



Price Transparency, Perceived Risk, and Consumer Trust in Cross-Border E-Commerce: A Systematic Literature Review

Deny Ariyanto¹, Maria Cristiana Iman Kalis², M. Irfani Hendri³

^{1,2,3} Fakultas Ekonomi dan Bisnis, Universitas Tanjungpura, Indonesia

¹deny.ariyanto.research@gmail.com, ²mariakalis@ekonomi.untan.ac.id, ³muhammad.irfani@ekonomi.untan.ac.id



*Corresponding Author

Article History:

Submitted: 26-05-2026

Accepted: 10-06-2026

Published: 15-06-2026

Keywords:

cross-border e-commerce; price transparency; consumer trust; perceived risk; systematic literature review.

The Journal is licensed under a Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0).

ABSTRACT

Cross-border e-commerce has become an important component of the global digital economy, enabling consumers to engage in international online transactions while simultaneously facing challenges related to information asymmetry, perceived risk, and trust. This study aims to synthesize existing literature on the relationships among price transparency, perceived risk, and consumer trust in cross-border e-commerce. A Systematic Literature Review (SLR) was conducted following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. Articles were retrieved from the Scopus database using keywords related to price transparency, perceived transaction, perceived risk, trust, and cross-border e-commerce. From an initial pool of 476 articles, 45 studies met the inclusion criteria and were analyzed through thematic analysis supported by the Watase Uake System. The findings reveal that price transparency, consumer trust, and perceived risk are the dominant themes shaping consumer behavior in cross-border digital marketplaces. Price transparency plays a critical role in reducing information asymmetry and enhancing consumer confidence, while trust acts as a key mechanism for mitigating uncertainty in international online transactions. The review also highlights the growing importance of emerging technologies, including artificial intelligence (AI), blockchain, and augmented reality (AR), in strengthening transparency, security, and transaction efficiency. Furthermore, the literature is primarily grounded in Information Asymmetry Theory, Theory of Planned Behavior, Signaling Theory, and Structural Equation Modeling approaches. This study concludes that transparent pricing practices and trust-enhancing digital environments are essential for sustainable cross-border e-commerce development and recommends further research focusing on developing countries, cross-cultural contexts, and technology-driven trust mechanisms.

INTRODUCTION

Cross-border e-commerce has become an important driver of global trade, enabling consumers to purchase products and services beyond national boundaries. The rapid growth of digital platforms, international logistics networks, and financial technologies has expanded cross-border transactions, particularly in border regions where economic interactions between neighboring countries are increasingly common. However, despite the opportunities offered by cross-border e-commerce, consumers often face greater uncertainty than in domestic online shopping, including concerns regarding hidden costs, customs duties, delivery reliability, product quality, and legal protection. These uncertainties increase perceived risk and influence consumers' trust and purchase decisions.

Price transparency and consumer trust have therefore emerged as critical factors in understanding consumer behavior in digital markets. Earlier studies demonstrated that price transparency influences consumer decision-making by reducing information asymmetry and improving market efficiency (Rossi & Chintagunta, 2016). Subsequent research highlighted that trust is shaped not only by economic considerations but also by social and cultural factors, including green identity, peer influence, and national culture (Khare & Pandey, 2017; Hallikainen & Laukkanen, 2018). In e-commerce settings, transaction costs, perceived risks, and platform characteristics have been shown to significantly affect consumer trust and behavioral intentions (Hoang & Vu, 2020; Dong, 2022). More recent studies further emphasize the role of emerging technologies such as artificial intelligence (AI), augmented reality (AR), and fintech in enhancing transparency, reducing uncertainty, and strengthening consumer trust in digital environments (Teodorescu et al., 2023; Zhao et al., 2024; Yousaf & Palazzo, 2024).

Although the literature has extensively examined price transparency, trust, and consumer behavior in domestic e-commerce and other sectors, evidence remains fragmented in the context of cross-border e-commerce. Existing studies tend to focus on specific industries, technologies, or national settings, while limited attention has been given to how price transparency interacts with perceived risk and consumer trust across different countries, cultures, and regulatory environments. This limitation is particularly relevant for border regions, where consumers are more likely to engage in





cross-border online transactions and face unique challenges related to taxation, logistics, customs procedures, and institutional differences.

Therefore, this Systematic Literature Review (SLR) aims to synthesize existing knowledge on the relationships among price transparency, perceived risk, and consumer trust in cross-border e-commerce. By integrating findings from various contexts and disciplines, this study seeks to identify major research trends, theoretical foundations, and knowledge gaps while providing a comprehensive framework for understanding consumer behavior in cross-border digital markets and supporting future research related to border-region economic development.

