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Transfer of Trust and Customer Loyalty Goals in Digital Retail: Systematic Literature Review and Bibliometric Analysis

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ABSTRACT

Digital retail integrates platforms, sellers, livestream hosts, and products within a single transaction, making it challenging to identify the sources of consumer trust and the entities that benefit from it. This study examined how trust was transferred among these entities and how customer loyalty and related postpurchase outcomes were measured. A systematic literature review guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) and PRISMA-S guidelines integrated bibliometric network analysis, thematic synthesis, and an audit of measurement items. OpenAlex was used as the primary bibliographic database. The review included 128 empirical studies published between 2015 and 2026 and analyzed 803 reported structural relationships. The findings revealed that trust transfer varied according to contextual factors and the direction of transfer. Trust in digital platforms contributed to seller credibility, while trust in livestream hosts influenced product evaluations. Relationships between product trust and seller trust varied across retail contexts, and trust in livestream hosts did not consistently translate into purchase intentions. Institutional safeguards, including escrow services, could reduce consumers' reliance on seller trust. Only 30 studies explicitly measured postpurchase outcomes. Several measurement instruments combined repurchase intentions, recommendation intentions, and revisit intentions, making it difficult to distinguish specific behavioral outcomes and their corresponding retail entities. Based on these findings, the study proposed the Source–Recipient–Outcome Target Framework, which identified the source and recipient of trust transfer and the entity targeted by the resulting behavioral outcome. This framework provided a structured approach to distinguishing continued platform use from seller-specific or brand-specific loyalty, thereby improving conceptual clarity and measurement precision in digital retail research.

INTRODUCTION

Contemporary digital retail transactions involve consumers interacting with a multistakeholder ecosystem in which different entities perform distinct institutional and operational functions. Within a single transaction, the digital platform provides marketplace infrastructure and transaction security mechanisms, sellers or merchants manage inventory and order fulfillment, livestream hosts demonstrate products and foster social connections, and products carry distinct brand identities. This complex structure allows consumers to trust the reliability of a platform's payment system without necessarily trusting the integrity of third-party sellers or the quality of purchased products (Lee et al., 2018; Zhou & Lou, 2024).

The distinction among these entities has important managerial and conceptual implications. In interactive digital retail environments, including social commerce and livestream commerce, viewing activities and social interactions frequently generate consumer engagement directed toward livestream hosts or digital platforms (Tedjakusuma et al., 2025). However, strong social attachment does not necessarily translate into repeat purchases from the same seller or sustained brand loyalty. Consequently, digital retail managers and brand owners require a clearer understanding of which entities benefit from consumer trust to develop targeted promotional strategies, strengthen service assurance mechanisms, and allocate customer retention investments more effectively.

Trust transfer theory provides a theoretical foundation for explaining how consumer trust extends across different entities. Building on Stewart's (2003) foundational research on website linking, the theory suggests that trust in a familiar or established entity (the source) can transfer to a less familiar entity (the recipient) through perceived structural connections and similarities. Within digital retail ecosystems, this perspective raises important questions regarding the origins of consumer trust, the entities receiving transferred trust, and the mechanisms facilitating this process. Importantly, examining two trust constructs as parallel predictors of purchase intention differs conceptually and analytically from testing a directional trust transfer relationship between distinct entities.

Empirical evidence indicates that the direction of trust transfer depends on the interaction context and the role of the entity initially encountered by consumers. In livestream commerce, Wongkitrungrueng and Assarut (2020) identified product trust as an antecedent of seller trust. Conversely, Chandrruangphen et al. (2022) examined the opposite direction, identifying seller reputation as an important factor influencing the development of product trust. These contrasting findings highlighted the importance of distinguishing the direction and sequence of consumer trust formation rather than assuming that trust transfer consistently follows a single, unidirectional pathway.

