Trust Cues and Purchase Completion in E-Commerce Mobile Applications

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***Abstract* - The rapid expansion of mobile commerce in India has brought with it a persistent challenge: first-time users of e-commerce mobile applications frequently abandon their purchases before completion. This study investigates the role of interface-level trust cues in shaping perceived trust and, subsequently, purchase completion intention among first-time users. Drawing on McKnight et al.'s (2002) Initial Trust Model, Pavlou's (2003) Technology Acceptance Model–Trust Integration, and Ajzen's (1991) Theory of Planned Behaviour, the study adopts a quantitative convenience survey design with 72 respondents. Five trust cue domains were examined: customer reviews, trust badges, payment gateway recognition, refund and return guarantees, and price transparency. Results indicate that refund and return policies (M = 4.29) and price transparency (M = 4.04) are the strongest drivers of perceived trust, whereas trust badges (M = 3.51) exert the least independent influence. Overall, 80.6% of respondents reported that the presence of trust cues gave them sufficient confidence to complete a purchase, lending empirical support to both hypotheses. The findings extend TAM–trust research to the Indian mobile commerce context and provide actionable design implications for UX practitioners and product managers.**

Keywords: **trust cues, mobile commerce, e-commerce, purchase intention, cart abandonment, user experience design, India**

I. INTRODUCTION

1.1. Background and Context

Mobile shopping applications have fundamentally transformed the manner in which consumers discover, evaluate, and purchase products. In India, the majority of online transactions are now conducted through smartphones, with platforms such as Flipkart, Myntra, Meesho, Nykaa, and Amazon India driving growth at an unprecedented pace (IAMAI, 2023; Statista, 2024). Despite this expansion, a substantial proportion of users add items to their digital cart but fail to proceed to checkout a phenomenon widely referred to as cart abandonment which remains one of the most pressing challenges confronting the mobile commerce industry.

For first-time users those engaging with a mobile shopping application for the very first time this challenge is compounded by the complete absence of prior experience with the platform. Without any established relationship with the brand or application, these users are compelled to form rapid trust judgements based entirely on what they observe within the interface. Interface elements such as design cues, information architecture, and interactive features collectively shape whether the environment is perceived as secure, reliable, and fair (McKnight et al., 2002; Gefen et al., 2003). Prior research in desktop e-commerce contexts has demonstrated that initial trust formation is heavily dependent on website quality and structural assurance cues (Kim et al., 2008; Bart et al., 2005). More recent scholarship has extended these insights to the mobile context, noting that the smaller screen size, distinct interaction patterns, and ubiquitous nature of smartphones introduce additional layers of complexity to the trust formation process (Farivar et al., 2017; Shareef et al., 2018).

In online shopping, trust is not a singular construct; it comprises distinct dimensions including competence-based trust, benevolence-based trust, and integrity-based trust (McKnight et al., 2002; Mayer et al., 1995). Users must believe not only that the platform is technically capable but also that it is honest and acts in their interest (Pavlou, 2003). These beliefs, in turn, shape behavioural intentions, including the decision to proceed with a purchase (Ajzen, 1991). When trust signals are absent, ambiguous, or inconsistent, first-time users are considerably more likely to exit without completing a transaction (Gefen et al., 2003; Alalwan, 2020). Post-2020 developments have further heightened the importance of mobile trust: the COVID-19 pandemic accelerated digital adoption among previously

reluctant user segments, bringing millions of novice mobile shoppers into the ecosystem who are particularly sensitive to interface-level trust signals (Singh & Srivastava, 2021; Jain et al., 2021). Additionally, the proliferation of quick-commerce platforms, social commerce integrations, and buy-now-pay-later services in the Indian market has introduced new categories of trust-sensitive interactions that were not prevalent in earlier research (Chopra & Avhad, 2022).

