.*, 2024). This creates a gap in understanding the determinants of consumer trust in a resource-constrained environment such as Kitwe, Zambia. Empirical evidence from other contexts highlights the role of factors such as perceived security, privacy, institutional credibility, and consumer attitudes (Zhang, 2024). Still, little is known about how these interact in Zambia's digital economy.

Therefore, this study aims to examine the determinants of consumer trust towards e-commerce adoption intentions in Kitwe, Zambia, using a Structural Equation Modelling (SEM) approach in Jamovi. Specifically, it investigates the factors that influence online consumer trust and their impact on the intention to adopt e-commerce platforms. By focusing on the Zambian context, this study responds to calls for more context-specific research in developing economies, while offering a framework that can inform both academic understanding and practical interventions. The rest of the paper is structured as follows: First, the literature is reviewed and hypotheses

are developed; then, the methods are highlighted before presentation and discussion of results. Lastly, limitations, future directions and conclusions are provided.

## **2.0 Literature Review and Hypotheses Development**

Research on e-commerce adoption has drawn extensively on established models, such as the theory of planned behaviour (TPB) and the technology acceptance model (TAM), which explain how consumer attitudes, subjective norms, and perceived behavioural control shape adoption intentions (German Ruiz-Herrera *et al.*, 2023; Mwiya, Wang, *et al.*, 2017). Studies in Asia and Europe emphasise that trust mediates the relationship between perceived ease of use, usefulness, and adoption, as consumers often weigh security and privacy concerns against convenience (Siagian *et al.*, 2022; Syaharani and Yasa, 2022). Comparative research highlights that while TAM effectively explains adoption in technologically advanced economies, its predictive power weakens in developing contexts where infrastructural gaps and digital literacy challenges persist (Ejiaku, 2014). This contrast underscores the need to contextualise adoption frameworks. In Zambia, where institutional support is still evolving, examining determinants of trust provides crucial insights into consumer perceptions and e-commerce adoption behaviour.

### **2.1 Theoretical Background**

This section focuses on the theoretical underpinnings and contexts of this study's conceptualisation, highlighting the most relevant and underpinning theories.

#### **2.1.1 Theory of Planned Behaviour**

The Theory of Planned Behaviour (TPB), an extension of TRA, incorporates perceived behavioural control (PBC) to improve predictive power (Ajzen, 1991). PBC refers to an individual's perception of ease or difficulty in performing a behaviour, shaped by past experiences and anticipated obstacles (Adewoyin *et al.*, 2022). In the context of e-commerce, TPB explains adoption intentions by highlighting how attitudes, subjective norms, and PBC jointly influence consumer trust and decision-making. For instance, a consumer may trust an e-commerce platform but only adopt it if they feel capable of navigating digital tools and overcoming barriers such as security risks, cost, or infrastructure limitations (Mwiya *et al.*, 2022).

#### **2.1.2 Technology Acceptance Model**

The Technology Acceptance Model (TAM), introduced by Davis (1989), builds on the Theory of Reasoned Action by positing that perceived usefulness (PU) and perceived ease of use (PEOU) shape user attitudes and subsequent technology adoption. TAM was later extended (TAM2) to incorporate social influences such as subjective norms, voluntariness, and image, as well as cognitive determinants like output quality and job relevance (Marian *et al.*, 2025). Empirical studies in Tanzania, Indonesia, and Turkey demonstrate TAM's utility in explaining e-commerce adoption (Mtaki, 2025; Ünver *et al.*, 2023; Wilson, 2019). However, in Zambia, limited application reveals a contextual knowledge gap that this study seeks to address by examining consumer trust.

### **2.2 Hypotheses Development and Conceptual Framework**

This section presents the development of the hypotheses beginning with perceived risk, perceived security, internet experience, perception of website quality, perceived privacy, and trust towards e-commerce, and how they may be related to e-commerce adoption.