LITERATURE REVIEW

Cross-border e-commerce has transformed the way consumers purchase products and services across national boundaries, creating new opportunities while simultaneously increasing uncertainty in online transactions. Compared with domestic e-commerce, consumers engaging in cross-border purchases face additional challenges such as customs duties, international shipping costs, exchange rate fluctuations, delivery reliability, and differences in consumer protection regulations. In this context, price transparency has become a critical factor in reducing information asymmetry and facilitating informed consumer decision-making. Historically, price transparency emerged from classical economic theory, which assumes that accessible price information contributes to market efficiency (Smith, 1776). Recent studies have expanded this concept into digital environments, demonstrating that transparent information regarding prices, fees, and product attributes can strengthen consumer confidence and improve purchasing decisions (Langer et al., 2024; Franken et al., 2025).

Several classical theories provide a foundation for understanding consumer behavior in cross-border e-commerce. The Theory of Planned Behavior (TPB) explains how attitudes, subjective norms, and perceived behavioral control influence consumer intentions and online purchasing behavior (Ajzen, 1991). The Technology Acceptance Model (TAM) further suggests that consumers are more likely to adopt digital platforms when they perceive them as useful and easy to use (Davis, 1989). In addition, Transaction Cost Theory (TCT) argues that consumers evaluate transaction-related costs, uncertainty, and risks when making purchasing decisions, making it particularly relevant for cross-border transactions where hidden costs and procedural complexities are common (Williamson, 1981; Hoang & Vu, 2020). Social Presence Theory also contributes to explaining how interactions and communication within digital platforms foster trust among consumers (Ji et al., 2020).

Recent studies indicate that consumer trust is increasingly influenced by technological innovation and cultural diversity. Emerging technologies such as artificial intelligence (AI), augmented reality (AR), fintech services, and big data analytics have enhanced the transparency of online transactions and improved consumer experiences (Dong, 2022; Uhm et al., 2022; Yousaf & Palazzo, 2024). At the same time, cultural differences continue to play an important role in shaping trust perceptions and responses to price information across countries (Hallikainen & Laukkanen, 2018). These developments suggest that trust formation in cross-border e-commerce is not solely determined by economic considerations but also by technological, institutional, and cultural factors.

Drawing upon these theoretical perspectives, this review conceptualizes cross-border e-commerce as an environment where price transparency reduces information asymmetry and perceived transaction uncertainty, thereby lowering perceived risk and strengthening consumer trust. The interaction among these factors is particularly relevant in border regions, where consumers frequently engage in international online transactions and are exposed to diverse regulatory, cultural, and logistical conditions. Therefore, synthesizing the existing literature on price transparency, perceived risk, and trust is essential for developing a more comprehensive understanding of consumer behavior in cross-border digital markets.

METHOD

This study employed a Systematic Literature Review (SLR) approach following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines proposed by (Moher et al., 2009) to ensure a transparent, rigorous, and replicable review process. The PRISMA framework was selected because it is widely recognized as a standard for conducting and reporting systematic reviews, enhancing methodological quality and research reliability (Panic et al., 2013; Siddaway et al., 2019; ter Huurne et al., 2017). The review focused on studies related to cross-border e-commerce, particularly those examining price transparency, perceived transaction, perceived risk, and consumer trust in digital marketplaces. An overview of the article selection process is presented in Figure 1.



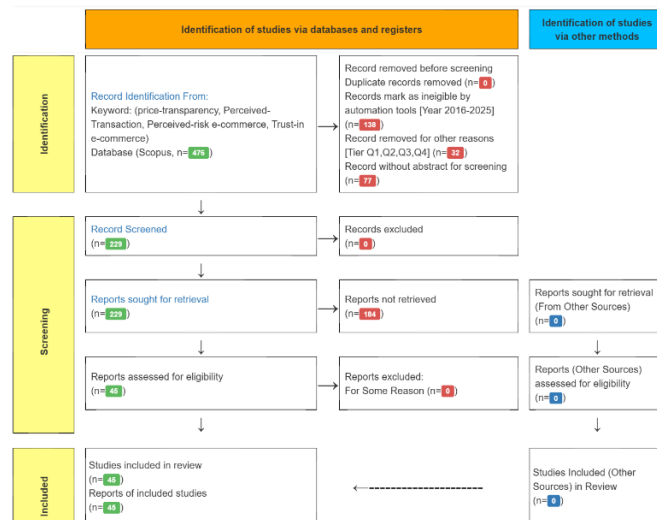


Figure 1. PRISMA Flow Diagram for Article Identification, Screening, Eligibility, and Inclusion

Figure 1 illustrates the PRISMA-based article selection process used in this study. The initial search in the Scopus database identified 476 records related to cross-border e-commerce, price transparency, perceived risk, perceived transaction, and consumer trust. After applying the predefined inclusion criteria, including publication year (2016–2025), journal quartile classification (Q1–Q4), and abstract availability, 229 articles remained for screening. Subsequently, 184 articles could not be retrieved for full-text assessment, resulting in 45 eligible studies that were included in the final systematic literature review. This process ensured that only relevant and high-quality studies were analyzed.