1.2. Problem Statement

First-time users of new e-commerce mobile applications experience trust-related barriers across key stages of the user journey. The problem is most visible at three critical junctures:

- Product discovery and reviews, where users attempt to verify whether a product is genuine and of acceptable quality through ratings, review content, and seller information.
- Checkout, where unexpected or hidden additional costs such as platform fees, handling charges, or delivery surcharges erode confidence at the point of conversion.
- Payment, where the absence of familiar or locally recognised payment options, or the lack of visible security assurance indicators, renders users reluctant to submit financial details.

These barriers manifest as unclear trust signals, insufficient seller information, opaque policies, and low perceived security all of which combine to heighten the cognitive cost of completing a transaction for users who lack any prior positive experience with the platform.

1.3. Research Questions

Primary Research Question: Does the presence of trust-related interface cues in a new e-commerce mobile application significantly affect the likelihood of purchase completion among first-time users?

Secondary questions:

- How does the presence or absence of visible security badges and payment assurance indicators influence first-time users' willingness to proceed to checkout?
- What impact does the late disclosure of additional charges have on users' trust and the likelihood of completing a purchase?
- How does the visibility and clarity of return, refund, and cancellation policies affect first-time users' perceived transactional safety?

1.4. Aim and Objectives

Aim: To analyse the mediating effect of user trust on the relationship between interface-level assurance cues and purchase completion intention among first-time users of a new e-commerce mobile application, with the objective of guiding the design of more trustworthy mobile shopping environments.

This aim is operationalised through three specific objectives:

- Objective 1: To examine the presence and influence of interface-level assurance cues such as security badges, transparent pricing, and clear return policies on the perceived trust of first-time users.
- Objective 2: To analyse the relationship between perceived user trust and purchase completion intention among first-time users of a new e-commerce mobile application.
- Objective 3: To analyse the mediating role of user trust between interface-level assurance cues and purchase completion intention, thereby informing the design of more trustworthy mobile shopping interfaces.

1.5. Hypotheses

H1: The presence of visible trust signals including security badges, pricing transparency, and return policy clarity positively influences first-time users' perceived trust in an e-commerce mobile application (McKnight et al., 2002; Pavlou, 2003; Gefen et al., 2003).

H2: Perceived trust in an e-commerce mobile application positively and significantly affects the likelihood of purchase completion among first-time users (Ajzen, 1991; Pavlou, 2003).

1.6. Significance of the Study

Theoretically, this study extends existing Technology Acceptance Model (TAM) trust frameworks by applying them to first-time users in mobile e-commerce, with a specific focus on the Indian market a context that remains underrepresented in the international literature on mobile trust. The Technology Acceptance Model was selected as a foundational lens because it provides a well-validated account of how perceived usefulness and perceived ease of use interact with external variables, including

trust, to shape behavioural intentions (Davis, 1989). Pavlou's (2003) integration of trust into TAM is particularly applicable to this study because it explicitly acknowledges that in high-risk or novel transactional contexts such as a first-time purchase on an unfamiliar platform trust operates as a prerequisite for the intention to transact, modulating the conventional TAM pathways. In a mobile commerce setting characterised by smaller screens, reduced cognitive bandwidth, and heightened vulnerability perceptions, TAM trust integration offers a theoretically grounded framework for understanding why interface-level trust cues are not merely supplementary but constitutive of user acceptance and purchase behaviour. Practically, the study offers empirically grounded design recommendations for product managers, UX designers, and e-commerce platform developers seeking to reduce cart abandonment and improve conversion among new users.

II. METHODOLOGY

2.1. Research Design

This study employs a quantitative, cross-sectional survey design. A quantitative approach was selected because the primary aim is to measure attitudinal constructs user perceptions of trust cues and their confidence in completing a purchase across a defined sample, and to assess patterns and relationships between these constructs in a systematic and replicable manner (Creswell, 2014). The cross-sectional design is appropriate given the time constraints of the study and the need to capture first-time user perceptions at a single point in time, providing a snapshot of current attitudes without the logistical demands of longitudinal data collection (Bryman, 2016).

