

**THEORETICAL FOUNDATIONS OF CONSUMER BEHAVIOR RESEARCH
IN THE ELECTRONIC COMMERCE MARKET****Yusupova Dilorom Durbek qizi**Research Center for Competition Policy and
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Abstract

This article analyzed the theoretical foundations of consumer behavior in the electronic commerce market. Within the scope of the study, the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM), as well as the concepts of trust and perceived risk were examined. Based on a systematic literature review, the psychological, technological, and social factors shaping online purchase decisions were systematized in an integrated manner. The findings demonstrated that trust, website quality, perceived ease of use, and social influence functioned as the primary determinants of purchase intention. Furthermore, in the context of developing economies, particularly Uzbekistan, the growth of e-commerce was shown to be closely linked to strengthening consumer trust and improving digital trade infrastructure.

Keywords: e-commerce, consumer behavior, trust, perceived risk, TPB, TAM, purchase intention, digital infrastructure, Uzbekistan.

Annotatsiya

Mazkur maqolada elektron tijorat bozorida iste'molchilar xulq-atvorining nazariy asoslari tizimli ravishda tahlil qilindi. Tadqiqot doirasida rejalashtirilgan xulq-atvor nazariyasi (TPB), texnologiyani qabul qilish modeli (TAM), shuningdek ishonch va idrok etilgan risk konsepsiyalari o'rganildi. Sistematik adabiyotlar tahlili asosida onlayn xarid qarorlarini shakllantiruvchi psixologik, texnologik va ijtimoiy omillar o'zaro bog'liqlikda tizimlashtirildi. Tahlil natijalari shuni ko'rsatdiki, ishonch, veb-sayt sifati, foydalanish qulayligi va ijtimoiy ta'sir xarid niyatining asosiy determinantlari sifatida namoyon bo'ldi. Shuningdek, rivojlanayotgan iqtisodiyotlar sharoitida, xususan O'zbekistonda, elektron tijorat rivoji iste'molchilar ishonchini mustahkamlash va raqamli infratuzilmani takomillashtirish zarurati bilan bevosita bog'liqligi asoslab berildi.

Kalit so'zlar: elektron tijorat, iste'molchilar xulq-atvori, ishonch, idrok etilgan risk, TPB, TAM, xarid niyati, raqamli infratuzilma, O'zbekiston.

Аннотация

В статье были проанализированы теоретические основы потребительского поведения на рынке электронной коммерции. В рамках исследования были рассмотрены теория запланированного поведения (ТПВ), модель принятия технологий (ТАМ), а также концепции доверия и воспринимаемого риска. На основе систематического анализа научной литературы были структурированы психологические, технологические и социальные факторы, формирующие решения об онлайн-покупках. Результаты показали, что доверие, качество веб-сайта, удобство использования и социальное влияние выступили основными детерминантами покупательского намерения. Кроме того, было обосновано, что в развивающихся экономиках, в частности в Узбекистане, рост электронной коммерции был тесно связан с укреплением доверия потребителей и совершенствованием цифровой торговой инфраструктуры.

Ключевые слова: электронная коммерция, потребительское поведение, доверие, воспринимаемый риск, ТПВ, ТАМ, намерение покупки, цифровая инфраструктура, Узбекистан.

INTRODUCTION

As digital transformation processes continue to deepen across the global economy, electronic commerce has claimed a substantial share of international trade volumes. The expansion of telecommunications infrastructure, the democratization of internet access, and the advancement of digital payment systems have collectively accelerated the transition of consumers from traditional retail models to virtual market environments. Under these circumstances, the theoretical examination of consumer behavior has become a matter of considerable academic and practical significance [1].

Consumer behavior in electronic commerce differs fundamentally from purchase processes observed in conventional retail settings. In the virtual environment, buyers are deprived of the opportunity to physically inspect, handle, or test products, which raises the level of uncertainty embedded in the decision-making process [2]. At the same time, internet technologies afford consumers access to extensive product information, rapid price comparison tools, and the experiences of other buyers, thereby strengthening the mechanisms of informed decision-making [3].