The literature search was conducted using the Scopus database, which was selected due to its extensive coverage of peer-reviewed publications and rigorous indexing standards (Lasda Bergman, 2012). Compared with alternative databases, Scopus provides higher-quality search results by minimizing duplicate records and reducing the inclusion of articles from predatory journals. To improve search accuracy and thematic mapping, the review process was also supported by the Watase System (Wahyudi, 2024). The search strategy utilized combinations of keywords including price transparency, perceived transaction, perceived risk in e-commerce, trust in e-commerce, and cross-border e-commerce. The initial search identified 476 articles.

The screening and selection process followed predefined inclusion and exclusion criteria. Articles published outside the period of 2016–2025 ($n = 138$), articles not indexed in Scopus quartiles Q1–Q4 ($n = 32$), and articles without abstracts ($n = 77$) were excluded. No duplicate articles were identified. After the screening stage, 229 articles remained for further assessment. Subsequently, 184 articles could not be retrieved for full-text evaluation, resulting in 45 eligible articles for the final review. The selected studies were then analyzed using thematic analysis to identify recurring patterns, concepts, and relationships concerning price transparency, perceived risk, trust, and consumer behavior in cross-border e-commerce. The analysis was further supported by the Watase Uake System (Wahyudi, 2024) to enhance the validity and reliability of the findings.

RESULT

The keyword analysis reveals several dominant themes in the cross-border e-commerce literature. Price transparency emerged as the most frequently discussed topic (83 occurrences), followed by e-commerce (46) and trust (41), highlighting the central role of information transparency and consumer confidence in international online transactions. Related themes such as perceived risk, purchase intention, and transaction costs further emphasize the complexity of consumer decision-making in cross-border environments, where buyers often face uncertainty regarding shipping costs, customs duties, product quality, and regulatory differences. In addition, the increasing appearance of technologies such as blockchain and artificial intelligence suggests a growing interest in digital solutions for enhancing transparency, security, and efficiency in cross-border transactions. Geographically, China and Australia emerged as prominent research contexts, reflecting the rapid growth of digital commerce and evolving regulatory frameworks in these regions.

The publication trend demonstrates a growing scholarly interest in cross-border e-commerce between 2016 and 2025. Early studies focused primarily on price transparency and consumer decision-making in different contexts (Klein & Schmitz, 2016; Mittal & Agrawal, 2016; Rossi & Chintagunta, 2016), while subsequent research increasingly explored consumer trust, perceived risk, and digital technologies within e-commerce environments (Masele & Matama, 2020; Mehrabi et al., 2020; Tzavlopoulos et al., 2019; Miller et al., 2020; Hoang & Vu, 2020). The highest number of publications was recorded in 2022, with studies examining emerging technologies such as augmented reality (AR) and





their influence on online consumer behavior (Uhm et al., 2022). More recent studies have expanded the discussion to include digital trust, platform governance, and the implications of transparency in increasingly globalized digital markets (Langer et al., 2024; Pathak & Muhlestein, 2024; Franken et al., 2025).

The quality assessment of the reviewed articles indicates a strong academic foundation for this field. Of the 45 articles included in the review, 23 (51.1%) were published in Q1 journals, 18 (40.0%) in Q2 journals, and only 4 (8.9%) in Q3 journals, demonstrating that the topic has attracted considerable attention from high-impact international journals. The literature is grounded in well-established theoretical perspectives, including Information Asymmetry Theory (Franken et al., 2025; Miller et al., 2020), Structural Equation Modeling approaches (Hoang & Vu, 2020; Evelina et al., 2020), Theory of Planned Behavior (TPB), and Signaling Theory (Choi & Lee, 2019; Minbashrazgah et al., 2017). Overall, the findings indicate that research on cross-border e-commerce has evolved from a primary focus on price transparency toward a broader examination of trust, perceived risk, digital technologies, and consumer behavior, reflecting the increasing importance of transparent and trustworthy digital ecosystems in global commerce.