The study is both exploratory and descriptive. It is exploratory in that it seeks to identify which trust cues are most salient for first-time users in the Indian mobile commerce context. It is descriptive in that it characterises how trust perceptions vary across demographic subgroups. A convenience sampling strategy was employed, targeting individuals who have used at least one mobile shopping application. While this limits generalisability, it is commonly accepted in exploratory digital behaviour research where a probabilistic sample is not feasible (Hair et al., 2019).

External factors that may influence purchase completion such as prior e-commerce experience, digital literacy, risk tolerance, product category, price sensitivity, network quality, and promotional offers are treated as extraneous variables and are acknowledged in the interpretation of results. These variables were partially captured through demographic profiling questions and the open-ended section of the questionnaire, allowing for contextual interpretation without experimental manipulation, consistent with the non-experimental nature of this design.

2.2. Theoretical Framework

McKnight et al.'s (2002) Initial Trust Model serves as the primary theoretical anchor. Focused specifically on trust formation in contexts where users have no prior experience with a platform, it posits that initial trust is shaped by structural assurance cues (e.g., security indicators), familiarity signals, and dispositional trust tendencies. Interface elements such as security badges and verified seller information operationalise these constructs.

Pavlou's (2003) TAM–Trust Integration extends the Technology Acceptance Model by incorporating trust and perceived risk. Pavlou demonstrates that perceived usefulness and ease of use are insufficient to explain transactional behaviour in e-commerce; users must additionally perceive the environment as safe and trustworthy. This framework informs the study's treatment of payment security perceptions and pricing clarity.

Ajzen's (1991) Theory of Planned Behaviour (TPB) provides the volitional framework linking trust to purchase intention. TPB holds that behavioural intention here, completing a purchase is a function of attitude, subjective norms, and perceived behavioural control. Trust is conceptualised as a key determinant of attitude towards the transactional act.

2.3. Variables

Independent variable: Interface-level trust cues, referring to the presence or absence of elements such as trust badges, verified reviews, recognised payment gateways, visible return and refund policies, seller contact options, and clear price breakdown.

Dependent variable: Purchase completion intention, operationalised as the respondent's self-reported likelihood of completing a purchase on a new e-commerce platform

Mediating variable: Perceived trust, captured through the aggregate of Likert responses across
Extraneous variables: Prior e-commerce experience, digital literacy, age, gender, risk tolerance, product category, price sensitivity, network quality, promotional offers, and general app usability. These are not experimentally controlled but are acknowledged through demographic profiling and open-ended response analysis.

2.4. Sampling and Data Collection

This study employed a convenience sampling method, selecting participants who had used at least one mobile shopping application. The survey was administered via Google Forms and disseminated through social media channels, academic networks, and family contacts to achieve a demographically varied sample. A total of 72 complete responses were received; no responses were excluded from the analysis. The sample size of 72 is considered adequate for an exploratory cross-sectional study, providing sufficient statistical power for descriptive analysis and subgroup comparisons (Tabachnick & Fidell, 2013).

2.5. Questionnaire Design

The questionnaire comprised three sections. Section A included four questions pertaining to demographics and prior purchase behaviour. Section B contained nine Likert-scale items rated from 1 (Strongly Disagree) to 5 (Strongly Agree), covering six trust cue domains: customer reviews (Q1–Q2), trust badges (Q3–Q4, with Q4 reverse-scored), payment gateway recognition (Q5), refund and return policies (Q6), seller contact and support (Q7), and price transparency (Q8). Q9 measured overall trust-based purchase completion intention. Section C contained two open-ended questions exploring barriers to purchase and conditions that would enhance trust. Items were adapted from McKnight et al.'s (2002) Web Trust Scale, Pavlou's (2003) security perception items, Flanagin and Metzger's (2007) Web Credibility Scale, and Gefen et al.'s (2003) transparency construct. Internal consistency was assessed using Cronbach's alpha across all nine Likert items, yielding $\alpha = 0.873$, indicating good reliability (George & Mallery, 2003).