#### **2.2.1 Perceived Risk and Trust Towards E-Commerce**

Perceived risk refers to the uncertainty and potential consequences associated with online transactions, encompassing issues such as privacy, security, and after-sales service (Harridge-March, 2006). In e-commerce, consumers who carefully evaluate these risks and find platforms that effectively are more likely to develop trust, thereby strengthening purchase intentions and reducing the tendency to switch to alternative platforms (Amarullah, 2023; Mou *et al.*, 2019). Empirical studies suggest that when online sellers demonstrate strong safeguards against data misuse, fraud, and the challenges of limited physical interaction, consumers' trust in e-commerce environments is enhanced (Handoyo, 2024; Morić *et al.*, 2024). Therefore, perceived risk, when properly managed and mitigated, can positively shape trust and encourage sustained e-commerce adoption. Accordingly, we propose the following hypothesis:

*H1: Perceived risk positively influences trust towards E-commerce.*

### **2.2.2 Perceived Security and Trust Towards E-Commerce**

Perceived security in e-commerce refers to the extent to which consumers believe that online vendors can safeguard their personal and financial information during transactions (Chellappa and Pavlou, 2002). Security plays a crucial role in shaping consumer trust, as concerns about fraud, privacy breaches, and data misuse are among the primary barriers to adopting e-commerce (Aponte Vega, 2015; Saeed, 2023). When consumers perceive that an e-commerce platform provides strong security measures such as encryption, secure payment gateways, and privacy protection, they are more likely to develop trust and engage in online transactions. Therefore, it is hypothesised as follows:

*H2: Perceived security positively influences trust towards E-commerce.*

### **2.2.3 Internet Experience and Trust Towards E-Commerce**

Internet experience refers to the extent of consumers' familiarity and interaction with online platforms, which influences their trust in e-commerce (Li, 2019). Greater exposure to online activities enhances users' confidence in navigating websites, evaluating security signals, and making informed purchasing decisions (Frik and Mittone, 2019). Experienced consumers are more likely to trust e-commerce platforms as they develop knowledge of online protocols and reduce uncertainty (Yoon and Occeña, 2015). Conversely, less experienced users often perceive higher risks and show reluctance to engage in online transactions (Han and Kim, 2017). Thus, Internet experience plays a pivotal role in shaping consumer trust towards e-commerce. Therefore, the study posits as follows:

*H3: Internet experience positively influences trust towards E-commerce.*

### **2.2.4 Perception of Website Quality and Trust Towards E-Commerce**

Perception of website quality (PWQ) refers to the extent to which consumers evaluate an online platform as being reliable, user-friendly, and capable of meeting their expectations (Longstreet *et al.*, 2022). A well-designed website with clear navigation, appealing layout, and secure features creates a favourable impression and enhances consumer trust (Tomić *et al.*, 2025). Prior studies highlight that consumers are more likely to engage in online transactions when they perceive the website as professional and trustworthy (Yoon and Occeña, 2015). Thus, the perception of website quality serves as a key determinant of trust in e-commerce adoption. Based on these considerations, the study postulates as follows:

*H4: Perception of website quality positively influences trust towards E-commerce*

### **2.2.5 Perceived Privacy and Trust Towards E-Commerce**

Perceived privacy refers to consumers' belief that their personal and financial information is securely protected when engaging in online transactions. Privacy relates to the ability of consumers to control the type and extent of information they share with businesses during transactions (Chang *et al.*, 2018). Studies indicate that concerns over misuse or unauthorized disclosure of personal data represent a major barrier to consumer participation in online commerce (Udo, 2001). When consumers perceive strong privacy protection, their confidence in online platforms increases, fostering higher levels of trust toward e-commerce adoption (Sun and Qu, 2025). We therefore postulate as follows:

*H5: Perceived privacy positively influences trust towards E-commerce.*

### **2.2.6 Trust Towards E-Commerce and E-Commerce Adoption**

Consumer trust is regarded as a critical determinant of e-commerce adoption, reflecting the extent to which customers have confidence in the integrity, security, and reliability of online transactions (Yang and Ngo, 2023). Trust encompasses beliefs in authentication, authorization, security, and transactional integrity, which reassure consumers that their information and money are safe during online exchanges (Mwiya, Chikumbi, *et al.*, 2017). Prior studies (Chimezie *et al.*, 2025; Pappas, 2016) emphasise that, due to the absence of physical inspection, consumers perceive higher risks in e-commerce, making trust even more essential. Hence, greater trust enhances positive attitudes and fosters e-commerce adoption. We therefore postulate as follows:

*H6: Trust toward e-commerce positively influences e-commerce adoption.*

### **2.2.8 The Mediating Role of Trust Towards E-Commerce**

Trust towards e-commerce is proposed to mediate the relationship between perceived risk, perceived security, internet experience, website quality perception, perceived privacy, and e-commerce adoption (Qalati *et al.*, 2021). According to the Technology Acceptance Model and related frameworks, trust reduces uncertainty and enhances consumers' confidence in online transactions, thereby translating favourable perceptions into actual adoption behaviours (Van *et al.*, 2021). For instance, while low risk, strong security, and privacy protections foster positive consumer perceptions, these factors influence adoption more effectively when consumers trust the platform (AlHogail, 2018). Empirical studies affirm that trust transforms perceptions into intentions and actions, making it a crucial mediator in driving e-commerce adoption (ElRaba'a and ElChamie, 2024; Kurumbatu, 2024). We therefore theorise as follows:

*H7: Trust towards e-commerce significantly mediates the relationship between its antecedents and e-commerce adoption.*

## **2.3 Conceptual Framework**

Based on the foregoing hypotheses, the conceptual Model in Figure 1 below reflects the direction of influence in the relationships being explored.

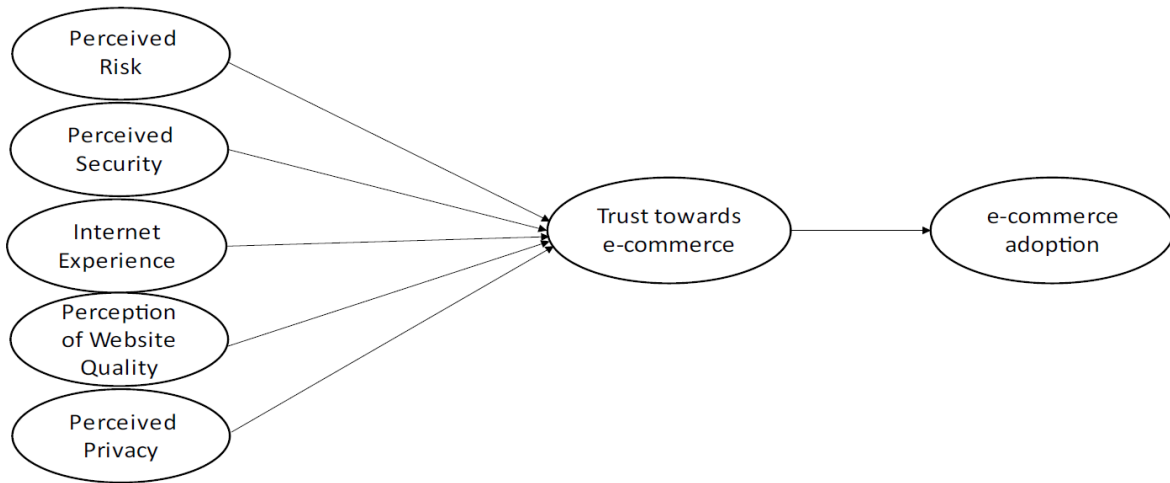


Figure 1: Conceptual Framework

### 3.0 Methods and Measurements

#### Population, unit of analysis, and sample

This study employed quantitative methods, focusing on objective measurement, hypothesis testing, and generalizable findings to examine causal relationships (Creswell, 2013). Using a survey method approach, it adopted an explanatory research model to analyse how one variable influences another (Creswell, 2013). Primary data were collected through a structured questionnaire designed on a five-point Likert scale. To gain deeper insights, open-ended questions were included in the survey. The target population for this study was university students in Kitwe, Zambia. There are about 20,000 university students in Kitwe. The Raosoft calculator indicates that 377 is the representative sample, with a margin of error of 5% at a 95% confidence level and a 50% response distribution (Raosoft Inc., 2025). A sample size of 637 respondents was selected for this research, which is sufficient for research and provides a diverse range of responses.