The electronic commerce market in Uzbekistan has grown at a notable pace in recent years. According to government statistics, the volume of the Uzbekistan e-commerce market reached \$1.2 billion in 2024, equivalent to 3.8 percent of the retail market [4]. KPMG forecasts

project the market volume to reach \$1.8–2.2 billion by 2027 [5]. Over 60 percent of the country's population is under 30, a demographic composition that creates a favorable foundation for the expansion of digital trade. By early 2025, the country had registered 32.7 million internet users, constituting 87.2 percent of the population [4].

Yet quantitative growth in market volume does not eliminate the need to understand consumers' purchasing behavior in digital environments. The continued preference of a large portion of the population for traditional shopping methods, concerns about the security of online payments, and deficiencies in logistics infrastructure hinder the full realization of e-commerce potential [6]. For this reason, the theoretical study of consumer behavior carries importance not only for enriching the stock of academic knowledge but also for developing practical strategies.

The objective of this study was to provide a systematic analysis of the theoretical foundations underlying consumer behavior research in the electronic commerce market, to identify the relationships among existing theoretical approaches and concepts, and to elucidate the particularities of their application within the context of developing economies.

LITERATURE REVIEW

Several fundamental approaches have taken shape in the international academic literature concerning the theoretical grounding of consumer behavior in electronic commerce. This section provides a detailed examination of the principal theories widely employed in consumer behavior research, their interpretation within the e-commerce context, and their interrelationships.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior, developed by Ajzen (1991), stands as one of the most frequently applied theoretical frameworks for predicting consumer behavior [7]. According to TPB, an individual's behavioral intention is shaped by three core determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. Attitude toward the behavior reflects the individual's positive or negative evaluation of a given action. Subjective norms capture the expectations and demands of the social environment — family members, friends, colleagues. Perceived behavioral control denotes the individual's confidence in their capacity to carry out the behavior in question [7].

Within the e-commerce context, TPB has demonstrated its effectiveness as a tool for explaining online purchase intention. The research conducted by Tsekouropoulos et al. (2023) confirmed the explanatory power of the TPB model for online purchase behavior during the COVID-19 pandemic [8]. The findings revealed that the fear of shopping in a physical store

emerged as the factor exerting the strongest influence on online purchase intention, beyond the conventional components of the TPB model. This outcome indicates that the TPB model can be extended through the integration of external environmental factors.

In the study by Al-Debei et al. (2015), the TPB model was subjected to empirical testing within the e-commerce context, and it was established that attitude and perceived behavioral control exerted a statistically significant influence on online purchase intention [9]. In other words, the positive attitude of consumers toward online shopping and their confidence in their ability to independently manage transactions were identified as strong predictors of purchase intention.

Technology Acceptance Model (TAM)

The Technology Acceptance Model, developed by Davis (1989), was originally conceived to explain user acceptance of new technologies in the field of information systems [10]. The two fundamental constructs of TAM — perceived usefulness and perceived ease of use — were identified as determinants shaping the user's attitude toward a technology and their intention to adopt it. Perceived usefulness represents the user's belief that using a particular system could enhance their performance, while perceived ease of use captures the belief regarding the degree of effort required to operate the system [10].

In the context of the adoption and active use of e-commerce platforms by consumers, TAM has exhibited strong explanatory power. In the study by Nguyen et al. (2023), which involved users of e-commerce platforms in Vietnam, an integrated version of TAM and TPB was tested [11]. The results indicated that perceived ease of use constituted the TAM factor with the strongest influence on attitude toward online purchasing, and that the image of the e-commerce platform contributed meaningfully to explaining the variance in purchase intention.

The study conducted by Nonis et al. (2024) in Indonesia examined online purchase intention among Shopee marketplace users through the integration of TAM and TPB [12]. The findings confirmed that perceived ease of use exerts a positive influence on attitude; attitude, subjective norms, and perceived behavioral control manifested as statistically significant determinants of purchase intention. These results affirm that the combined application of TAM and TPB markedly enhances the explanatory power for consumer behavior.