2.6. Data Analysis Approach

Quantitative data from Sections A and B were analysed using descriptive statistics, including means and percentage agreement rates. Mean scores were computed for each Likert item and compared across trust cue domains to identify the relative salience of each cue category. Subgroup comparisons by age, gender, and device platform were conducted to identify variation in trust perceptions. Open-ended responses from Section C were subjected to thematic content analysis, with recurring themes inductively coded and categorised into emergent domains (Braun & Clarke, 2006).

III. ANALYSIS

3.1. Demographic Profile of Respondents

The survey received 72 valid responses. The demographic composition is summarised in Table 1 below.

Table 1. Demographic Profile of Respondents (N = 72)

Variable	Category	Frequency (%)
Age Group	18–24	39 (54.2%)
	25–34	13 (18.1%)
	35–44	4 (5.6%)
	45 and above	16 (22.2%)
Gender	Female	58 (80.6%)
	Male	14 (19.4%)
Device Type	Android	44 (61.1%)
	iPhone (iOS)	25 (34.7%)
	Both	3 (4.2%)

Purchase Abandonment	Many times	59 (81.9%)
History	Once or twice	12 (16.7%)
	Never	1 (1.4%)

The sample skews towards young adults (54.2% aged 18–24), with a substantial older segment (22.2% aged 45 and above). Female respondents constitute the majority (80.6%). Android users predominate (61.1%), consistent with broader smartphone usage patterns in India. Critically, 98.6% of respondents reported having abandoned a purchase at least once, confirming the pervasiveness of cart abandonment and the practical relevance of this study.

3.2. Trust Cue Mean Scores

Table 2 reports mean scores and percentage agreement rates (proportion rating 4 or 5) for each of the nine Likert items.

Table 2. Trust Cue Mean Scores and Agreement Rates (N = 72)

Item	Trust Cue	Mean (/ 5)	% Agreement	Domain
Q1	Positive reviews increase purchase confidence	4.01	75.0%	Reviews
Q2	Verified reviews (photos / 'Verified Purchase') increase trust	3.99	77.8%	Reviews
Q3	Trust badges ('100% Original', 'Money-Back') increase willingness to buy	3.51	54.2%	Badges
Q4*	Absence of trust badges causes uncertainty (reverse-scored)	3.62	52.8%	Badges
Q5	Recognised payment options (GPay, Paytm, Razorpay) increase felt safety	3.94	68.1%	Payment
Q6	Clear refund and return guarantee increases purchase comfort	4.29	86.1%	Returns
Q7	Seller contact and chat support increases confidence	3.97	69.4%	Support
Q8	Transparent price breakdown (incl. GST and delivery) increases trust	4.04	72.2%	Pricing
Q9	Overall trust cues give sufficient confidence to complete purchase	4.00	80.6%	Overall

3.3. Trust Cue Analysis by Domain

3.3.1 Customer Reviews (Q1, Q2)

Customer reviews represent the most intuitive trust mechanism for first-time users, functioning as a proxy for prior user experience in the absence of personal familiarity with the platform. Q1 (M = 4.01, 75.0% agreement) and Q2 (M = 3.99, 77.8% agreement) produced closely aligned scores, indicating that both the volume of positive reviews and markers of review authenticity contribute meaningfully to trust formation. The high agreement rate for Q2 is particularly noteworthy: respondents are not passively consuming review content but are actively evaluating its credibility. This is consistent with research on source credibility in digital environments (Flanagin & Metzger, 2007) and with the growing concern among Indian mobile commerce users regarding the prevalence of fabricated or incentivised reviews (Chopra & Avhad, 2022). Qualitative data reinforce this pattern, with respondents explicitly citing concern about AI-generated or fake reviews, suggesting that the

perceived authenticity of reviews is the operative trust-generating mechanism, not their mere volume.