Table 1: Sample Profile

Variable	Description	Frequency	Percent	Valid percent	Cumulative percent
Gender	Male	225	55.4	55.4	55.4
	Female	181	44.6	44.6	100.0
Age-group	16-20 years	27	6.7	6.7	6.7
	21-25 years	358	88.2	88.2	94.8
	26-30 years	18	4.4	4.4	99.3
	31 and Above	3	0.7	0.7	100.0
Marital Status	Single	393	96.8	96.8	96.8
	Married	13	3.2	3.2	100.0
University type	Public	402	99.0	99.0	99.0
	Private	4	1.0	1.0	100.0
Field of study	Business	295	72.7	72.7	72.7
	Non-business	111	27.3	27.3	100.0

Study mode	Distance	7	1.7	1.7	1.7
	Evening	5	1.2	1.2	3.0
	Full time	391	96.3	96.3	99.3
	Part time	3	0.7	0.7	100.0
E-commerce usage	Yes	324	79.8	79.8	79.8
	No	82	20.2	20.2	52.9
Navigation easy	Yes	288	70.9	70.9	70.9
	No	118	29.1	29.1	58.2
Product genuity	Yes	293	72.2	72.2	72.2
	No	113	27.8	27.8	100

Based on a sample of 406 respondents from public universities in Copperbelt, Zambia, results from a deductive, correlational, quantitative research design are reported. Public universities in the Copperbelt include the University of Zambia, Copperbelt University, Mukuba University and Zambia University College of Technology. We employed Jamovi software for Structural Equation Modelling (SEM) to analyse the data and test the proposed hypotheses (SADENOVA *et al.*, 2025). PLS-SEM in Jamovi offers several advantages, particularly its ability to assess measurement models and structural models simultaneously, as highlighted by Arunraju Chinnaraju (2025). Jamovi's PLS-SEM has become increasingly popular in exploratory research within management and social sciences because of its flexibility in handling unbalanced datasets and latent constructs. It often demonstrates superior composite reliability and convergent validity while maintaining strong discriminant validity. Moreover, unlike Covariance-Based SEM (CB-SEM), which focuses on theory confirmation using a covariance approach, PLS-SEM is optimised for causal-predictive analysis (Vuković, 2024). This makes it particularly suitable for developing and testing theoretical models aimed at prediction and explanation.

#### 4.0 RESULTS

The measurement model explains how observed indicators or variables are used to assess the endogenous and exogenous constructs. Since measurement variables form the foundation for testing the abstract hypothesis, the attributes of the survey items (observed variables) are essential. It also helps identify potential mistakes that could occur during the survey process. The study's measurement framework included seven constructs, each with reflective indicators. The validity and reliability of these constructs were assessed, including convergent and discriminant validity, indicator reliability, factor loading for the indicators, and internal consistency reliability. To reduce common method bias (CMB), procedural and statistical measures were implemented, such as ensuring respondent anonymity, improving item clarity, and conceptually separating items (Podsakoff *et al.*, 2024). Additionally, Harman's single-factor test and marker variable techniques were utilised to detect bias, in accordance with Podsakoff *et al.* (2024). The evaluation of common method variance (CMV) using the Harman single-factor test has been carried out, and the variance value is 39.873%. If the percentage variance is below 50%, then it can be said that the measurement of the research indicators has passed the common method bias (Pangarso *et al.*, 2020).

Exploratory Factor Analysis (EFA) was performed using Principal Component Analysis (PCA) with and without Varimax rotation. Table 2 states the results of the Harman single-factor test

for CMV testing with Bartlett's Sphericity at Chi-square ( $\chi^2$ ) = 6057.291, df = 300,  $p < 0.001$  and KMO Measure of Sample adequacy at 0.926 in the acceptable range for factor analysis. In Bartlett's Sphericity, a significant result gives confidence that the correlations within the data are meaningful and not just random chance, making the dataset suitable for factor analysis. The KMO test assesses whether the data are suitable for factor analysis by comparing observed correlations to partial correlations. A high KMO value indicates strong correlations between variables, making factor analysis appropriate (0.80 to 1 is high, 0.70 middle, below 0.50 unacceptable). Appendix A shows the survey questionnaire items.