Year of Publication Trends

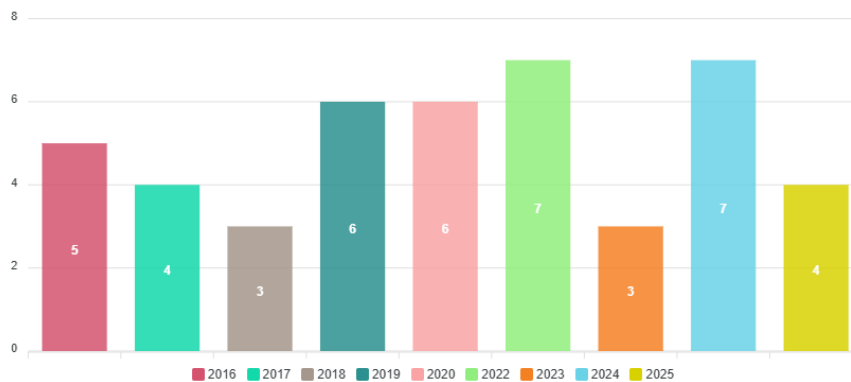


Figure 2. Trends in the Number of Publications

Figure 2 illustrates the annual publication trends of studies related to cross-border e-commerce, price transparency, perceived risk, and consumer trust between 2016 and 2025. The number of publications fluctuated over time, beginning with five studies in 2016, decreasing to three studies in 2018, and then increasing steadily from 2019 onward. The highest publication output was recorded in 2022 and 2024, with seven studies each, indicating growing scholarly attention to digital transactions, consumer trust, and international e-commerce markets.

Studies published in 2020 further explored price transparency and digital payment technologies, highlighting their influence on consumer confidence and transaction efficiency in digital marketplaces (Miller et al., 2020; Hoang & Vu, 2020). The publication peak in 2022 reflects the expanding scope of cross-border e-commerce research, including the adoption of emerging technologies such as augmented reality (AR) to enhance online shopping experiences and purchase intentions (Uhm et al., 2022). More recent studies continue to emphasize transparency, trust, and market efficiency, while also examining the broader implications of digitalization and global market integration (Langer et al., 2024; Pathak & Muhlestein, 2024; Franken et al., 2025).

Overall, these trends suggest that cross-border e-commerce research is evolving toward a more comprehensive understanding of how transparency, trust, and technological innovation shape consumer behavior and facilitate participation in global digital markets (Saloner et al., 2017; Miller et al., 2020; Langer et al., 2024; Franken et al., 2025).

Journal Quality and Theoretical Foundations

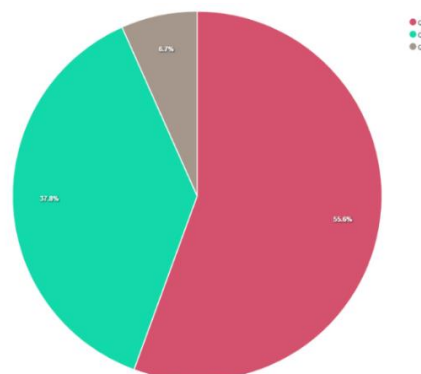


Figure 3. Journal Quartile Distribution





The journal classification analysis indicates that the reviewed studies were predominantly published in high-quality international journals. Of the 45 selected articles, 23 (51.1%) were published in Q1 journals, 18 (40.0%) in Q2 journals, and only 4 (8.9%) in Q3 journals, demonstrating the strong academic foundation of research on cross-border e-commerce. Leading journals such as Journal of Retailing and Consumer Services and Sustainability frequently addressed issues related to consumer behavior, digital commerce, and market transparency (Franken et al., 2025; Han et al., 2022; Ou et al., 2022), while Q2 journals such as Journal of the Knowledge Economy provided important insights into digital markets and emerging economies (Pathak & Muhlestein, 2024; Yousaf & Palazzo, 2024).

The reviewed studies were largely grounded in established theoretical perspectives, including Information Asymmetry Theory (Franken et al., 2025; Miller et al., 2020), Theory of Planned Behavior (TPB), Signaling Theory (Choi & Lee, 2019; Minbashrazgah et al., 2017), and Structural Equation Modeling (SEM) approaches (Hoang & Vu, 2020; Evelina et al., 2020). These theoretical and methodological foundations reflect a growing interest in understanding how transparency, trust, and consumer behavior interact within digital marketplaces. Overall, the findings suggest that cross-border e-commerce research is increasingly focused on addressing challenges related to information asymmetry, digital trust, and technological innovation, particularly in emerging markets and rapidly digitalizing economies (Do et al., 2020; Evelina et al., 2020; Hall, 2025; Batra & Candon, 2022).

Journal and Platform Analysis

The journal and platform analysis indicates that research on cross-border e-commerce is primarily published in high-impact journals, suggesting strong academic interest and relevance in this field. Studies published in Q1 and Q2 journals, such as Journal of Retailing and Consumer Services, International Journal of Information Management, Sustainability, and Journal of the Knowledge Economy, have contributed significantly to understanding consumer trust, price transparency, digital technologies, and cross-border consumer behavior (Hallikainen & Laukkanen, 2018; Jou et al., 2024; Yousaf & Palazzo, 2024). The high visibility of these journals enhances the dissemination and citation potential of studies addressing global digital commerce and international consumer markets.

Highly cited studies often combine strong theoretical foundations with contemporary issues such as information transparency, cultural differences, and technological innovation. For example, Hallikainen & Laukkanen (2018) contributed to the literature by integrating Hofstede's cultural dimensions with cross-country e-commerce analysis, while Miller et al. (2020) and Li et al. (2018) provided valuable insights into transparency and consumer decision-making within digital marketplaces. Furthermore, journals focusing on emerging economies and regional markets, including Journal of Agribusiness in Developing and Emerging Economies and Asia Pacific Journal of Marketing and Logistics, have expanded the understanding of cross-border e-commerce adoption and consumer behavior in diverse contexts (Ji et al., 2020; Zafar et al., 2020).