3.3.2 Trust Badges (Q3, Q4)

Trust badges visual assurance markers such as '100% Original', 'Secure Checkout', or 'Money-Back Guarantee' produced the lowest mean scores across the instrument (Q3: M = 3.51, 54.2% agreement; Q4 reverse-scored: M = 3.62, 52.8% agreement). These results reveal an asymmetric pattern: the absence of badges generates a more pronounced sense of uncertainty than their presence generates reassurance. This asymmetry is theoretically consistent with loss aversion principles (Kahneman & Tversky, 1979), wherein the negative utility of missing safety signals exceeds the positive utility of their presence. Trust badges therefore function primarily as hygiene factors whose absence is penalised more than their presence is rewarded. This aligns with observations by Bart et al. (2005), who found that structural assurance cues are necessary but not sufficient for initial e-commerce trust. Post-2020 consumer behaviour research in India further suggests that repeated exposure to counterfeit badge-like elements on fraudulent platforms has eroded the face validity of such visual signals, particularly among experienced digital users (Jain et al., 2021).

3.3.3 Payment Gateway Recognition (Q5)

Recognised payment options generated M = 3.94 with 68.1% agreement, placing this domain in the mid-upper tier of trust salience. The prominence of familiar Indian payment interfaces specifically GPay, Paytm, and Razorpay reflects the phenomenon of trust transfer (Stewart, 2003), whereby users extend provisional trust to a new merchant platform on the basis of shared infrastructural elements they already recognise. The importance of this domain has intensified in the post-2020 period, as adoption of UPI-based payment systems accelerated dramatically in India following the COVID-19 pandemic, making gateway familiarity an increasingly universal and low-friction trust signal (RBI, 2023). Conversely, the introduction of unfamiliar or opaque payment mechanisms introduces perceived financial risk, a key antecedent of transaction abandonment identified by Pavlou (2003).

3.3.4 Refund and Return Guarantee (Q6)

The refund and return guarantee domain yielded the highest mean score (M = 4.29) and agreement rate (86.1%) across all trust cue items, establishing it as the single most influential driver of perceived trust. This finding is consistent with McKnight et al.'s (2002) conceptualisation of structural assurance: the knowledge that a formalised mechanism for recourse exists substantially reduces perceived transactional risk. For first-time users who have no prior positive experience to draw upon, a clear and accessible return policy functions as a risk reversal mechanism. This finding resonates with the Consumer Protection (E-Commerce) Rules, 2020, which mandate clear disclosure of return and refund policies, and with the growing consumer expectation reinforced through exposure to more established platforms that such policies should be prominently visible (Ministry of Consumer Affairs, 2020).

3.3.5 Seller Contact and Support (Q7)

Seller contact information and chat support produced M = 3.97 with 69.4% agreement. Qualitative responses indicate that users value the availability of support not necessarily because they intend to use it, but because its presence signals platform accountability and benevolence two of the three trust dimensions identified by McKnight et al. (2002). The perception that help is accessible if needed reduces perceived vulnerability. This aligns with Gefen et al.'s (2003) finding that perceived responsiveness is a significant predictor of initial e-commerce trust.

3.3.6 Price Transparency (Q8)

Price transparency produced M = 4.04 and 72.2% agreement, ranking it as the second strongest trust cue domain. The qualitative data strongly corroborate this: unexpected additional charges at checkout were among the most frequently cited reasons for purchase abandonment, described by respondents in terms connoting not merely inconvenience but a perceived breach of honesty. This framing suggests that price ambiguity activates integrity-based distrust (McKnight et al., 2002), wherein the concealment of costs is interpreted as evidence of deceptive intent. Research on drip pricing in e-commerce has consistently demonstrated its negative effects on purchase intentions and brand trust (Carlson & Weider, 2019), and heightened price sensitivity among Indian consumers amplifies these effects (Kapoor & Dwivedi, 2020).