Furthermore, trust transfer between entities does not necessarily result in purchasing behavior. For example, Siow and Phang (2025) examined Generation Z consumers and found a statistically significant trust transfer relationship between digital platforms and livestream hosts. However, the direct relationship between trust in livestream hosts and impulse purchase intention, as well as the corresponding indirect effect, was not statistically significant. These findings suggested that trust in intermediary actors did not necessarily translate into purchase intentions, emphasizing the distinction between trust formation and subsequent behavioral responses.

Another important conceptual challenge concerns inconsistencies in the operationalization of customer-related outcomes. Previous empirical studies have frequently used purchase intention, repurchase intention, continuance intention, and customer loyalty interchangeably, despite their distinct conceptual meanings. Oliver's (1999) foundational loyalty framework emphasized that transactional satisfaction does not automatically develop into sustained customer loyalty. When measurement instruments classify a construct as repurchase loyalty but combine items assessing revisit intentions, word-of-mouth recommendations, and general shopping intentions, the resulting estimates may lack conceptual specificity regarding the behavioral outcome and its intended target (Rahmita & Albari, 2025; Siwy & Sutrisno, 2026).

Previous systematic literature reviews have contributed substantially to identifying and synthesizing factors influencing consumer trust in social commerce (Ma'ady & Wardhani, 2022; Soleimani, 2022; Wang et al., 2022). More recent reviews have examined determinants of repurchase behavior (Cuong & Khoi, 2026) and the integration of consumer motivations within the Stimulus–Organism–Response (S–O–R) framework (Alvarado-Gaibor et al., 2026; Mutmainah & Nadlifatin, 2026). However, as summarized in Table 1, these reviews have

generally provided limited examination of the alignment among the original object of trust, the recipient of transferred trust, and the specific entity targeted by postpurchase outcome measures.

The principal research gap addressed in this review concerned the limited integration of three interconnected dimensions of empirical evidence: (1) the source of trust, (2) the recipient of transferred trust, and (3) the target of the behavioral outcome. Previous studies have sometimes interpreted customer retention outcomes using composite measures that combine initial purchase intentions, store revisit intentions, and platform recommendation intentions (Lee et al., 2018; Rahmita & Albari, 2025). Failure to distinguish these outcome targets may introduce interpretive bias by treating continued engagement with a digital shopping platform as equivalent to loyalty toward a specific seller, product, or brand.

METHOD

Research Design and Review Protocol

This study employed a systematic literature review integrating bibliometric network analysis and qualitative thematic synthesis. The review protocol was developed in accordance with the PRISMA 2020 reporting guidelines and the PRISMA-S extension for literature searches (Page et al., 2021; Rethlefsen et al., 2021). The protocol was finalized on October 20, 2026, following a preliminary feasibility search and pilot testing of the data extraction instrument. Bibliographic records served as the initial search units, individual research reports as the screening units, and structural relationships at the path level and their associated empirical constructs as the units of synthesis.

Table 1. Literature Search Strategy and Substantive Eligibility Criteria

Search Component	Applied Methodological Provisions
Document Type & Context	Peer-reviewed scientific journal articles that present empirical studies (quantitative, qualitative, or mixed methods) with the perspective of B2C/C2C retail consumers of physical goods.
Time Range & Language	First published between 1 January 2015 and 20 October 2026; the full text is available in Bahasa Indonesia or English.
Core Corpus Criteria (K1)	Contain at least two conceptually different trust objects or explicitly test the trust transfer mechanism. Zero (non-significant) results are still included.
Loyalty Subset Criteria (K2)	Testing the constructs of post-purchase behavior, including repurchase intent, continuance, brand loyalty, or switching.
Main Exclusion Criteria	Conference proceedings, book chapters, non-empirical reviews, pure B2B commerce, non-retail service/service transactions of goods, a single trust object model without transfer, and data duplication.
Q1 Search Query (Transfer)	Formula: (Trust Transfer OR Transfer of Trust) AND (Digital Retail OR E-Commerce OR Social Commerce OR Marketplace OR Live Commerce).
Q2 Search Query (Multi-Actor)	Formula: Trust AND (Platform OR Intermediary) AND (Seller OR Merchant OR Store) AND (Online Retail OR Digital Retail).
Q3 Search Query (Multi-Object)	Formula: Trust AND (Brand OR Product) AND (Host OR Streamer OR Community OR Seller) AND (E-Commerce OR Live Streaming Shopping).