Table 2: Harman single factor test Total Variance Explained

Initial Eigenvalues			
Component	Eigenvalue	% of Variance	Cumulative %
1	9.968	39.873	39.873
2	2.43	9.722	49.595
3	1.793	7.171	56.766
4	1.451	5.803	62.569
5	1.133	4.532	67.101
6	0.858	3.43	70.531
7	0.831	3.323	73.854
8	0.653	2.61	76.465
9	0.551	2.203	78.667
10	0.503	2.012	80.679
11	0.484	1.935	82.614
12	0.468	1.873	84.488
13	0.421	1.683	86.17
14	0.369	1.476	87.646
15	0.362	1.447	89.093
16	0.354	1.416	90.508
17	0.325	1.299	91.808
18	0.312	1.247	93.054
19	0.291	1.164	94.218
20	0.289	1.154	95.373
21	0.267	1.067	96.44
22	0.246	0.984	97.424
23	0.238	0.953	98.376
24	0.212	0.847	99.224
25	0.194	0.776	100

The measurement model in Table 3 exhibits high validity and reliability, with the majority of outer loadings surpassing the Hulland (1999) indicated threshold factor loading of 0.71. Very low factor loading scores (less than 0.40) are eliminated from the measurement model and do not contribute to the model (Hair and Alamer, 2022). In this study, no loading was lower than 0.40, and all the items were retained. All things considered, the preponderance of high loading values supports the validity of the construct and offers adequate support to move forward with hypothesis testing.

Table 3: Loadings

<b>Construct</b>	<b>Items</b>	<b>Loadings</b>
Perceived Risk	PR1	0.791
	PR2	0.823
	PR3	0.811
Perceived Security	PS1	0.604
	PS2	0.711
	PS3	0.904
	PS4	0.837
Internet Experience	IE1	0.606
	IE2	0.878
	IE3	0.798
Perception of Website Quality	POWQ1	0.773
	POWQ2	0.758
	POWQ3	0.559
Perceived Privacy	PP1	0.434
	PP2	0.557
	PP3	0.865
	PP4	0.822
Trust Towards E-Commerce	TTEC1	0.731
	TTEC2	0.938
	TTEC3	0.662
	TTEC4	0.748
E-Commerce Adoption	ECA1	0.708
	ECA2	0.848
	ECA3	0.771
	ECA4	0.716

Table 4 shows that the study has excellent internal consistency, with Cronbach's  $\alpha$  coefficients for each construct above 0.8, indicating that the constructs measured are adequately reliable. The average variance explained was found to be above 0.5. According to Hair Jr et al. (2014), the following results indicate convergent validity of the constructs.

Table 4: Reliability and Convergent Validity

<b>Variable</b>	<b>Cronbach's alpha</b>	<b>Average Variance Extracted (AVE)</b>
Perceived Risk	0.845	0.647
Perceived Security	0.877	0.637

Internet Experience	0.833	0.634
Perception of Website Quality	0.830	0.622
Perceived Privacy	0.833	0.572
Trust Towards E-Commerce	0.878	0.647
E-Commerce Adoption	0.855	0.602

The HTMT criterion has recently gained prominence, replacing the Fornell and Larcker, (1981) criterion, as it provides a more comprehensive and less restrictive measure of discriminant validity. The primary objective of HTMT is to assess whether the ratio approaches 1, with values closer to 1 indicating weaker discriminant validity. According to Henseler et al. (2015), recommended threshold values are 0.85 and 0.90. The results presented in Table 5 suggest that all HTMT values are below the 0.85 threshold, thereby confirming discriminant validity.

Table 5: Heterotrait-monotrait ratio (HTMT)

Construct	PR	PS	IE	PWQ	PP	TTEC	ECA
Perceived Risk							
Perceived Security	0.091						
Internet Experience	0.146	0.418					
Perception of Website Quality	0.035	0.615	0.589				
Perceived Privacy	0.054	0.766	0.517	0.761			
Trust Towards E-Commerce	0.061	0.603	0.519	0.780	0.765		
E-Commerce Adoption	0.032	0.601	0.631	0.643	0.692	0.660	

The mean, standard deviation (SD), and correlation coefficients for all five study constructs are presented in Table 5. The results indicate that perceived risk ( $r = 0.024, p < 0.05$ ), perceived security ( $r = 0.522, p < 0.001$ ), internet experience ( $r = 0.533, p < 0.001$ ), perception of website quality ( $r = 0.545, p < 0.001$ ), and perceived privacy ( $r = 0.583, p < 0.001$ ) all exhibit significant and positive correlations with trust towards e-commerce. It is observed that trust towards e-commerce positively influences e-commerce adoption ( $r = 0.574, p < 0.001$ ). A further notable aspect of the correlation coefficients is that all values are below 0.9, which is an acceptable threshold. This indicates the absence of multicollinearity among the five constructs, thereby supporting the robustness of the model.

