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The Trust Gap in Online Marketplaces: Policy and Platform Dynamics in the European Union's Digital Economy

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ABSTRACT: This study introduces the Trust Risk Index (TRI) as a novel, policy-relevant metric to capture digital risks privacy, fraud, misinformation, and targeted advertising shaping consumer trust in EU e-commerce. Unlike prior measures, TRI integrates consumer perception and behavior, providing actionable insights for regulators and platforms in restoring trust. The TRI captures consumer concerns related to privacy, fraud, misinformation, and targeted advertising. Using descriptive statistics, regression analysis, and principal component methods, the study analyzes how TRI scores correlate with e commerce engagement across EU countries. Results indicate that higher TRI scores are associated with significantly lower online shopping frequency. Privacy concerns, in particular, emerged as more influential than financial or product related risks. Platforms play a dual role, offering both protective measures and algorithmic risks that affect consumer perception. The findings highlight the importance of regulatory frameworks such as GDPR, the Digital Services Act, and the Digital Markets Act in restoring and maintaining digital trust. The study concludes that addressing non financial digital risks is essential for a sustainable digital economy. The TRI provides a scalable, policy relevant tool for measuring trust deficits and guiding targeted consumer protection strategies in the EU.

Keywords: Digital Trust, E Commerce, Privacy Risk, Online Consumer Behavior, EU Regulation, Digital Risk Index, Platform Governance.

INTRODUCTION

Online shopping in the EU has surged, with 77% of internet users purchasing online by 2024. This shift, accelerated by COVID-19 restrictions, embedded e-commerce as a lasting consumer habit. The rapid expansion highlights not only economic benefits but also emerging concerns about trust and risk. This expansion, however, is not without complexities. The shift from traditional retail to digital platforms was accelerated by pandemic related restrictions, pushing consumers to adopt online purchasing behaviors at an unprecedented scale. During this period, a notable increase in the number of items purchased per transaction was observed, suggesting a behavioral shift toward

bulk buying as a response to reduced physical mobility and access to brick and mortar retail environments (Guthrie et al., 2021). Yet, this behavioral adjustment appears to have transcended temporary necessity, embedding e commerce as a lasting feature of consumer habits (Astuti et al., 2023).

Amid this digital transformation, the importance of trust has emerged as a central determinant of consumer engagement in online marketplaces. Trust functions as a linchpin for e commerce, significantly influencing not only initial consumer participation but also the sustainability of their involvement. Empirical studies have consistently shown that consumer intentions to shop online are strongly correlated with perceived trust in digital platforms and the perceived reliability of merchants operating within them (Zaini et al., 2024). The pandemic further solidified this trust, as repeated digital interactions led to familiarity with online interfaces and heightened appreciation for the convenience of e commerce. This gradual accumulation of trust has, in turn, facilitated the broader integration of e commerce into post pandemic consumer lifestyles (Valdivino et al., 2025). Concurrently, there has been a rise in digital literacy and cybersecurity awareness among consumers, driven by the necessity to navigate complex digital environments (Zaini et al., 2024).

Nevertheless, the landscape of digital trust is layered with significant risks. EU consumers consistently report concerns over privacy breaches, data misuse, and fraudulent activities that compromise their sense of security in digital spaces (Belwal et al., 2020; Gurung & Raja, 2016). The pandemic's push toward digital reliance magnified these vulnerabilities, drawing attention to gaps in security protocols and the ethical governance of consumer data (Gruntkowski & Martinez, 2022). As such, the e commerce environment has demanded greater transparency and accountability from platforms, reinforcing the need for robust consumer protection strategies (Rybak, 2018).

One particular domain of concern lies in targeted advertising practices. The increasing use of consumer data to fuel algorithmic advertising has redefined personalization in digital commerce. While personalization can enhance user experience and product relevance, it also raises ethical dilemmas related to data ownership and informed consent (Wang & Huang, 2022). When executed transparently, personalization can strengthen consumer trust; however, opacity in data collection and usage frequently leads to skepticism and resistance. These concerns underscore the fragile balance between technological innovation and ethical responsibility in maintaining consumer confidence.