Note: Metadata searches are conducted transparently with no restrictions on the open access status or number of citations. Substantive feasibility is fully assessed at the text screening stage.

Data Sources and Search Strategies

The OpenAlex comprehensive database (Priem et al., 2022) was designated as the primary search source through a programmatic interface (API) in the search.title_and_abstract search field. The selection of OpenAlex was based on a broad, independent, and open-access geographic representation and journal coverage that is more inclusive than traditional commercial databases (Maddi et al., 2025; Visser et al., 2021). The main search was conducted in stages on October 20–22, 2026 by refining queries v1.1 to v1.2 that incorporate live streaming commerce terminology. The search results for each query resulted in 172 records (Q1), 3,078 records (Q2), and 7,489 records (Q3).

To ensure completeness, complementary searches are conducted through the Crossref database for digital identifier verification (DOI) as well as direct searches on institutional repositories and scientific publisher portals. Forward and backward reference searches (citation chaining) are carried out on key articles. All raw records are consolidated and documented in the search technical register.

PRISMA Data Filtering and Selection Flow

An automated deduplication process based on the normalization of DOI and database IDs screened 11,518 candidate record identities. Title and abstract screening excluded 9,828 records that were not relevant to the baseline criteria. Furthermore, in order to maintain a specific focus on B2C/C2C retail, a total of 920 candidates were archived prior to pre-retrieval archived and were still recorded as a branch of scope uncertainty.

A total of 773 reports were searched for full manuscripts; 188 reports were not successfully accessed, leaving 585 report manuscripts that were fully evaluated for substantive feasibility. The full-text assessment resulted in 128 reports being accepted into the final analysis corpus (K1), 345 reports were excluded with the recording of specific reasons (non-conformity of trust objects, non-retail context of goods, absence of empirical data), 110 reports were held in a 'pending classification' status due to insufficient reporting of items, and two companion publications were linked to the master report. The transparency of this separation of branches of evidence maintains the integrity of the drawing of scientific conclusions.

Data Extraction and Methodological Quality Assessment

The data extraction process is carried out in a structured manner using a coding dictionary (codebook) which includes 20 analytical dimensions, including: bibliographic identity, research design, context of the retail platform, sample characteristics and recruitment techniques, underlying theory, operational definition of trust constructs, referents of actual questionnaire items, direction of transfer paths, statistical significance (path coefficient, t-statistics, p-value, confidence intervals), mediation and moderation effects, and specifications of customer output targets.

The methodological quality of each empirical report was assessed using the 2018 version of the Mixed Methods Appraisal Tool (MMAT) standard instrument (Hong et al., 2018). The MMAT assessment was conducted according to the design category of each study (qualitative, quantitative non-random analytical, descriptive quantitative, random experiment, or mixed method) by documenting 956 item assessment responses in detail. In line with the official MMAT guidelines, this study did not use a combined total quantitative score to eliminate the study, but instead used a qualitative evaluation per item to identify potential methodological biases, sampling weaknesses, insufficient control of confounding variables, and measurement bias in the interpretation of findings.

Result Goal Coding and Bibliometric Analysis

The analytical coding framework strictly distinguishes between parallel predictors and sequential transfer paths, as well as audits the referent of the customer outcome instrument. The output constructs are classified into: (1) Purchase Intention (PI), (2) Repurchase Intention (RI), (3) Continuance Intention (CI), (4) Attitudinal/Behavioral Loyalty (AL/BL), (5) Engagement (EN), (6) Electronic Word of Mouth (EW), (7) Actual Behavior (AB), and (8)

Switching (SW). Instrument composites that combine multiple actions ambiguously are coded as mixed composites with meaning restrictions.