Overall, the publication landscape demonstrates that studies addressing transparency, trust, and digital innovation in cross-border e-commerce receive considerable academic attention due to their relevance to globalization and digital transformation. The findings suggest that research integrating cross-country perspectives, consumer behavior, and emerging technologies is more likely to achieve greater scholarly impact and contribute to the advancement of international e-commerce literature (Langer et al., 2024; Franken et al., 2025).

Word Cloud Analysis of Author Keywords



Figure 4. Word Cloud of Author Keywords in Cross-Border E-Commerce Research





The keyword analysis reveals that price transparency is the most dominant theme in the cross-border e-commerce literature (83 occurrences), followed by e-commerce (46) and trust (41). These findings indicate a strong research focus on how transparent pricing mechanisms influence consumer confidence and purchasing behavior in international online transactions. Related keywords such as perceived risk, purchase intention, and transaction costs further highlight the complexity of consumer decision-making in cross-border environments, where buyers frequently encounter uncertainty regarding pricing, logistics, and transaction security.

From a geographical perspective, China and Australia emerged as notable research contexts, reflecting the rapid growth of digital commerce and evolving regulatory environments in these regions. The analysis also identifies increasing attention to emerging technologies, particularly blockchain and artificial intelligence (AI), which are viewed as important tools for improving transparency, security, and efficiency in cross-border transactions. Overall, the keyword trends suggest that future research should continue exploring the interplay between transparency, trust, perceived risk, and technological innovation to support the development of more reliable and sustainable cross-border e-commerce ecosystems.

DISCUSSION

The findings of this systematic literature review indicate that price transparency, perceived risk, and consumer trust are the three most influential factors shaping consumer behavior in cross-border e-commerce. The dominance of keywords such as price transparency, trust, perceived risk, and purchase intention suggests that consumers remain highly sensitive to information asymmetry when engaging in international online transactions. Consistent with previous studies, transparent pricing mechanisms reduce uncertainty and facilitate more informed decision-making, thereby strengthening consumer confidence and encouraging participation in digital marketplaces (Franken et al., 2025; Miller et al., 2020; Mittal & Agrawal, 2016). In cross-border contexts, where consumers face additional challenges such as customs duties, international shipping costs, exchange rate fluctuations, and regulatory differences, transparency becomes even more critical for reducing perceived risk and fostering trust.

The review also highlights the central role of trust as a mediating factor between transparency and consumer behavior. Previous studies have demonstrated that trust is influenced by cultural values, platform design, seller reputation, and the quality of information provided by e-commerce platforms (Hallikainen & Laukkanen, 2018; Masele & Matama, 2020). These findings support the argument that cross-border e-commerce requires not only transparent pricing but also trustworthy digital environments capable of overcoming geographical and institutional barriers. Furthermore, emerging technologies such as artificial intelligence (AI), blockchain, and augmented reality (AR) have shown considerable potential in enhancing transparency, reducing uncertainty, and improving consumer experiences in international online transactions (Teodorescu et al., 2023; Uhm et al., 2022; Zhao et al., 2024).

From a theoretical perspective, the findings reinforce the relevance of the Theory of Planned Behavior (TPB), Signaling Theory, and Information Asymmetry Theory in explaining consumer behavior in cross-border digital markets (Choi & Lee, 2019; Minbashrazgah et al., 2017; Miller et al., 2020). Transparent price information serves as a market signal that reduces information asymmetry and increases trust, while perceived risk remains a key determinant of consumer purchase intentions. The review also confirms the growing use of Structural Equation Modeling (SEM) as a dominant analytical approach for examining the complex relationships among transparency, trust, risk, and consumer behavior (Langer et al., 2024; Yousaf & Palazzo, 2024).

Practically, the findings suggest that e-commerce platforms, policymakers, and businesses operating across borders should prioritize transparent pricing policies, clear disclosure of taxes and shipping costs, and the adoption of technologies that enhance trust and transaction security. Such measures are particularly important for border regions, where cross-border digital trade increasingly contributes to regional economic development. However, this review also identifies several limitations within the existing literature. Most studies rely on quantitative methods, while qualitative and mixed-method approaches remain underutilized. In addition, the literature is heavily concentrated in developed economies, with limited evidence from developing countries and border regions where cross-border e-commerce is rapidly expanding (Evelina et al., 2020; Yousaf & Palazzo, 2024).