Table 6: Correlations among all variables

No	Variable	Mean	Std Dev	ECAI	TIPO	PR	PS	IE	POWQ	PP
1	ECA	3.929	0.758	—						
2	TTEC	3.518	0.863	0.574***	—					
3	PR	3.936	0.899	0.024	0.065	—				
4	PS	3.714	0.820	0.522***	0.542***	0.081	—			
5	IE	4.088	0.739	0.533***	0.445***	0.124*	0.360***	—		
6	POWQ	3.722	0.853	0.545***	0.666***	0.001	0.526***	0.489***	—	
7	PP	3.636	0.843	0.583***	0.657***	-0.015	0.660***	0.432***	0.636***	—

Note. \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

The statistical analysis presented in Table 7 provides valuable insights into the model's explanatory power and predictive relevance regarding trust towards e-commerce. The  $R^2$  value, which represents the proportion of variance in the dependent variable explained by the independent variables, stands at 0.682. This indicates that 68.2% of the variance in the dependent variable is accounted for by the model, suggesting a substantial explanatory power. According to Chin (1998), recommended  $R^2$  values for endogenous latent variables based on: 0.67 (substantial), 0.33 (moderate), 0.19 (weak).

Residual fit indices, such as RMSEA and SRMR, measure the discrepancy between the model and the observed data. RMSEA assesses the degree of model approximation, where values below 0.05 indicate a good fit and values below 0.08 are considered acceptable (SADENOVA *et al.*, 2025). SRMR reflects the average discrepancy between predicted and observed covariances, with a value below 0.05 considered excellent, while a value between 0.05 and 0.08 indicates an adequate fit. However, as noted by Schuberth *et al.* (2023), fit indices such as RMSEA and SRMR can vary depending on the complexity of the model and its parameters, highlighting the importance of using multiple indices to ensure reliable conclusions. In this study, the RMSEA value of 0.052 indicates an acceptable fit, while the SRMR value of 0.041 suggests that the model achieves an excellent fit, reinforcing its validity and robustness.

Table 7: R Squared, RMSEA, and SRMR

Explanatory	$R^2$	RMSEA	SRMR
TTEC	0.682	0.052	Antecedents -> TTEC -> ECA 0.041
ECA	0.593		

### The Mediating Role of Trust Towards E-Commerce

Mediation analysis helps explain how independent variables affect a dependent variable through a mediator. In this study, trust towards e-commerce was tested as a mediator between perceived risk, perceived security, internet experience, perception of website quality, perceived privacy, and e-commerce adoption. Bootstrapping mediation analysis in Jamovi revealed both significant and insignificant effects (Table 8).

For perceived risk, the total, direct, and indirect effects were all insignificant, with VAF at 100%, indicating full mediation. Perceived security showed significant total, direct, and indirect effects, with VAF at 42.8%, signifying partial mediation. Internet experience also revealed significant effects, with VAF at 35.9%, confirming partial mediation. Similarly, perception of website quality showed significant effects with VAF at 46.5%, also indicating partial mediation. Finally, perceived privacy demonstrated significant total, direct, and indirect effects, with VAF at 37.9%, confirming partial mediation (i.e. Indirect effect divided by total effect). These findings emphasise that trust towards e-commerce acts as a critical mediator, transforming perceptions of risk, security, experience, website quality, and privacy into actual adoption intentions.