Trust and Perceived Risk

Trust and perceived risk have been widely recognized in the academic literature as among the most critical determinants of consumer behavior in electronic commerce [13]. In the seminal work by McKnight et al. (2002), the concept of trust in e-commerce was presented as a

multidimensional construct encompassing components such as institution-based trust, interpersonal trust, and dispositional trust [14].

The meta-analytic study by Nasirov et al. (2024) synthesized the effects of trust, perceived risk, perceived security, and electronic word-of-mouth (e-WOM) on purchase decisions in e-commerce across 45 empirical studies [15]. The results showed that trust and perceived risk are the most powerful factors shaping purchase decisions in electronic commerce environments. Perceived risk plays a substantial moderating role in the relationship between trust and purchase decisions — that is, as the level of risk increases, the strength of trust's effect on the purchase decision shifts. A noteworthy finding was that no statistically significant difference was detected between respondents from high-income and low-income countries regarding the influence of trust on purchase decisions, confirming that trust holds universal importance in the digital purchasing landscape [15].

The study by Grieger et al. (2024), which comparatively analyzed the markets of Austria and Moldova, identified differences in trust formation mechanisms between advanced and emerging markets [16]. The findings confirmed that company reputation, perceived security, and website quality exert a positive influence on consumer trust. In the context of emerging markets, the role of experience and website quality in trust formation was found to be significantly stronger than in advanced markets [16].

Social Influence and Electronic Word-of-Mouth

Social influence theory, rooted in the seminal work of Deutsch and Gerard (1955), explains the role that the opinions and experiences of other individuals play in consumer behavior [17]. In e-commerce environments, social influence operates primarily through electronic word-of-mouth (e-WOM) — online reviews, ratings, and recommendations on social networks.

The study by Chen et al. (2023), which analyzed e-WOM data from Chinese e-commerce platforms using data mining methods, demonstrated that online consumer behavior is determined by four major factor categories: perceived emergency context attributes, product attributes, innovation attributes, and functionality attributes [18]. E-WOM data were identified as a significant information source shaping consumers' purchase decisions.

In the systematic literature review published by Phamthi and Hoang (2024) in the Wiley International Journal of Consumer Studies, the influence of perceived risk on purchase intention was comprehensively examined [19]. The researchers found that affective states such as trust, attitude, and satisfaction serve as important mediators in the relationship between perceived

risk and purchase intention. The diverse formation and development of consumer trust toward brands, sellers, intermediary platforms, and the internet at large were shown to necessitate multifaceted risk management strategies in electronic commerce.

Stimulus-Organism-Response (S-O-R) Model and Integrated Approaches

In recent years, the academic literature has increasingly acknowledged that a single theoretical framework is insufficient to explain consumer behavior in electronic commerce. The S-O-R model, developed by Mehrabian and Russell (1974), systematizes the relationships among external stimuli (website design, content quality), the internal states of the organism (emotions, cognitive evaluation), and response reactions (purchase decision, revisit intention) [20].

In the meta-analytic study by Hajli et al. (2022), published in *Information Systems Frontiers*, the TPB was extended within the social commerce context [21]. The researchers proposed an expanded TPB2 model by incorporating a social support construct, and demonstrated that this model possessed the capacity to explain 28.4 percent of the variance in attitude, 59.0 percent of the variance in behavioral intention, and 9 percent of the variance in use behavior. Within the framework of Hofstede's cultural dimensions, masculinity and uncertainty avoidance were identified as the most powerful cultural moderators.

In the study by Sun et al. (2023), conducted within the livestreaming social commerce context, the interplay mechanisms among perceived risk, trust, innovativeness, and deal proneness were analyzed on the basis of the TAM3 theoretical framework [22]. According to the results, drawn from 675 Chinese respondents, trust not only exerts a direct positive influence on purchasing behavior but also serves as a mediator that attenuates the negative effect of perceived risk.