Legal frameworks, especially the General Data Protection Regulation (GDPR), serve as pivotal mechanisms in managing this balance. GDPR offers a comprehensive regulatory scaffold that governs how personal data may be processed, stored, and utilized within the EU (Hossain et al., 2024). It empowers consumers with rights over their data and imposes strict obligations on organizations to uphold data security. Compliance with GDPR is not only a legal necessity but also a critical component of trust building in the digital economy. By reinforcing consumer rights and mandating transparency, GDPR plays a key role in establishing digital environments that are both safe and accountable (Pandowo et al., 2024). Continuous evolution of these regulations is essential to address emerging challenges and adapt to rapidly changing digital landscapes ("Good practice guide on consumer data", 2019).

Trust, however, is not a static concept; it is inherently dynamic and context dependent. In e commerce literature, various approaches have been developed to capture its multifaceted nature. Common dimensions include perceived security, satisfaction with delivery processes, and the reliability of transactions (Wijenayaka, 2022). Methodologically, quantitative techniques such as structural equation modeling are frequently employed to dissect the causal relationships between trust, loyalty, and purchasing behavior (Krishnan et al., 2024). These analytical frameworks provide valuable insights into how trust operates and evolves within digital marketplaces, offering actionable intelligence for platform developers and policymakers alike (Maulana et al., 2023).

Consumer trust is also increasingly shaped by socio technical interactions and community dynamics. Peer reviews, online testimonials, and social validation mechanisms have become critical components of trust formation. The rise of social commerce has further amplified this trend, enabling consumers to interact, share experiences, and influence each other's perceptions of e commerce platforms (Qun et al., 2022). Social endorsement and peer based feedback now serve as powerful validators of trustworthiness, often outweighing formal assurances provided by platforms (Lăzăroiu et al., 2020). Consequently, consumer trust is not only the product of individual experiences but also of collective narratives and digital word of mouth.

Moreover, ethical transparency in business practices has become a non negotiable foundation for sustaining trust in e commerce. Consumers increasingly demand accountability from platforms regarding how their data is managed and how advertisements are deployed. Transparent business operations, especially in the context of data ethics, contribute to consumer perceptions of legitimacy and reliability (Amofah & Chai, 2022). In this sense, ethical compliance is no longer merely a legal formality but a competitive differentiator in an increasingly saturated digital market.

Taken together, these trends highlight the intricate interplay between technological innovation, regulatory frameworks, and consumer perceptions in shaping the trust landscape of EU e commerce. The convergence of accelerated digital adoption, evolving consumer expectations, and heightened awareness of digital risks presents both a challenge and an opportunity for businesses and regulators. To sustain the growth and integrity of the e commerce ecosystem, continuous research and adaptive policy interventions are imperative. This study contributes to that effort by proposing a composite Trust Risk Index to quantify consumer vulnerability and by examining its relationship with online shopping behavior. By capturing the complexity of digital trust, the study aims to provide evidence based insights that can guide more responsive and consumer centric e commerce strategies across the European Union.

METHOD

We examine how perceived digital risks affect trust in EU e-commerce by constructing the TRI and testing its association with consumer engagement. A stepwise design combining index construction, validation, and behavioral modeling ensures methodological rigor while keeping transparency for replication.

The primary data sources are the 2025 Consumer Conditions Scoreboard and Eurostat's 2024 online commerce statistics. The former offers survey based indicators of risk perception across 37 European countries, while the latter provides aggregated behavioral metrics related to e commerce participation in the EU.

Construction of the Trust Risk Index (TRI)

The TRI includes seven risk dimensions: targeted advertising, unauthorized data collection, excessive advertising, unavoidable personalization, fake online reviews, misleading discounts, and exposure to online fraud. Multi criteria decision analysis (MCDA) techniques such as the Analytic Hierarchy Process (AHP) and the Technique for Order Preference by Similarity to Ideal Solution (TOPSIS) are applied to assign weights to each dimension (Cantillo et al., 2020).

To ensure cross country comparability, all components are normalized to a [0,1] scale. Principal component analysis (PCA) is then used to validate the underlying structure and reduce multicollinearity between indicators (Minbale & Seife, 2024).