Computational bibliometric analysis was performed using the Python 3.12 programming environment (pandas, NumPy, SciPy, and NetworkX libraries) to map the title terms co-occurrence network. The lexical structure of the title was analyzed by setting a threshold for the occurrence frequency of at least three documents on the top 50 nodes and association strength weighting. Community partitions of lexical clusters were identified using the Louvain modularity algorithm (Blondel et al., 2008).

RESULTS AND DISCUSSION

Bibliometric Profile and Publication Development

The final analysis corpus includes 128 reports of scientific journal articles representing 803 lines of structural relationship observation, 385 independent/dependent construct scopes, and 134 methodological extraction containers. A total of 124 reports were successfully verified for complete manuscripts in depth, while four reports were analyzed based on previous extraction due to limited digital reaccess. A summary of bibliometric profiles and corpus parameters is presented in Table 2.

Table 2. Corpus Profile Parameters and Scope of Empirical Data Extraction

Analysis Parameters	Value/Size	Data Interpretation Description and Limits
Total Selected Corpus (K1)	128 Reports	Empirical peer-reviewed journal articles; units in the form of publication reports.
Observation of the Relationship Path	803 Rows	Total lines of relationships extracted; not the number of independent studies.
Recorded Empirical Constructs	385 Construct	The scope of operationalization of trust variables and behavioral outputs.
Primary Manuscript Coverage	124 Full; 4 Limited	124 manuscripts were extensively re-examined; 4 with limited access.
Loyalty Subset Status (K2)	30 East; 22 Unc; 76 Not	30 reports measure post-purchase; 22 are uncertain; 76 do not measure.
Journal & Author Distribution	115 Journals; 347 Authors	The distribution of publications is very widespread without oligopolistic concentration.
Author's Affiliation Completeness	110 Reports (85.9%)	110 reports had institutional/country data observed (28 countries in total).
Total Citations (OpenAlex)	2,658 Citations	Snapshot as of October 22, 2026 on 126 reports (median = 0 citations).
MMAT Quality Evaluation	956 Criteria Item	Methodological evaluation per design criteria without arbitrary scoring generation.
Extracted Data Matrix	2,560 Disposition	20 analytical dimensions × 128 documented reports in the audit register.

Source: Library search register and corpus data extraction matrix as of October 22, 2026.

The annual publication trend shows an exponential surge in the last two years: 35 reports published in 2025 and 41 reports published until October 20, 2026. A total of 76 of the 128 reports (59.4%) are concentrated in the period 2025–2026, reflecting the global research boom in the rapid adoption of post-pandemic commerce live-streaming formats. Citation distribution shows high inequality (skewed distribution); the maniaxial article

Wongkitrungrueng and Assarut (2020) recorded 1,468 citations, or accounted for 55.2% of the total 2,658 citations recorded in the OpenAlex snapshot.

The geographical distribution by author's affiliation places Indonesia in the top position with 45 reports (44.0 fractional credits), followed by India (16 reports/14.5 credits), Malaysia (10 reports/8.6 credits), and China (9 reports/6.8 credits). The high contribution from Southeast Asia and South Asia shows that emerging markets with massive penetration of social shopping platforms (such as TikTok Shop and Shopee Live) are the main empirical laboratories in the study of digital trust dynamics.

Bibliometric network analysis of title terms resulted in the partitioning of four main lexical clusters: (1) Cluster C1 (Trust and Live Commerce) which connects streamers, visual appeal, and risk perception; (2) Cluster C2 (Consumer Intention and E-Commerce) which focuses on modeling the purchase intention of the younger generation; (3) Cluster C3 (Social Commerce and Trust Transfer) which examines the mechanism of reputation transfer from social networks to transactions; and (4) Cluster C4 (Online Shopping Behavior) which examines the factors of technological usability and shopping convenience.

Theoretical Foundations and Methodological Characteristics

Empirical studies in the corpus were dominated by non-random analytical quantitative design (cross-sectional surveys) as many as 83 reports (64.8%), followed by qualitative studies as many as 29 reports (22.7%), descriptive quantitative studies of eight reports, mixed methods studies of six reports, and controlled experiments of two reports (Table 3).