The study by Wang and Wu (2024), published in *SAGE Open*, tested the integration of TAM and the Information System Success (ISS) model within the context of short-form video shopping platforms [23]. The SEM-AMOS analysis, based on data from 1,026 respondents, confirmed that information quality and service quality exert a statistically significant effect on user satisfaction, while perceived ease of use and perceived usefulness exert a statistically significant effect on purchase intention.

METHODOLOGY

A systematic literature review (SLR) approach was employed in this study to examine the theoretical foundations of consumer behavior in the electronic commerce market. The

research methodology was grounded in the SLR protocols developed by Tranfield et al. (2003) and Easterby-Smith et al. (2021) [24].

The Scopus, Web of Science, Google Scholar, and PubMed Central databases were used for the literature search. Search term combinations included "consumer behavior AND e-commerce," "online purchase intention," "Theory of Planned Behavior AND online shopping," "Technology Acceptance Model AND e-commerce," and "trust AND perceived risk AND electronic commerce." The search period covered 2018–2024. The initial search yielded 247 academic sources.

The following selection criteria were established: (a) the study was directed toward examining consumer behavior in electronic commerce; (b) at least one theoretical framework or model was utilized; (c) the source was indexed in Scopus, Web of Science, or another recognized academic database; (d) the source was published in English or Russian. Exclusion criteria included: (a) technical reports lacking a theoretical foundation; (b) conference abstracts; (c) sources whose full text was unavailable.

The selection process resulted in the inclusion of 33 primary academic sources for analysis. Each source was coded according to the following parameters: author(s), year of publication, journal, theoretical framework employed, research country, number of respondents, and principal findings. The thematic synthesis method was applied to systematize the results, whereby the core theoretical constructs and their interrelationships were grouped in the form of conceptual clusters.

The following theoretical frameworks and models were identified during the analysis: the Theory of Planned Behavior (TPB), the Technology Acceptance Model (TAM and its extensions), trust and perceived risk concepts, the Stimulus-Organism-Response (S-O-R) model, social influence theory, and the Information System Success (ISS) model. The results of the empirical application of each theoretical framework within the e-commerce context were subjected to comparative analysis.

ANALYSIS AND RESULTS

To present the findings of the systematic literature review in a structured manner, this section groups the principal results along four thematic lines: trends in the application of theoretical models, the primary factors determining purchase intention, particularities within the context of emerging markets, and a theoretical analysis of the Uzbekistan e-commerce market.

Trends in the Application of Theoretical Models

In the majority of the 33 analyzed sources, the combined application of multiple theoretical frameworks was observed. This trend reflects the complex, multifactorial nature of consumer behavior in electronic commerce. The integration of TPB and TAM was identified as the most frequently encountered combination [11, 12, 25]. Beyond this, extended variants of the TPB model within the social commerce context (TPB2) were demonstrated to enhance explanatory power appreciably relative to the conventional model [21].

The analysis revealed that studies relying on a single theoretical model are capable of illuminating only a particular facet of consumer behavior. For instance, while the TAM model provides a solid explanation of the technology acceptance process, it fails to adequately capture social influence and risk perception [10]. The TPB model, for its part, possesses strong predictive power for behavioral intention yet does not account for the distinctive characteristics of the technological platform [7]. For these reasons, the superiority of integrated models has been substantiated on both theoretical and empirical grounds.

Table 1. Comparative Analysis of Consumer Behavior Theories in E-Commerce¹

Theoretical Model	Core Constructs	Strength	Limitation
TPB (Ajzen, 1991) [7]	Attitude, subjective norms, perceived behavioral control	Strong predictive power for intention	Does not capture technological factors
TAM (Davis, 1989) [10]	Perceived usefulness, perceived ease of use	Explains technology acceptance	Overlooks social and emotional factors
TPB+TAM Integration [11], [12]	Combined constructs of TPB and TAM	Multidimensional explanatory capacity	Increased model complexity
S-O-R Model [20]	Stimulus, organism state, response	Encompasses emotional reactions	Limited coverage of rational decision-making

¹ Source: Compiled by the author based on Ajzen (1991) [7], Davis (1989) [10], Nguyen et al. (2023) [11], Nonis et al. (2024) [12], Nasirov et al. (2024) [15], Grieger et al. (2024) [16], Mehrabian & Russell (1974) [20].