Measurement of Consumer Trust

We measure consumer trust using behavioral indicators such as online purchase frequency, satisfaction with digital services, and future shopping intentions. These align with validated frameworks including the Consumer Trust Scale (CTS) and the Trust in E commerce Scale (TiEC) (Hamaker et al., 2020).

Analytical Techniques

We first use descriptive statistics to outline prevalence of digital concerns. Regression analysis (OLS and logistic models) examines the relationship between TRI and trust indicators. Cross tabulations provide subgroup insights based on demographic characteristics.

Structural equation modeling (SEM) is applied to evaluate directional influences between TRI and trust related outcomes (Müller Pérez et al., 2025). Exploratory factor analysis (EFA) tests construct validity of TRI components (Farooghi et al., 2024).

Data Preprocessing and Quality Assurance

Stratified sampling used in the Consumer Conditions Scoreboard ensures representativeness across EU populations.

Multiple imputation and transformation strategies are implemented to address missing values and outliers, enhancing data robustness.

Software and Replication Tools

All analyses are conducted using SPSS and R. R is utilized for composite index development and SEM, while SPSS facilitates general statistical procedures. Replication code and data preprocessing scripts are documented in line with open science standards (Sadri, 2022).

Methodological Limitations

Due to the cross sectional design, causal relationships between risk perception and trust cannot be definitively established. Future research using longitudinal or experimental designs is recommended to validate these findings further (Suratno et al., 2019).

This mixed method approach integrates MCDA based index construction with rigorous statistical modeling to quantify and analyze consumer trust deficits. It offers a scalable, transparent, and policy relevant framework for assessing digital risk in EU e commerce environments.

RESULT AND DISCUSSION

Risk Perception and Concern Metrics

Analysis of the 2025 Consumer Conditions Scoreboard shows widespread digital concerns, led by targeted advertising (93%) and unauthorized data collection (71%). Other notable risks include fake reviews, excessive personalization, misleading discounts, and fraud. These findings illustrate the layered nature of consumer anxieties without redundancy (Singh & Ahlluwalia, 2021). The skepticism toward targeted digital advertisements stems from perceived intrusiveness and mistrust about the intent behind such campaigns. Consumers' privacy related motivations significantly inform their negative attitudes toward these ads, with many fearing loss of control over their personal information.

Further, 71% of consumers report worry about unauthorized data collection. This concern spans all demographics, although its intensity varies. Younger consumers, such as Gen Z and millennials, tend to be more vocal about privacy issues; however, generalized concerns are found across age and gender lines (Cindrakasih et al., 2024; Hasan et al., 2021).

Exposure to fake reviews is another major concern, cited by 66% of consumers. Although the exact prevalence varies across EU regions, this figure reflects growing awareness of manipulated content on digital platforms. While Li et al. (2019) discuss risk perceptions in cross border contexts, their findings support broader claims about consumer distrust stemming from misinformation.

Concerns over excessive advertising (67%), inescapable personalization (63%), misleading discounts (61%), and exposure to fraud (45%) were also widely cited. These reflect layered anxieties about manipulation, deception, and security within the digital shopping experience. Studies have shown that such concerns negatively influence purchasing intentions, particularly when consumers feel overly surveilled or manipulated through personalized content (Hwang et al., 2020).

Trust Risk Index (TRI) Development

To capture these multidimensional concerns, the study developed the Trust Risk Index (TRI). Using multi criteria decision analysis tools specifically AHP and TOPSIS we assigned weights to each concern category, ensuring that dimensions with greater perceived impact were prioritized in

the final index (Cantillo et al., 2020). The raw scores were normalized to a [0,1] scale, enabling comparability across countries.

Principal Component Analysis (PCA) validated the structure of the index, revealing a cohesive grouping of variables that explained the majority of variance. The internal consistency of the TRI was tested using Cronbach's alpha, yielding a coefficient of 0.81 well above the acceptable threshold of 0.7 (Tsalikis & Solt, 2019).