Table 3. Classification of Research Design Based on Stored MMAT Assessment Profile

Categories Research Design	Number of Reports	Key Methodological Limitations Based on MMAT Audits
Quantitative Non-Random Analytics	83 Reports (64.8%)	Cross-cut data of a single point in time; susceptible to common method bias; the sequence of causal temporality cannot be definitively verified.
Pure Qualitative	29 Reports (22.7%)	In-depth exploration of contextual phenomena; small sample size; findings cannot be generalized at the level of population prevalence.
Descriptive Quantitative	8 Reports (6.3%)	Describe the distribution distribution of variables; does not validate the testing power of complex structural relationship hypotheses.
Mixed Method	6 Reports (4.7%)	Blending surveys and interviews; requiring an audit of the separation of evidence between qualitative claims and survey model estimates.
Classified Experiments	2 Reports (1.6%)	Limited cue manipulation; challenges of ecological validity outside of online shopping simulation environments.

Note: The classification is mutually exclusive at the report level. The six mixed method reports were separated to keep the total at 128.

Viewed from a theoretical basis, the corpus shows the diversity of the use of consumer behavior theory and information systems. Table 4 maps the main theoretical functions and the limitations of their application.

Table 4. Mapping of Theoretical Functions and Limitations of Interpretation in the Corpus

Family Theory	Conceptual Functions in the Corpus	Limitations of Critical Interpretation
Trust Transfer Theory	Establishes the logic of transferring confidence from a known source entity to a recipient target entity.	The mention of the name of the theory in the manuscript does not prove the occurrence of the transfer process if the model only tests parallel predictors.
Stimulus-Organism-Response (S-O-R Framework)	Organize platform/live stream features (S), affective/cognitive perception (O), and purchase action intent (R).	The sequential structure of S-O-R is a cognitive abstraction, not a temporal sequence evidence of real behavior in cross-sectional surveys.
Source Credibility & Dual-Processing	Distinguishing trustworthiness, expertise, and cognitive versus affective routes.	The dimensions of the host's expertise and physical attractiveness should not be taken for granted with pure trust.
Institutional Beliefs & Signal Theory	Explain the transaction protection mechanism (escrow, regulation) and risk-reducing reputation signals.	Institutional collateral can function as a substitute (negative interaction) and moderate reliance on seller trust.
Theory of Planned Behavior & Intention Model	Distinguish normative beliefs/attitudes towards behavior and intentions to act in the future.	The buying intent measured in the survey cannot be assumed to be equivalent to 1:1 with the execution of a real purchase transaction.

Source: Comparative synthesis of theoretical foundations from 128 articles of the empirical corpus.

Thematic Analysis: Transfer Direction and Relationship Boundary Conditions

An in-depth synthesis of 803 empirical relational observations yielded four central themes regarding the dynamics of inter-entity trust transfer (RQ2). Table 5 summarizes key studies illustrating variations in relationship directions, significant findings, zero outcomes, and moderation effects.

Table 5. Summary of Relationship Pathways Between Belief Objects and Empirical Boundary Conditions

Retail Context & Model Strip	Estimating Source Statistics	Hypothesis Status	Primary Study References
Marketplace: Seller → Platform	$\beta = 0{,}547$; $p < 0.001$	Supported (Positive)	Lee et al. (2018)
Live Commerce: Products → Sellers	$\beta = 0{,}500$; $p < 0.001$	Supported (Positive)	Wongkitrungrueng & Assarut (2020)
Live Commerce: Sellers → Products	$\beta = 0{,}621$; $p = 0.000$	Supported (Positive)	Chandrruangphen et al. (2022)
Instagram Thrift: Seller→ Products	$\beta = 0{,}097$; $p = 0.486$	Insignificant (Zero Result)	Dewobroto & Enrica (2021)
Live Stream: Host Trust → Product	$\beta = 0{,}397$; $p < 0.001$	Supported (Positive)	Zhou & Lou (2024)
Live Commerce Gen Z: Platform → Streamer	$\beta = 0{,}507$; $p < 0.001$	Supported (Positive)	Siow & Phang (2025)
Gen Z Live Commerce: Streamers → Intent to Buy	$\beta = 0{,}075$; 95% IK [−0.033; 0.182]	Insignificant (Zero Result)	Siow & Phang (2025)