Future research should therefore focus on three key areas. First, more studies are needed to examine cross-border e-commerce in developing countries and border regions, where institutional and cultural conditions may differ substantially from those in developed markets. Second, future research should investigate how emerging technologies such as AI, blockchain, and fintech can strengthen transparency and trust while reducing perceived risk in international transactions (Teodorescu et al., 2023; Zhao et al., 2024). Third, comparative cross-cultural studies are needed to better understand how cultural values and regulatory environments influence consumer trust and purchasing behavior in cross-border e-commerce (Hallikainen & Laukkanen, 2018). By addressing these gaps, future research can contribute to a more comprehensive understanding of consumer behavior in global digital markets and support the development of sustainable cross-border e-commerce ecosystems.

CONCLUSION

This Systematic Literature Review (SLR) synthesizes the existing literature on price transparency, perceived risk, and consumer trust in the context of cross-border e-commerce. The findings indicate that price transparency plays a





crucial role in reducing information asymmetry, enhancing consumer confidence, and facilitating more informed purchasing decisions in international online transactions. Transparent disclosure of product prices, shipping costs, taxes, and customs-related charges helps consumers evaluate transaction value more accurately and reduces uncertainty associated with cross-border purchases.

Consumer trust emerged as another critical factor influencing cross-border e-commerce adoption and purchase intention. The reviewed studies suggest that trust is shaped by multiple factors, including price transparency, platform quality, cultural differences, seller reputation, and perceived transaction security. In cross-border environments, where consumers are exposed to unfamiliar regulations, currencies, and institutional systems, trust serves as a key mechanism for overcoming uncertainty and perceived risk. Consequently, trust functions as an important bridge between transparent information and positive consumer behavior.

The review also highlights the growing role of digital technologies in strengthening transparency and trust within cross-border e-commerce ecosystems. Emerging technologies such as artificial intelligence (AI), blockchain, augmented reality (AR), and fintech solutions have demonstrated significant potential to improve transaction security, information accuracy, and customer experience. These innovations contribute to reducing perceived risk and supporting more efficient international digital transactions.

From a methodological perspective, Structural Equation Modeling (SEM) and regression analysis remain the most widely used approaches for examining the relationships among transparency, trust, risk, and consumer behavior. However, the literature remains dominated by quantitative studies and is concentrated primarily in developed economies. Research focusing on developing countries, border regions, and cross-cultural contexts remains relatively limited.

Overall, this review concludes that price transparency, perceived risk, and consumer trust are closely interconnected determinants of consumer behavior in cross-border e-commerce. The findings emphasize the importance of transparent pricing policies, trustworthy digital platforms, and technological innovation in fostering sustainable cross-border digital trade. Future research should further investigate the influence of cultural, institutional, and regulatory differences across countries, while exploring how emerging technologies can strengthen trust and reduce perceived risk in increasingly globalized digital marketplaces.

REFERENCES

- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Batra, A., & Candon, M. (2022). Price Transparency for Primary Care Office Visits and Routine Tests: Results From a 2016 Audit Study. *INQUIRY: The Journal of Health Care Organization, Provision, and Financing*, 59, 00469580221092122. <https://doi.org/10.1177/00469580221092122>
- Choi, E., & Lee, K. C. (2019). Effect of Trust in Domain-Specific Information of Safety, Brand Loyalty, and Perceived Value for Cosmetics on Purchase Intentions in Mobile E-Commerce Context. *Sustainability*, 11(22), 6257. <https://doi.org/10.3390/su11226257>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Do, N. H., Tham, J., Azam, S. M. F., & Khatib, A. A. (2020). The effects of factors influencing on user behavior intention to use mobile payment: Evidence from Cambodia. *International Journal of Data and Network Science*, 213–224. <https://doi.org/10.5267/j.ijdns.2019.12.004>
- Dong, L. (2022). Analysis on Influencing Factors of Consumer Trust in E-Commerce Marketing of Green Agricultural Products Based on Big Data Analysis. *Mathematical Problems in Engineering*, 2022, 1–10. <https://doi.org/10.1155/2022/8221657>
- Evelina, T. Y., Kusumawati, A., Nimran, U., & Sunarti. (2020). THE INFLUENCE OF UTILITARIAN VALUE, HEDONIC VALUE, SOCIAL VALUE, AND PERCEIVED RISK ON CUSTOMER SATISFACTION: SURVEY OF E-COMMERCE CUSTOMERS IN INDONESIA. *Business: Theory and Practice*, 21(2), 613–622. <https://doi.org/10.3846/btp.2020.12143>
- Franken, F., Douven, R., Van Der Geest, S., & Varkevisser, M. (2025). Price transparency in the Dutch market-based health care system: did price dispersion for similar hospital services reduce over time? *The European Journal of Health Economics*, 26(7), 1137–1147. <https://doi.org/10.1007/s10198-025-01759-6>
- Hall, A. (2025). Price Transparency and Patient Empowerment. *Health Care Analysis*. <https://doi.org/10.1007/s10728-025-00550-1>
- Hallikainen, H., & Laukkanen, T. (2018). National culture and consumer trust in e-commerce. *International Journal of Information Management*, 38(1), 97–106. <https://doi.org/10.1016/j.ijinfomgt.2017.07.002>
- Han, A., Lee, K.-H., & Park, J. (2022). The impact of price transparency and competition on hospital costs: a research on all-payer claims databases. *BMC Health Services Research*, 22(1), 1321. <https://doi.org/10.1186/s12913-022-08711-x>
- Hoang, D. P., & Vu, T. H. (2020). A transaction cost explanation of the card-or-cash decision among Vietnamese debit