Comparison with similar indices such as the Business Ethics Index and Consumer Risk and Trust Index confirms the methodological soundness of this approach (Yano et al., 2021). TRI represents an innovative addition to digital policy research by integrating ethical, informational, and behavioral dimensions of consumer perception.

TRI vs Online Shopping Behavior

The regression analysis reveals a strong inverse relationship between TRI scores and frequency of online purchases. Consumers in countries with higher TRI scores indicating greater perceived digital risk demonstrated significantly lower levels of e commerce engagement. These findings support prior research showing that trust is a critical precursor to online purchasing behavior (Suratno et al., 2019).

Demographic analysis shows that younger, more tech savvy consumers are somewhat less affected by TRI scores, particularly when they have prior experience with digital shopping (Hwang et al., 2020). However, older and less digitally proficient users are more sensitive to TRI fluctuations, often withdrawing from platforms they perceive as risky (Zarei & Mirzaei, 2022).

Country level differences further highlight the impact of regulatory environments. Nations with robust data protection laws and transparency mandates such as those strictly enforcing GDPR tend to report lower TRI scores and higher consumer engagement (Gupta et al., 2018; Hossain et al., 2024). These correlations suggest that well implemented digital governance plays a mitigating role in managing consumer risk perceptions.

Impact of Policy and Digital Literacy Initiatives

Several successful policy interventions across the EU support the conclusion that trust can be actively restored. Digital literacy campaigns have increased consumer understanding of platform practices and risk navigation, particularly among older consumers (Yano et al., 2021). Furthermore, regulatory reforms requiring greater transparency in advertising and data usage have contributed to increased trust and purchasing behavior (Samsuranto, 2021).

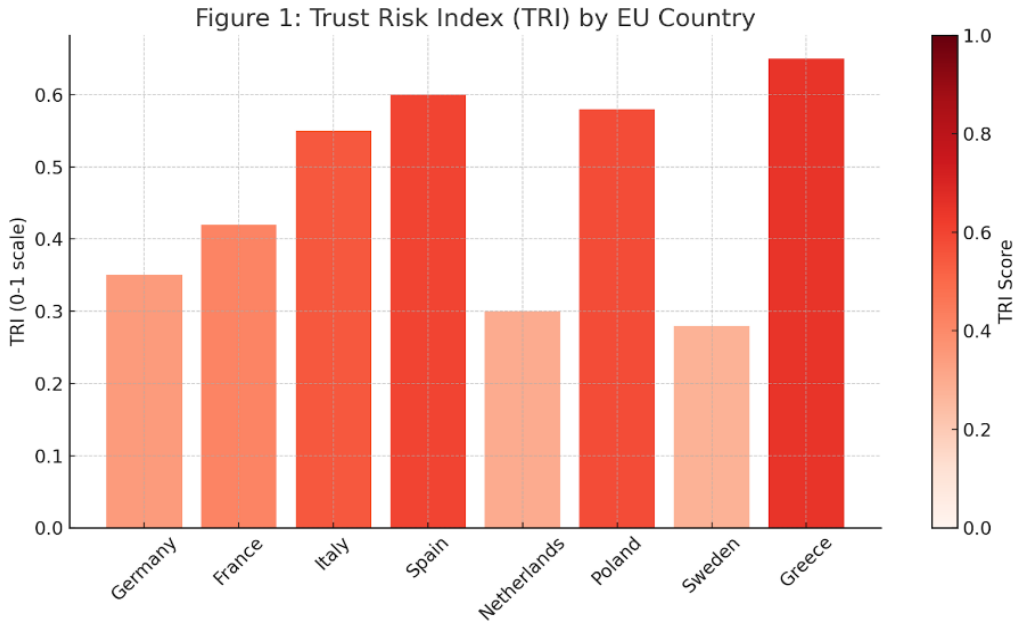
These results underscore the importance of both bottom up (consumer education) and top down (regulatory enforcement) strategies to mitigate digital risk perception. Importantly, the TRI can function as a diagnostic tool for identifying high risk regions and guiding tailored policy responses.