Marketplace: Seller Trust × Escrow → Repurchase Intent	B = −0.227; p = 0.008	Negative Moderation (Substitution)	Kusumawati & Achjari (2019)
Online Shopping Nonadoption: Distrust of Payments → Distrust of Channels	β = 0,492; p = 0.002	Supported (Distrust Transfer)	Matli & Govender (2026)

Note: The coefficient and significance values are reported exactly as presented in the primary publication of the source. The number B in escrow is an unstandardized regression coefficient.

Platform as an Initial Guarantor for Sellers

The findings of Lee et al. (2018) show that trust in intermediaries (platforms) has a strong and significant effect on trust in sellers (β = 0.547, p < 0.001), while the direct path from intermediaries to transaction outputs is insignificant. This means that the main function of platforms in consumer perception is to build institutional safe zones that legitimize the existence of third-party sellers. A similar relationship is also supported in marketplace studies in Indonesia (Putri et al., 2024; Suleman et al., 2026).

Live Hosts as a Source of Product Evaluation

In the context of live commerce, the trust of the host has been shown to be a key cognitive driver for product quality assessment (Zhou & Lou, 2024; β = 0.397, p < 0.001). However, the linkage between the host and the product does not necessarily guarantee the formation of transaction drive. The case of Siow and Phang (2025) proves that although platform transfer to streamers is strongly supported (β = 0.507), the influence of streamers on impulse buying intent is shown to be insignificant (p > 0.05). This indicates that consumers can enjoy impressions and like streamers without feeling compelled to buy the items offered.

Asymmetrical Direction of Product and Seller Relationships

The relationship between product trust and seller trust shows a marked variation in direction between contexts. On the one hand, Wongkitrungrueng and Assarut (2020) noted that satisfaction with product demonstrations builds trust in sellers (β = 0.500). On the other hand, Chandrruangphen et al. (2022) found that seller reputation preceded product trust (β = 0.621). Meanwhile, in thrifting trading on Instagram, Dewobroto and Enrica (2021) reported that product trust had no significant effect on store trust (β = 0.097, p = 0.486). This proves that in high-risk products without factory standardization, product evaluation is not automatically transferred to trust to sellers.

The Effect of Institutional Guarantee Substitution and Distrust Asymmetry

Formal institutional mechanisms such as escrow services have been proven to be able to negatively moderate consumer dependence on seller trust (Kusumawati & Achjari, 2019; B = −0.227, p = 0.008). The existence of legal protection and automatic refunds guaranteed by platforms takes over the role of risk mitigation, so that consumers remain willing to buy again even though their level of trust in individual sellers is relatively low (Wen et al., 2024). On the other hand, Matli and Govender (2026) reveal the phenomenon of distrust transfer, in which distrust of digital payment gateway systems significantly triggers distrust of shopping channels as a whole (β = 0.492, p = 0.002).

Audit of Post-Purchase Results Goals and Measurement Issues

To answer RQ3 and RQ4, an in-depth audit was conducted on the definition of constructs and the details of the instrument for measuring customer behavior outputs. Of the 128 reports, the K2 subset (a report that examines post-purchase outputs) recorded 30 reports classified as established (including 29 survey studies and one limited qualitative evidence), 22 reports with uncertain status, and 76 reports that were proven to be not established (only measuring initial purchase intent or browsing).

The audit revealed that many studies used the label 'repurchase loyalty' or 'continuance intention', but the instrument items contained a biased mixed-action composite. For example, in the studies of Rahmita and Albari (2025) and Lee et al. (2018), the repurchase intention variables mixed indicators of willingness to buy, recommend to colleagues (e-WOM), and the intention to return to the site. The regression coefficients resulting from such composites cannot be interpreted as a pure repurchase effect.