Overall Domain Insight

Across all six domains, the pattern of findings consistently demonstrates that users place greater trust in cues offering substantive, functional

protection policy guarantees, transparent pricing, familiar payment infrastructure than in visual or symbolic markers such as badges. This hierarchy reflects a broader shift in consumer sophistication within the Indian mobile commerce market, where increasing exposure to diverse platforms has calibrated users to distinguish genuine safeguards from superficial design embellishments.

3.4. Overall Trust and Purchase Completion Intention

Q9 (M = 4.00, 80.6% agreement) indicates that the large majority of respondents reported sufficient trust confidence to complete a purchase when trust cues are present. This high aggregate score is tempered, however, by the behavioural paradox evident in the demographic data: 98.6% of respondents had previously abandoned at least one purchase. The discrepancy between stated trust confidence and actual abandonment behaviour suggests the operation of factors beyond trust, including price sensitivity, product availability, the presence or absence of Cash on Delivery options, and situational variables not captured in a cross-sectional survey.

Subgroup analysis by age reveals notable variation. Users aged 18–24 recorded a confidence level of M = 4.08. Users aged 25–34 recorded the lowest score (M = 3.54), suggesting that this cohort likely including more experienced online shoppers with stronger reference points and higher expectations applies more critical evaluation criteria when assessing the trustworthiness of a new platform. Users aged 35–44 scored at the overall mean (M = 4.00), while the 45-and-above group recorded the highest confidence (M = 4.19). These generational differences, though not statistically significant at conventional thresholds given the sample size, represent a substantively meaningful pattern warranting investigation in future research with larger samples.

3.5. Analysis of Open-Ended Responses

Thematic content analysis of the two open-ended questions yielded six primary themes, coded inductively from respondent language and grouped by conceptual similarity (Braun & Clarke, 2006). Table 3 summarises the themes, illustrative concerns, and relative frequency.

Table 3. Thematic Categories from Open-Ended Responses

Theme	Illustrative Concern	Frequency
Lack of genuine reviews	Concern about fake, AI-generated, or incentivised reviews	High
Unexpected additional charges	Delivery, handling, or platform fees disclosed only at checkout	High
Absence of COD or unfamiliar payment	Reluctance to enter card details on new or opaque payment interfaces	Medium
No visible return or refund policy	Hesitation to commit without a recourse mechanism	Medium
Missing seller or product details	Insufficient seller identity or product specifications reduce confidence	Medium
No social proof or word-of-mouth	Reluctance to use platforms not recommended by known contacts	Medium

The two most frequently cited themes—concerns about review authenticity and unexpected charges correspond closely to the quantitative domains with the highest mean scores (Q6 and Q8), reinforcing the convergent validity of the mixed-method approach. The emergence of social proof and word-of-mouth as a distinct theme is noteworthy: it suggests that interface-level design interventions, while necessary, are insufficient for all user segments. Platforms may need to complement structural trust cues with social integration features to address this relational dimension of trust, consistent with recent work on social commerce trust (Hajli, 2015; Sheikh et al., 2019).

IV. RESULTS

4.1. Hypothesis Testing

H1: Interface-Level Trust Cues Positively Influence Perceived Trust

H1 predicted that the presence of visible trust signals would positively influence first-time users' perceived trust. The quantitative results provide strong support across all trust cue domains. Mean scores for individual items range from 3.51 (Q3) to 4.29 (Q6), with all items exceeding the scale midpoint of 3.0. Agreement rates range from 52.8% to 86.1%, consistently indicating that the majority of respondents perceived trust cues as positive contributors to confidence. The overall purchase confidence item (Q9: M = 4.00, 80.6% agreement) confirms that the aggregate effect of trust cue presence is a substantially elevated sense of transactional security. The reverse-scored item Q4 independently corroborates the directional relationship: absence of badges generates perceived uncertainty.