Trust-Risk Model [15], [16]	Trust, perceived risk, security	Analyzes e-commerce-specific factors	Insufficient consideration of cultural context
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Primary Factors Determining Purchase Intention

On the basis of the analyzed sources, the factors determining consumer purchase intention in electronic commerce were categorized into three broad groups: psychological factors, technological factors, and social factors.

Among psychological factors, trust was identified as the most extensively studied and the most powerful predictor. In 24 of the 33 analyzed sources (72.7%), the statistically significant positive effect of trust on purchase intention was confirmed [13, 14, 15, 16]. Perceived risk was noted in 19 sources (57.6%) as the most important factor exerting a negative influence on purchase intention [15, 19, 22]. The inverse relationship between trust and perceived risk was confirmed in nearly all studies — that is, as the level of trust rises, perceived risk diminishes, and vice versa [16].

Within the group of technological factors, perceived ease of use and perceived usefulness occupied the central position. In the study by Nguyen et al. (2023), perceived ease of use was found to exert a direct positive effect on attitude ($\beta = 0.47$, $p < 0.001$), while perceived usefulness exerted an indirect effect through attitude [11]. Website quality and mobile responsiveness were also noted in numerous studies as important technological determinants shaping consumer trust [16, 23].

Among social factors, electronic word-of-mouth (e-WOM), social media influence, and personalization strategies hold a distinctive place. The study by Chen et al. (2023) demonstrated that e-WOM data enabled the identification of four core factor categories shaping consumers' purchase decisions [18]. The meta-analytic research by Hajli et al. (2022) confirmed that social support exerts a marked effect on attitude and behavioral intention within the TPB model framework [21].