- card holders. *International Journal of Bank Marketing*, 38(7), 1635–1664. <https://doi.org/10.1108/IJBM-05-2019-0191>
- Ji, C., Chen, Q., & Zhuo, N. (2020). Enhancing consumer trust in short food supply chains. *Journal of Agribusiness in Developing and Emerging Economies*, 10(1), 103–116. <https://doi.org/10.1108/JADEE-12-2018-0180>
- Jou, Y.-T., Saflor, C. S., Mariñas, K. A., Manzano, H. M., Uminga, J. M., Verde, N. A., & Dela Fuente, G. (2024). An Integrated Multi-Criteria Decision Analysis and Structural Equation Modeling Application for the Attributes Influencing the Customer's Satisfaction and Trust in E-Commerce Applications. *Sustainability*, 16(5), 1727. <https://doi.org/10.3390/su16051727>
- Khare, A., & Pandey, S. (2017). Role of green self-identity and peer influence in fostering trust towards organic food retailers. *International Journal of Retail & Distribution Management*, 45(9), 969–990. <https://doi.org/10.1108/IJRDM-07-2016-0109>
- Klein, A., & Schmitz, G. (2016). Main-format dominance in consumers' FMCG cross-format shopping patterns. *Journal of Retailing and Consumer Services*, 30, 105–115. <https://doi.org/10.1016/j.jretconser.2015.11.011>
- Langer, B., Kunow, C., Bolduan, J., Sackmann, L., Schreiter, L., Schüler, K., & Ulrich, M. (2024). Counselling with a focus on product and price transparency for over-the-counter headache medicines: A simulated patient study in community pharmacies in Munich, Germany. *The International Journal of Health Planning and Management*, 39(5), 1434–1455. <https://doi.org/10.1002/hpm.3817>
- Lasda Bergman, E. M. (2012). Finding Citations to Social Work Literature: The Relative Benefits of Using Web of Science, Scopus, or Google Scholar. *The Journal of Academic Librarianship*, 38(6), 370–379. <https://doi.org/10.1016/j.acalib.2012.08.002>
- Li, W., Hardesty, D. M., & Craig, A. W. (2018). The impact of dynamic bundling on price fairness perceptions. *Journal of Retailing and Consumer Services*, 40, 204–212. <https://doi.org/10.1016/j.jretconser.2017.10.011>
- Masele, J. J., & Matama, R. (2020). Individual consumers' trust in B2C automobile e-commerce in Tanzania: Assessment of the influence of web design and consumer personality. *THE ELECTRONIC JOURNAL OF INFORMATION SYSTEMS IN DEVELOPING COUNTRIES*, 86(1), e12115. <https://doi.org/10.1002/isd2.12115>
- Mehrabi, A., Mazzoni, A., Jones, D., & Steed, A. (2020). Evaluating the user experience of acoustic data transmission: A study of sharing data between mobile devices using sound. *Personal and Ubiquitous Computing*, 24(5), 655–668. <https://doi.org/10.1007/s00779-019-01345-7>
- Miller, B. J., Mandelberg, M. C., Griffith, N. C., & Ehrenfeld, J. M. (2020). Price Transparency: Empowering Patient Choice and Promoting Provider Competition. *Journal of Medical Systems*, 44(4), 80, s10916-020-01553-2. <https://doi.org/10.1007/s10916-020-01553-2>
- Minbashrazgah, M. M., Maleki, F., & Torabi, M. (2017). Green chicken purchase behavior: the moderating role of price transparency. *Management of Environmental Quality: An International Journal*, 28(6), 902–916. <https://doi.org/10.1108/MEQ-12-2016-0093>
- Mittal, D., & Agrawal, S. R. (2016). Price transparency reflects assurance and reliability. *Journal of Retailing and Consumer Services*, 31, 43–51. <https://doi.org/10.1016/j.jretconser.2016.03.004>
- Moher, D., Liberati, A., Tetzlaff, J., Altman, D. G., & Group, P. (2009). Preferred Reporting Items for Systematic Reviews and Meta-Analyses: The PRISMA Statement. *PLoS Medicine*, 6(7), e1000097. <https://doi.org/10.1371/journal.pmed.1000097>
- Ou, C.-C., Chen, K.-L., Tseng, W.-K., & Lin, Y.-Y. (2022). A Study on the Influence of Conformity Behaviors, Perceived Risks, and Customer Engagement on Group Buying Intention: A Case Study of Community E-Commerce Platforms. *Sustainability*, 14(4), 1941. <https://doi.org/10.3390/su14041941>
- Panic, N., Leoncini, E., de Belvis, G., Ricciardi, W., & Boccia, S. (2013). Evaluation of the Endorsement of the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) Statement on the Quality of Published Systematic Review and Meta-Analyses. *PLoS ONE*, 8(12), e83138. <https://doi.org/10.1371/journal.pone.0083138>
- Pathak, Y., & Muhlestein, D. (2024). Hospital system market share and commercial prices: a cross-sectional approach using price transparency data. *Health Economics Review*, 14(1), 102. <https://doi.org/10.1186/s13561-024-00580-w>
- Rossi, F., & Chintagunta, P. K. (2016). Price Transparency and Retail Prices: Evidence from Fuel Price Signs in the Italian Highway System. *Journal of Marketing Research*, 53(3), 407–423. <https://doi.org/10.1509/jmr.14.0411>
- Saloner, B., Cope, L. C., Hempstead, K., Rhodes, K. V., Polsky, D., & Kenney, G. M. (2017). Price Transparency in Primary Care: Can Patients Learn About Costs When Scheduling an Appointment? *Journal of General Internal Medicine*, 32(7), 815–821. <https://doi.org/10.1007/s11606-017-4003-4>
- Seim, K., Vitorino, M. A., & Muir, D. M. (2017). Do consumers value price transparency? *Quantitative Marketing and Economics*, 15(4), 305–339. <https://doi.org/10.1007/s1129-017-9193-x>
- Siddaway, A. P., Wood, A. M., & Hedges, L. V. (2019). How to Do a Systematic Review: A Best Practice Guide for Conducting and Reporting Narrative Reviews, Meta-Analyses, and Meta-Syntheses. *Annual Review of Psychology*, 70, 747–770. <https://doi.org/10.1146/annurev-psych-010418-102803>
- Smith, A. (1776). *An Inquiry into the Nature and Causes of the Wealth of Nations* (First Edit). W. Strahan and T.