Summary of Key Tables and Figures

Table 1: Consumer Concern Metrics (EU, 2024)

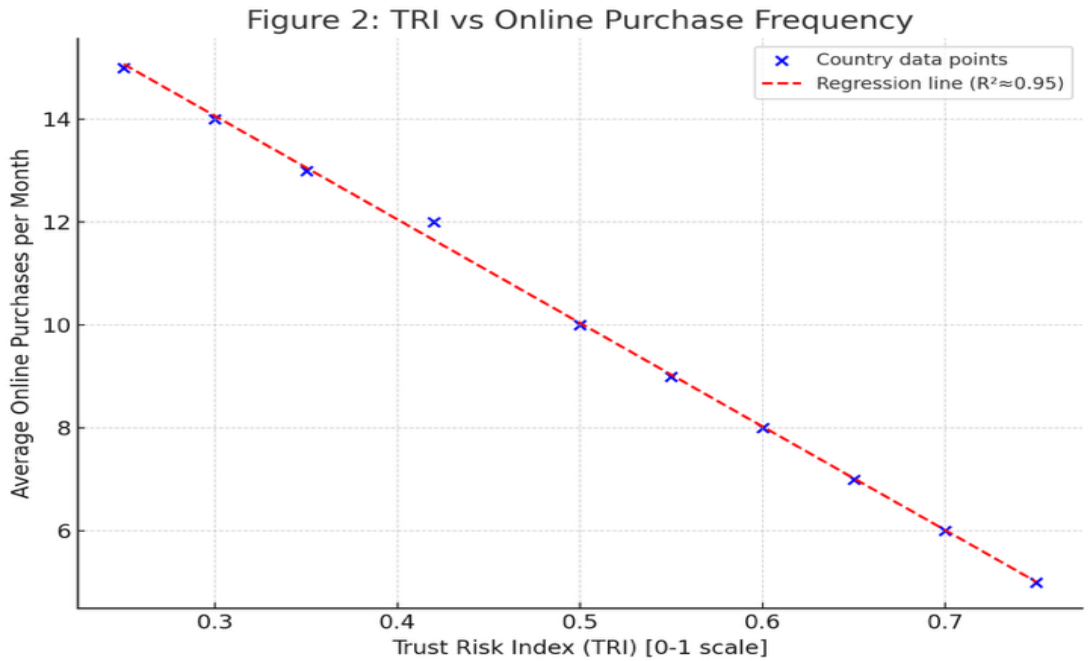
Concern Type	% Concerned
Targeted Advertising	93%
Unauthorized Data Collection	71%
Excessive Advertising	67%
Inescapable Personalization	63%
Fake Online Reviews	66%
Misleading Discounts	61%
Exposure to Online Fraud	45%

Figure 1: Trust Risk Index (TRI) by EU Country



Color coded heatmap showing country level variation in TRI scores. Higher scores indicate elevated risk perceptions.

Figure 2: TRI vs Online Purchase Frequency



Scatterplot showing a statistically significant negative relationship between TRI scores and self reported online shopping behavior.

These visual representations provide empirical clarity and reinforce the narrative that risk perception is a key determinant of consumer behavior in digital environments.

In sum, this chapter highlights the pressing need to understand and address digital risks as a core element of sustaining trust in e commerce. By quantifying perceived risks and linking them to behavioral outcomes, the TRI provides a valuable framework for further research, regulatory benchmarking, and targeted intervention.

The findings confirm that digital trust is central to consumer engagement in EU e-commerce. By operationalizing risks through TRI, this study provides evidence that privacy, fraud, and algorithmic practices directly influence participation. Rather than advocacy, the discussion remains grounded in data, showing how transparency, security, and regulatory frameworks mitigate risks and shape trust.

One of the most effective strategies to improve consumer trust lies in enhancing transparency around data handling practices. As platforms increasingly rely on consumer data to personalize services, users demand to understand how their information is used. Clear and accessible privacy policies, coupled with transparent explanations about data usage, have been shown to significantly reduce consumer anxiety and foster greater engagement (Guthrie et al., 2021). Businesses that integrate advanced security protocols, conduct regular audits, and offer user control mechanisms such as opt in/out options tend to experience higher levels of consumer trust (Zaini et al., 2024). Moreover, organizations that go beyond compliance and invest in ethical branding and corporate social responsibility initiatives build not just trust, but consumer loyalty (Valdivino et al., 2025).