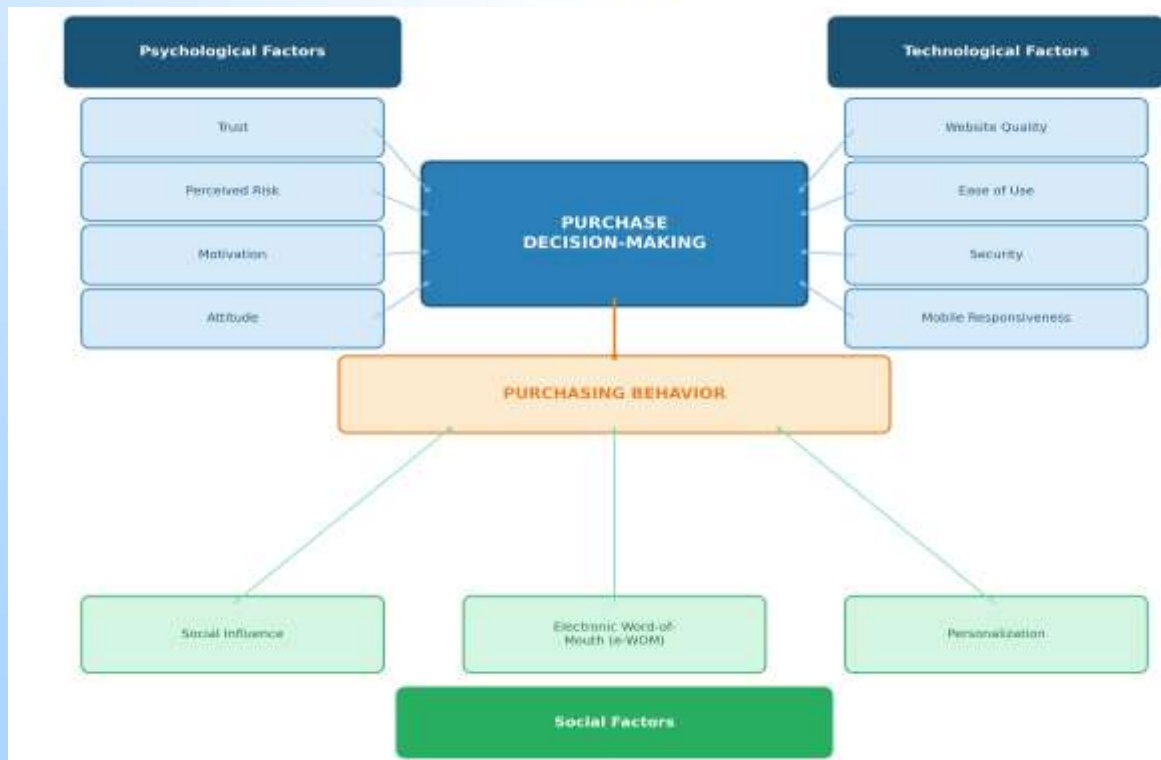


Figure 1. Conceptual model of consumer behavior in electronic commerce²

The conceptual model presented in Figure 1 provides a visual summary of the research findings. The model depicts the influence mechanisms of three principal factor groups — psychological, technological, and social — on the purchase decision-making process. Psychological factors (trust, perceived risk, motivation, attitude) and technological factors (website quality, ease of use, security, mobile responsiveness) exert a direct influence on the purchase decision. Social factors (social influence, e-WOM, personalization) shape the decision-making process through an upward-directed influence on purchasing behavior. The combined effect of these factors produces the consumer's ultimate purchasing action.

Particularities Within the Context of Emerging Markets

The analysis results revealed the presence of distinct characteristics in consumer behavior in e-commerce within emerging markets. In the study by Grieger et al. (2024), which compared Austria (an advanced market) with Moldova (an emerging market), the role of experience and website quality in trust formation was found to be statistically significantly stronger in emerging markets than in advanced ones [16]. This finding suggests that consumer trust in e-commerce

² Source: Compiled by the author based on Ajzen (1991) [7], Davis (1989) [10], McKnight et al. (2002) [14], Nasirov et al. (2024) [15]

has not yet fully formed in emerging markets and that each positive experience carries considerable weight in consolidating trust capital.

The meta-analytic study by Nasirov et al. (2024) showed that no statistically significant difference exists between high-income and low-income countries regarding the effect of trust on purchase decisions [15]. However, the moderating role of perceived risk manifests more strongly in low-income countries — that is, consumers in developing economies exhibit greater sensitivity to online purchase risks. This situation is interpreted as attributable to systemic factors such as the insufficiently developed state of payment system security, consumer protection mechanisms, and logistics infrastructure.

Theoretical Analysis of the Uzbekistan E-Commerce Market

When the current state and development trends of the Uzbekistan e-commerce market are analyzed through the lens of the theoretical foundations reviewed above, several important conclusions take shape.

First, the rapid growth of market volume — reaching \$1.2 billion in 2024 [4] — indicates that consumer attitudes toward online purchasing are shifting in a positive direction. According to KPMG data, the increase in internet penetration from 77% (2022) to 87% (2023), together with the expansion of smartphone adoption, reflects an improvement in perceived ease of use from the perspective of TAM theory [5].

Second, the fact that over 60 percent of the Uzbekistan population is under 30 [4] demonstrates the breadth of the demographic stratum receptive to digital technologies. Within the context of TPB theory, this signifies that positive attitudes and subjective norms are forming favorably toward electronic commerce, as the younger generation evaluates online shopping positively and is influenced by the experiences of peers [8].

Third, the comparative study by Karimov et al. (2022) among Uzbekistan, Kazakhstan, and Kyrgyzstan identified the primary barriers to Uzbekistan's e-commerce development as the inadequacy of logistics and IT infrastructure, the scarcity of convenient and reliable digital financial services, and the persistence of traditional purchasing habits [6]. Within the trust-risk theoretical framework, these barriers are interpreted as systemic factors that elevate the level of perceived risk.