Cadell.

- Teodorescu, D., Aivaz, K.-A., Vancea, D. P. C., Condrea, E., Dragan, C., & Olteanu, A. C. (2023). Consumer Trust in AI Algorithms Used in E-Commerce: A Case Study of College Students at a Romanian Public University. *Sustainability*, 15(15), 11925. <https://doi.org/10.3390/su151511925>
- ter Huurne, M., Ronteltap, A., Corten, R., & Buskens, V. W. (2017). Antecedents of Trust in the Sharing Economy: A Systematic Review. *Journal of Consumer Behaviour*, 16(6), 485–498. <https://doi.org/10.1002/cb.1667>
- Tzavlopoulos, I., Gotzamani, K., Andronikidis, A., & Vassiliadis, C. (2019). Determining the impact of e-commerce quality on customers' perceived risk, satisfaction, value and loyalty. *International Journal of Quality and Service Sciences*, 11(4), 576–587. <https://doi.org/10.1108/IJQSS-03-2019-0047>
- Uhm, J.-P., Kim, S., Do, C., & Lee, H.-W. (2022). How augmented reality (AR) experience affects purchase intention in sport E-commerce: Roles of perceived diagnosticity, psychological distance, and perceived risks. *Journal of Retailing and Consumer Services*, 67, 103027. <https://doi.org/10.1016/j.jretconser.2022.103027>
- Wahyudi, L. (2024). *Watase Uake: Research Collaboration Tools*. <https://www.watase.web.id/>
- Williamson, O. E. (1981). The Economics of Organization: The Transaction Cost Approach. *American Journal of Sociology*, 87(3), 548–577. <https://doi.org/10.1086/227496>
- Yousaf, Z., & Palazzo, M. (2024). E-Commerce Marketing Capabilities Towards Strategic Performance: Customer Engagement and Moderating Role of E-Trust in Emerging Economy. *Journal of the Knowledge Economy*, 16(1), 533–555. <https://doi.org/10.1007/s13132-023-01645-7>
- Zafar, A. U., Qiu, J., Shahzad, M., Shen, J., Bhutto, T. A., & Irfan, M. (2020). Impulse buying in social commerce: bundle offer, top reviews, and emotional intelligence. *Asia Pacific Journal of Marketing and Logistics*, 33(4), 945–973. <https://doi.org/10.1108/APJML-08-2019-0495>
- Zhao, H., Khaliq, N., Li, C., & Oláh, J. (2024). In quest of perceived transaction cost's impact on fintech users' intention: the moderating role of situational factors. *Humanities and Social Sciences Communications*, 11(1), 751. <https://doi.org/10.1057/s41599-024-03257-1>