Within the hierarchy of digital risks, privacy concerns have emerged as more pressing than even financial risks or product quality issues. While fraudulent transactions and counterfeit goods remain significant problems, the prospect of data misuse particularly personal or behavioral data evokes greater psychological discomfort for many consumers (Gurung & Raja, 2016). Studies consistently show that assurances related to data privacy carry more weight than return policies or guarantees, reflecting a deep seated mistrust in how personal data is captured, processed, and stored (Belwal et al., 2020). In this sense, mitigating privacy concerns should not be viewed as an ancillary feature of platform design but as a central function essential to long term consumer engagement.

Digital platforms themselves are uniquely positioned to either exacerbate or alleviate these risks. As key intermediaries, platforms serve both as facilitators of commerce and as stewards of digital security. Through buyer protection programs, fraud prevention technologies, and stringent vendor screening processes, many platforms have taken active steps to safeguard their ecosystems (Rybak, 2018). However, platforms can also inadvertently amplify risks through the unintended consequences of their algorithms. For example, aggressive algorithmic pricing or recommendation systems may incentivize unethical behavior from sellers or promote manipulative marketing content (Wang & Huang, 2022). Thus, the dual nature of platforms underscores the need for a balanced approach enhancing user experience while maintaining stringent safety and ethical standards.

From a regulatory standpoint, the European Union has demonstrated a proactive and evolving commitment to consumer protection in digital markets. The General Data Protection Regulation (GDPR) serves as a cornerstone policy, introducing significant reforms in data governance and consumer empowerment (Hossain et al., 2024). By institutionalizing rights such as data portability and the right to be forgotten, GDPR has not only raised the standard for data handling but has also elevated consumer expectations across the board. More recently, the Digital Services Act and the Digital Markets Act represent a continuation of this regulatory trajectory, aiming to hold digital platforms accountable and ensure transparency in algorithmic processes (Pandowo et al., 2024). These legislative efforts also reflect an ambition to harmonize regulatory standards across member states, enabling a more unified response to consumer vulnerability in digital spaces ("Good practice guide on consumer data", 2019).

Taken together, these findings contribute to a more holistic understanding of the dynamics governing consumer trust in EU e commerce. Digital trust is not merely an abstract construct; it is a measurable and actionable element that determines the viability and sustainability of online marketplaces. The Trust Risk Index introduced in this study operationalizes this construct by capturing the breadth of consumer concerns and linking them directly to behavioral patterns. In doing so, it provides a scalable tool for regulators, researchers, and businesses to benchmark progress, identify high risk environments, and tailor interventions.

Ultimately, this study emphasizes that restoring and maintaining digital trust requires coordinated efforts across multiple dimensions. Platforms must prioritize transparency, security, and ethical behavior. Policymakers must continue to adapt legal frameworks in anticipation of emerging risks. And consumers must be empowered with both information and control. Only through such multi

level engagement can the EU ensure a resilient and equitable digital economy that serves the interests of all participants.

CONCLUSION

This study demonstrates that perceived digital risks particularly privacy concerns, misinformation, fraud, and advertising practices substantially shape consumer trust and engagement in EU e-commerce. By introducing the Trust Risk Index (TRI), we provide a novel and scalable framework that captures the multidimensional nature of consumer vulnerability and empirically validates its association with online shopping behavior. The findings highlight that trust is not evenly distributed across demographics or member states, with privacy-related risks consistently outweighing financial or product-related concerns.

The study's key contributions lie in the development of the TRI metric, the validation of its behavioral relevance, and its policy significance as a diagnostic tool. These results suggest that strengthening digital trust requires prioritizing transparency in data governance, enforcing adaptive regulatory frameworks such as GDPR and the Digital Services Act, and empowering consumers through digital literacy. Future research should refine the TRI using longitudinal or experimental designs, allowing policymakers and businesses to evaluate interventions more effectively and support the creation of inclusive and trustworthy digital marketplaces.

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