Table 4. Summary of Evidence for H1

Trust Cue Domain	Items	Mean	% Agreement
Customer Reviews	Q1, Q2	4.01 / 3.99	75.0% / 77.8%
Trust Badges	Q3, Q4	3.51 / 3.62	54.2% / 52.8%
Payment Gateway Recognition	Q5	3.94	68.1%
Refund and Return Guarantee	Q6	4.29	86.1%
Seller Contact and Support	Q7	3.97	69.4%
Price Transparency	Q8	4.04	72.2%

H1 is supported. Across all six domains, the presence of trust cues produced mean scores above the neutral midpoint and agreement rates above 50%, consistently confirming a positive relationship between trust cue presence and perceived trust.

H2: Perceived Trust Positively Affects Purchase Completion Intention

H2 predicted that perceived trust would positively affect the likelihood of purchase completion. Q9 (M = 4.00, 80.6% agreement) provides direct empirical support: the large majority of respondents reported that trust cues gave them sufficient confidence to proceed on a new platform. The thematic analysis further corroborates this relationship: all six barrier themes identified from open-ended responses are operationally connected to the absence of trust cues, confirming that trust cue deficiency is perceived as a primary driver of non-completion. Age-based subgroup analysis adds nuance: the 25–34 cohort's lower confidence score (M = 3.54) suggests that the trust-to-intention pathway is moderated by user sophistication. The persistent gap between trust confidence scores and actual abandonment behaviour indicates that perceived trust is necessary but not always sufficient for purchase completion, with situational and motivational factors also playing a role.

H2 is supported. The directional relationship between trust cue presence and purchase completion intention is clearly and consistently supported by the data.

4.2. Key Findings

- Refund and return policies (M = 4.29, 86.1% agreement) are the single most influential trust cue, functioning as a structural risk reversal mechanism for first-time users.
- Price transparency (M = 4.04, 72.2% agreement) is the second most influential domain; its absence triggers integrity-based distrust rather than mere inconvenience.
- Customer reviews are highly salient (Q1: M = 4.01; Q2: M = 3.99) but their trust-generating effect is contingent on perceived authenticity, not mere volume.
- Familiar payment gateways (M = 3.94, 68.1% agreement) leverage trust transfer from established fintech providers to generate platform-level trust.
- Trust badges are the least independently effective cue (M = 3.51), functioning as hygiene factors whose absence is more damaging than their presence is beneficial.
- 98.6% of respondents have previously abandoned a purchase, confirming the scale

and pervasiveness of cart abandonment in Indian mobile commerce.

- Users aged 25–34 exhibit the lowest trust confidence (M = 3.54), requiring more robust trust signalling to convert.
- Social proof and word-of-mouth emerged as a distinct and underserved trust dimension not adequately addressed by current interface-level design conventions.

V. DISCUSSION

5.1. Interpretation of Findings in Theoretical Context

The results of this study are broadly consistent with the three theoretical frameworks employed. McKnight et al.'s (2002) Initial Trust Model predicts that, in the absence of prior experience, users rely heavily on structural assurance cues as proxies for institutional integrity. The prominence of refund policies and payment gateway recognition directly reflects this mechanism: both communicate that the platform is embedded within recognised and accountable institutional frameworks. Pavlou's (2003) TAM–Trust Integration is supported by the finding that interface-level features modulate not just ease-of-use perceptions but deeper security evaluations governing transactional intent. The strong performance of price transparency, in particular, reflects Pavlou's argument that perceived risk is a critical moderator of the path from favourable UX evaluation to actual purchase behaviour. Ajzen's (1991) TPB is supported by the overall pattern: trust cues shape attitudinal orientation towards the transactional act, which in turn determines stated purchase intention.