Table 8: Mediation Results

Procedure	Path	Total effect	Direct effect	Indirect effect	P-Values	boot LLCI	boot ULCI	VAF	Hypotheses
X on Y with M present	PR -> ECA(c')		-0.011		0.746	-0.078	0.056		
X on Y	PR -> ECA (c)	0.020			0.628	-0.062	0.102		
X on Y via M	PR ->TTCE -> ECA (ab)			0.031	0.192	-0.016	0.079	100.0%	NS
X on Y with M present	PS -> ECA(c')		0.276		0.001	0.193	0.359		
X on Y	PS -> ECA (c)	0.482			0.001	0.406	0.559		
X on Y via M	PS ->TTCE -> ECA (ab)			0.206	0.001	0.152	0.261	42.8%	S
X on Y with M present	IE -> ECA(c')		0.355		0.001	0.271	0.440		
X on Y	IE -> ECA (c)	0.547			0.001	0.463	0.631		
X on Y via M	IE ->TTCE -> ECA (ab)			0.192	0.001	0.139	0.245	35.0%	S
X on Y with M present	POWQ -> ECA(c')		0.259		0.001	0.168	0.351		
X on Y	POWQ -> ECA (c)	0.484			0.001	0.411	0.556		
X on Y via M	POWQ ->TTCE -> ECA (ab)			0.225	0.001	0.159	0.290	46.5%	S
X on Y with M present	PP -> ECA(c')		0.326		0.001	0.236	0.415		
X on Y	PP -> ECA (c)	0.524			0.001	0.453	0.595		
X on Y via M	PP ->TTCE -> ECA (ab)			0.199	0.001	0.136	0.261	37.9%	S

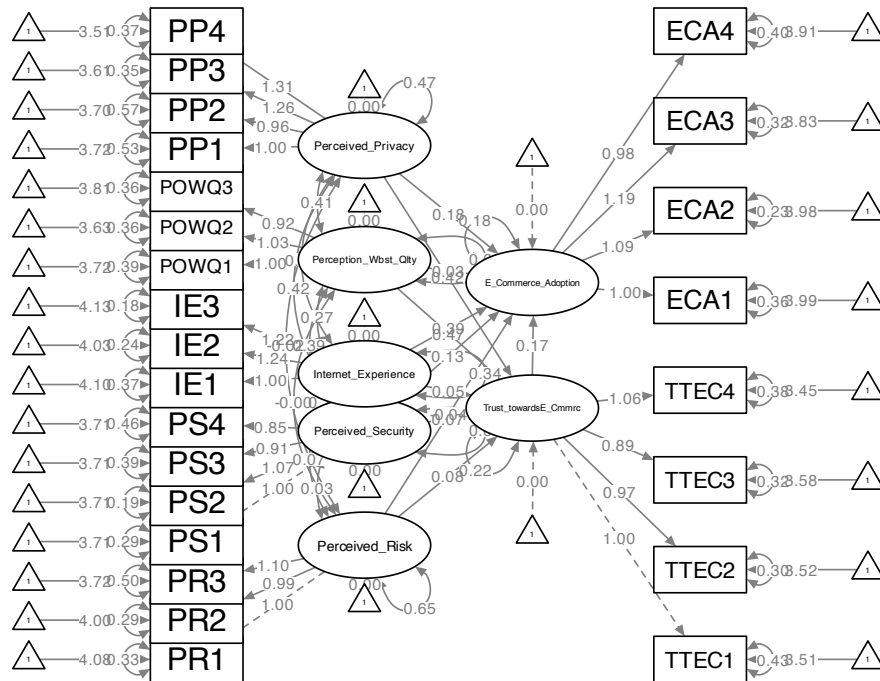


Figure 2. Results of the SEM Model using Jamovi

### 5.0 Discussion and Implications

The findings of this study highlight the significant role of trust as both a direct predictor and mediator of e-commerce adoption in Zambia. Specifically, perceived security, internet experience, website quality, and perceived privacy demonstrated strong direct and indirect effects on adoption through trust, aligning with prior research in Indonesia (Asri *et al.*, 2024) and China (Wang and Lin, 2016). These results confirm that consumer trust is central to transforming favourable perceptions into adoption behaviours, consistent with the technology acceptance model (TAM) and theory of planned behaviour (TPB). Interestingly, perceived risk showed no significant influence, suggesting that Zambian consumers may prioritise security assurances and platform credibility over risk perceptions when engaging in online transactions.

These results further extend existing literature by contextualising findings within a developing economy characterised by weak institutional frameworks and lower digital literacy (Omweri, 2024). While prior studies in developed contexts emphasise perceived risk as a critical barrier (Brell *et al.*, 2019), this study reveals that Zambian consumers adopt a more pragmatic approach, focusing on tangible factors such as website quality and privacy protections. This divergence underscores the need for context-specific adoption models, as determinants of trust may vary significantly across socio-economic and cultural environments. Trust thus emerges as a linchpin that bridges consumer perceptions and actual adoption behaviours (Chawla *et al.*, 2023).