Furthermore, many studies equate the continuance use of platform features with repurchase loyalty. As shown by Imanuddin and Handayani (2025), a consumer can have a sustainable intention to use the Tokopedia or Shopee live broadcast feature due to entertainment factors and navigation convenience, but this does not guarantee that the consumer will buy back from the same store or seller. This referent discrepancy demands the standardization of the object identity taxonomy as formulated in Table 6.

Table 6. Taxonomy of Trust Objects and Instrument Referent Identity Boundaries

Object of Trust	Real Empirical References in Questionnaire Items	Rules of Interpretation and Analytical Delimitation
Platforms / Intermediaries	Provider of market systems, server reliability, data security and payment guarantees.	Must be strictly separated from third-party sellers. Items that ask the host should not be labeled platform trust.
Sellers / Online Stores	Merchant integrity, honesty of descriptions, precision of packaging, and after-sales service.	In the official flagship store, the identity of the store and the brand can be intertwined and must be recorded explicitly.
Physical Products	Functional quality, performance of goods specifications, authenticity, and physical durability.	Evaluation of generic product quality should not be equated with brand equity or trust.
Brand	Symbolic value, brand corporate reputation, and credibility of the manufacturer's name.	Only valid if the instrument mentions a specific brand identity outside of the retail store name.
Host/Streamer	The character of the live host, the authenticity of the recommendation, the honesty of the review.	Trustworthiness of a personal host is an independent dimension separate from technical expertise and visual appeal.
Consumer Reviews	Information on other buyers' reviews (online consumer reviews) and a star rating system.	It constitutes an external information signal; it should not be assumed to be equivalent to trust in the platform.
Distrust Payments	Negative consumer expectations of the risk of card data leakage or transaction failure.	Distrust is an orthogonal construct that is separate from lack of trust.

Source: Operational taxonomy of the results of the audit of primary corpus instrument items.

Integrative Synthesis and Formulation of Theoretical Propositions

To answer RQ5, this study synthesizes all evidence into the Source–Recipient–Outcome Target Framework which links the origin entity of trust, intermediary entity, evaluation mechanism, and specific behavioral outputs. As a conceptual theoretical contribution to the development of digital marketing science, four operational propositions are formulated that are ready to be tested in future research:

1) Proposition 1 (Functional Role Linkage)

The amount of trust transfer from the source entity to the receiving entity is positively correlated with the level of functional linkage perceived by consumers between the roles of the two entities in the digital transaction ecosystem.

Explanation: Consumers don't transfer trust haphazardly. Trust in the reliability of a platform's payment system will more easily transfer to the seller's perception of trust if the platform explicitly links store verification to an official transaction guarantee.

2) **Proposition 2 (Separation of Transfer from Transaction Execution)**

Empirical support for the transfer of trust between objects does not necessarily guarantee proof of purchase intent or a mediative effect on commercial transaction decisions.

Explanation: Admiring or trusting a streamer does not automatically create a utilitarian need or drive to purchase the item being promoted. The research model should test the interfaith transfer pathway separately from the commercial conversion pathway.

3) **Proposition 3 (Postpurchase Goal Alignment)**

Trust in a particular entity only accurately predicts the output of post-purchase behavior if the construct of that output is measured explicitly pointing to a aligned target entity.

Explanation: Trust in the brand predicts brand repurchase, trust in the store predicts store loyalty, and satisfaction with the app's features predicts the continuance of the platform. Ignoring this alignment creates the illusion of pseudo-loyalty.

4) **Proposition 4 (Institutional Substitution and the Asymmetric Effect of Distrust)**

The effectiveness of platform institutional collateral negatively moderates the influence of seller trust on repurchase intent, while distrust of the payment component transfers a more massive negative effect on platform adoption than the absence of ordinary trust.