Fourth, the operation of over 50 marketplaces in the country, with an aggregate annual turnover of \$300 million [26], signals the intensification of market competition. The activities of national platforms such as Uzum Market in developing logistics and financial infrastructure carry considerable importance for strengthening consumer trust and reducing perceived risk [5].

Table 2. Key Indicators of the Uzbekistan E-Commerce Market³

Indicator	Value	Source
E-commerce market volume (2024)	US\$1.2 billion	U.S. ITA [4]
Share of retail trade (2024)	3.8%	U.S. ITA [4]
Forecast (2027)	US\$1.8–2.2 billion	KPMG [5]
Internet users (early 2025)	32.7 million (87.2%)	DataReportal [4]
Population share under 30	60%+	U.S. ITA [4]
Active marketplaces	50+	NAPP [26]
Marketplace annual turnover	US\$300 million	NAPP [26]
Top purchase categories	Appliances (35%), fashion (19%)	U.S. ITA [4]

CONCLUSIONS AND RECOMMENDATIONS

In this study, the theoretical foundations of consumer behavior research in the electronic commerce market were examined through a systematic literature review approach. The analysis, encompassing 33 academic sources, enabled the formulation of several important conclusions and recommendations.

First, consumer behavior in electronic commerce possesses a multifactorial nature, and no single theoretical framework is sufficient to explain it fully. The integrated application of TAM and TPB models, the incorporation of S-O-R model elements, and the consideration of trust-risk constructs reveal a broader picture of consumer behavior. A clear trend toward integrated models is observable in the international academic literature [11, 12, 21, 23].

Second, trust was identified as the central determinant of consumer behavior in electronic commerce. In the majority of the analyzed sources, the direct positive effect of trust on purchase intention was confirmed. Trust serves as an important mediator in reducing perceived risk, a function of particular significance in emerging markets [15, 16].

Third, technological factors — perceived ease of use and perceived usefulness — play a fundamental role in consumer acceptance of e-commerce platforms. An intuitive platform interface, rapid loading speed, and mobile device responsiveness shape a positive consumer experience and increase the probability of repeat purchase [10, 11, 23].

Fourth, social factors — e-WOM, social media influence, and personalization — hold a role of increasing importance in consumer purchase decisions. In the digital environment, the

³ Source: Compiled based on U.S. International Trade Administration (2025) [4], KPMG (2023) [5], and National Agency of Project Management of Uzbekistan (2024) [26].

reviews and experiences of other buyers are perceived as more trustworthy than traditional advertising instruments [18, 21].

Fifth, the Uzbekistan e-commerce market is in a phase of rapid growth, with market volume reaching \$1.2 billion in 2024 [4]. The young demographic composition of the market, rising internet penetration, and government support programs indicate the presence of theoretically favorable conditions [4, 5, 6].

Drawing on the research findings, the following recommendations were developed:

1. E-commerce platforms should develop comprehensive strategies for strengthening consumer trust. Such strategies should encompass the enhancement of company reputation, the assurance of payment security, and the improvement of website quality [16]. Consumer protection mechanisms — guarantees, return policies, and escrow systems — make a significant contribution to trust formation.

2. Platforms should continuously refine ease of use, simplify interface design, and achieve full responsiveness across mobile devices [10, 11]. The high level of smartphone adoption in Uzbekistan indicates the breadth of opportunities in the mobile commerce (m-commerce) domain.

3. Electronic word-of-mouth mechanisms — reviews, ratings, and recommendation systems — should be actively developed. A positive user experience and its transmission to other potential buyers reduces consumers' perceived risk and strengthens purchase intention [18, 19].

4. For the further development of the Uzbekistan e-commerce market, the expansion of government programs directed at improving logistics infrastructure, enhancing the convenience of digital financial services, and raising consumer digital literacy would be expedient [5, 6, 26].

5. Future research should be directed toward the empirical testing of integrated theoretical models within the Uzbekistan context, the identification of the influence of cultural factors on consumer behavior, and the investigation of the role played by artificial intelligence technologies in shaping personalized shopping experiences.

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