The study provides practical implications for policymakers and online retailers. Strengthening legal and institutional frameworks to safeguard consumer privacy and security is essential for

boosting trust. E-commerce providers should invest in secure payment systems, transparent privacy policies, and user-friendly website designs to foster confidence. Enhancing consumer digital literacy will also empower users to navigate platforms safely, thereby encouraging higher adoption. Collectively, these interventions can support Zambia's digital economy, driving inclusive growth and strengthening consumer participation in e-commerce.

### **6.0 Limitations and Future Research**

This study is limited by its focus on university students in Copperbelt Zambia, which restricts generalisability to broader consumer groups and different socio-economic contexts. While the public universities in the Copperbelt include the University of Zambia, Copperbelt University, Mukuba University and Zambia University College of Technology, the study does not indicate the sample proportions that came from each university. Future studies may address this gap. The cross-sectional design also limits the ability to capture changes in trust and adoption behaviours over time. Reliance on self-reported data introduces potential response bias, while institutional and regulatory factors influencing e-commerce were not fully examined. Future research should employ longitudinal and mixed-method approaches, incorporate diverse demographic groups across urban and rural areas, and integrate institutional perspectives. Comparative studies across developing economies could further clarify contextual differences shaping trust and e-commerce adoption.

### **7.0 CONCLUSION**

The purpose of this study was to examine the determinants of consumer trust and their influence on e-commerce adoption intentions in Kitwe, Zambia, addressing the research gap in developing economies with weak institutional support. The findings reveal that perceived security, internet experience, website quality, and privacy significantly shape trust, which in turn mediates adoption, while perceived risk was insignificant. This highlights trust as the central driver of e-commerce participation. The overall implication is that building secure, user-friendly, and credible platforms, supported by stronger institutional frameworks, is essential to fostering consumer confidence and accelerating Zambia's digital economy.

## Appendix A: Survey Questionnaire Items

Variables	Descriptions	Sources
Perceived Risks	PR_1 Buying online is risky.	(Aponte Vega, 2015)
	PR_2 Buying online is uncertain.	
	PR_3 I find it dangerous to buy online.	
Perceived Security	PS_1 The Internet vendors implement security measures to protect purchases.	(Aponte Vega, 2015)
	PS_2 The Internet vendors ensure that the data from the transactions are protected from alterations or harm during the transmission.	
	PS_3 I am concerned about my security when using an e-payment system	
	PS_4 Matters of security have a significant influence on me in using an e-payment system.	
Internet Experience	IE_1 The use of the Internet is a good experience for me personally.	(Aponte Vega, 2015)
	IE_2 I have positive experiences using the Internet.	
	IE_4 I enjoy a good experience using the Internet.	
Perception of Website Quality	PWQ_1 I consider that the information provided by the companies through the websites on products and/ or services is reliable.	(Aponte Vega, 2015)
	PWQ_2 I consider that the design of the website is always clear and precise.	
	PWQ_3 The websites help in selecting quality products.	
Perceived Privacy	PP_1 The Internet vendors worry about the privacy of the consumers.	(Aponte Vega, 2015)
	PP_2 The Internet vendors do not give out personal data of the consumers to third parties.	
	PP_3 The Internet vendors give me confidence and security related to the control of privacy.	
	PP_4 I feel I have enough privacy when I use an electronic commerce platform.	
Trust Towards E-Commerce	TTEC_1 The purchases online are secure.	(Aponte Vega, 2015)
	TTEC_2 Purchasing online is reliable because of the product information that is provided.	
	TTEC_3 Internet vendors comply with the offers that they make.	
	TTEC_4 In general terms, I can depend on the promises that are made by Internet vendors.	
E-Commerce Adoption	ECA_1 Given a chance, in the future, I think I will use the website to buy goods and services.	(Alraja and Mohammed, 2015)
	ECA_2 I intend to use commercial websites to purchase goods and services if I was given the chance	
	ECA_3 I frequently use the website to buy goods and services that I need	
	ECA_4 I think using the website to buy goods and services gives me more options.	

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