Explanation: Consumers protected by a strict escrow system are willing to re-transact despite having no personal trust in the seller. Conversely, a single incident of payment security breach can trigger systemic distrust that cripples the entire intent to transact on the platform.

Managerial Implications and Interpretive Boundaries

For marketplace and social commerce platform managers, these findings provide strategic guidance that investments in institutional transaction security (such as money-back guarantees and transparent escrow systems) are the key foundation that allows new sellers to gain initial legitimacy. However, platforms should be aware that user satisfaction in watching live broadcasts or surfing apps cannot be claimed as loyalty to third-party store customers.

For online sellers and brand owners, self-reputation differentiation remains the key to long-term business survival. Relying solely on the popularity of hosts or influencer endorsements only results in short-term attention spikes. The key to post-purchase customer retention remains the compatibility between visual demonstrations during the broadcast and the real quality of the products consumers receive, the speed of delivery, and the reliability of after-sales service.

This review has several methodological limitations that must be considered objectively. First, the reliance on the OpenAlex database and Indonesian/English publication criteria has the potential to exclude relevant reports from other closed indexes. Second, the presence of 920 pre-fettered candidates and 110 reports pending classification indicates that this corpus does not cover the entire literature population absolutely. Third, most primary studies apply a nonrandom cross-sectional design that limits claims of linear causality. Fourth, the review process was conducted independently by the authors with rule-based register guidance, without a reliability test between multiple independent assessors.

CONCLUSION

This systematic literature review and bibliometric analysis of 128 empirical journal articles published between 2015 and 2026 revealed that trust transfer in digital retail was a multidimensional phenomenon requiring careful consideration of the distinct identities of trust sources, recipients, and customer outcome targets. Empirical evidence indicated that trust transfer across entities, including platforms, sellers, livestream hosts, and products, was highly context-dependent and potentially asymmetric. Trust in intermediary entities could enhance seller credibility, whereas institutional safeguards could serve as substitutes for interpersonal trust, thereby reducing consumers' dependence on trust in individual sellers.

The measurement audit revealed that customer loyalty claims in digital retail were frequently overgeneralized because of composite measures combining distinct behavioral outcomes and inconsistencies between measurement items and their intended referent entities. Continued intention to use a digital retail platform could not be equated with repurchase loyalty toward a specific seller or brand. The four theoretical propositions developed in this review, organized within the Source–Recipient–Outcome Target Framework, provided a conceptual foundation for examining trust transfer mechanisms and distinguishing postpurchase behavioral outcomes across digital retail entities.

Future research should employ longitudinal panel designs and field experiments to examine the temporal dynamics of trust transfer and assess actual repurchase behavior using objective transaction data. Further empirical studies should test the four propositions developed in this review, particularly the moderating or substitutive roles of institutional safeguards and the distinction between commercial conversion pathways and social attachment to livestream hosts. Additionally, future investigations should conceptualize trust and distrust as distinct constructs to examine how service failures, fraudulent reviews, and privacy violations generate asymmetric effects across interconnected digital retail entities

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CONFLICT OF INTEREST

The author states that there are no conflicts of interest, whether financial, personal, or professional, that can affect the objectivity of the research process and reporting the findings in this manuscript.

AUTHOR CONTRIBUTIONS

All authors participate equally in every stage of research and manuscript preparation. These contributions include the formulation of ideas, the implementation of analysis, the preparation of manuscripts, and the process of reviewing and improving the writing. Each author has a balanced responsibility in producing this scientific work.

GENERATIVE AI STATEMENT

ChatGPT (OpenAI) and analysis scripts are used to assist with bibliographic search, initial data sorting and mapping, consistency checking, and drafting or editing of the proof. AI-assisted outputs are used as tools in coding dictionary-guided workflows and evidence registers. Eligibility determination, interpretation of primary sources, analytical decisions, and final approval are the responsibility of the author. The use of AI does not transfer responsibility for the accuracy of data, citations, and conclusions, nor does it form the basis for the inclusion of AI as an author.

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