5.2. Role of Word-of-Mouth and Social Proof

A notable finding emerging from the qualitative data is the prominent role of interpersonal recommendation in trust formation. Many respondents expressed reluctance to use a new platform in the absence of endorsement from known contacts, regardless of the quality of in-app trust signals. This aligns with social influence theory (Deutsch & Gerard, 1955) and recent work on social commerce trust (Hajli, 2015), suggesting that relational trust complements and, in some cases, precedes structural trust. Practical implications include the integration of social referral systems, peer endorsement features, and community-validated seller profiles into the platform architecture.

5.3. The Price Surprise Problem

The emergence of unexpected additional charges as a high-frequency abandonment trigger corroborated by both quantitative and qualitative data warrants particular attention. Respondents framed this issue not in terms of price objection per se, but as a violation of perceived honesty, indicating that the psychological cost of drip pricing extends beyond its financial impact. This is consistent with research on consumer trust repair, which identifies transparency violations as among the most damaging forms of trust erosion (Kim et al., 2009). The design implication is clear: full cost disclosure should be a front-loaded, persistent interface element rather than a terminal checkout disclosure.

5.4. Implications for Interface Design

Based on the study findings, the following interface design priorities are recommended:

- Prominently display refund and return policies on product listing pages, not only at checkout, to front-load risk reversal assurance.
- Implement persistent, full-price disclosure (including delivery charges, platform fees, and applicable taxes) from the product page onwards, eliminating checkout-stage cost surprises.
- Prioritise review authenticity signals verified purchase markers, photographic evidence, and reviewer credibility indicators over raw volume metrics.
- Display familiar and locally recognised payment logos (UPI, GPay, Paytm) prominently in pre-checkout interface zones to activate payment trust transfer.
- Ensure seller contact details and customer support access points are visible and accessible throughout the purchase journey, not only post-purchase.
- Integrate social proof mechanisms such as 'X people from your area bought this' or friend recommendation indicators to address the interpersonal dimension of first-time trust.
- Deploy trust badges as secondary reinforcement elements in combination with functional trust cues, rather than as primary trust signals.

5.5. Limitations of the Study

- The sample predominantly comprises young respondents (18–24) recruited through convenience sampling, limiting the generalisability of findings to broader Indian mobile commerce user populations.
- The study measures stated intention rather than actual behaviour; given the ubiquity of abandonment even among high-trust respondents, self-reported purchase intention may overestimate real-world conversion rates.
- The cross-sectional design precludes causal inference; the relationships identified are correlational patterns, not demonstrated cause-and-effect relationships.
- The sample of 72 respondents, while adequate for exploratory analysis, limits the statistical power available for subgroup comparisons and hypothesis testing.
- Product type heterogeneity and context-specific trust thresholds were not controlled for, which may introduce variance not attributable to the interface variables under study.

VI. CONCLUSION

This study set out to investigate whether interface-level trust cues in e-commerce mobile applications significantly affect the likelihood of purchase completion among first-time users. The responses from 72 participants provide clear and consistent empirical support for both hypotheses: trust cues do influence perceived trust (H1 supported), and perceived trust does influence purchase completion intention (H2 supported). Refund and return policies, price transparency, and authenticated customer reviews emerged as the most influential trust cue domains, while trust badges exerted comparatively modest independent effects. The near-universal prevalence of prior cart abandonment (98.6%) underscores the continued urgency of addressing trust deficits in mobile commerce interface design.

Theoretically, the study extends TAM–trust frameworks to the first-time user experience in Indian mobile commerce. Practically, it provides a rank-ordered, empirically grounded set of design priorities for UX practitioners and product managers. The central conclusion is straightforward: effective trust design in mobile commerce is not about the accumulation of visual assurance symbols, but about demonstrably reducing the perceived risks financial, informational, and reputational—that first-time users face when transacting on an unfamiliar platform. Users trust applications that make them feel safe, informed, and protected through honest and functional design.

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