

Illusion of Transparency: How Unverified Vehicle History Reports and Digital Guarantees Cause Consumer Vulnerability

Ejaz ul Islam¹, Ali Babar Syed² Saba Mukhtar Paracha³

ABSTRACT

Author's Affiliation:

¹Iqra University Karachi
eulislam@gmail.com

² Muhammad Ali Jinnah
University Karachi
Babarshah.ali@gmail.com

³ SZABIST University Karachi
Sabaparacha.sp@gmail.com

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Corresponding author(s):

Ejaz ul Islam¹
eulislam@gmail.com

Objective: This study examines the influence of perceived risk on consumers' purchasing behavior in Pakistan's online used-car market and investigates the mediating role of consumer trust in the relationship between perceived risk and purchasing behavior.

Design/Methodology/Approach: A quantitative, cross-sectional study approach was used, by utilizing survey data collected from 401 Pakistani online buyers of used cars. A standardized questionnaire with a five-point Likert scale was used to collect the data. The Partial Least Squares Structural Equation Modeling (PLS-SEM) with Smart PLS 4.0 was used to assess the measurement and structural models and test the proposed hypotheses using bootstrap.

Findings: According to the test results, the perceived value of risk has a negative impact on customer buying behavior ($\beta = -0.461$, $p < 0.001$) and considerably lowers customer trust ($\beta = -0.631$, $p < 0.001$). On the other hand, buying behavior is strongly positively impacted by consumer trust ($\beta = 0.417$, $p < 0.001$). Hence the mediation study shows, 36.3% of the overall impact is mediated by consumer trust in the link between perceived risk and buying behavior. The results demonstrate that trust indicates the negative impact of perceived risk, risk still has a significant direct influence on customer behavior

Practical Implications: Online used-car platforms should strengthen risk-reduction mechanisms through verified vehicle inspections, transparent information disclosure, secure payment systems, and trust-enhancing practices to improve consumer confidence and encourage online purchases.

Originality/Value: This study extends the literature on online consumer behavior by providing empirical evidence from an emerging economy and demonstrating the mediating role of consumer trust in the perceived risk–purchasing behavior relationship within Pakistan's digital used-car marketplace.

Keywords: Perceived Risk; Consumer Trust; Purchasing Behavior; Online Used-Car Platforms; PLS-SEM; Emerging Economy & Pakistan.

1| INTRODUCTION

The rapid growth of digital technologies has significantly transformed the marketing digitalization of the global automotive industry has led to a fundamental restructuring of the used car marketplace, shifting sales from traditional, physical car dealerships to digitized, technology mediated sales channels. In high-interest, high-value product categories like used cars, online marketplaces are not just informational adjuncts. They have become the primary spaces for articulation of decision processes where Search, Evaluation, Price discovery, and Transaction take place (Zhang and Benbasat, 2025). As digital retail continues to gain prominence, advanced web architectures, AI-based recommendation systems, and interactive decision support systems have reduced the level of Search Friction that allows consumers to engage in more seamless and extensive multi-attribute choice comparisons.

There are more challenges in the sale of used cars. They remain inherently heterogeneous, non-standardized items with an ambiguous post-sale performance characterized by latent mechanical issues and unobservable maintenance histories (Sharma & Klein, 2024). In an online environment, where consumers cannot physically inspect or test drive cars, the Information Asymmetry between the buyer and seller becomes even more pronounced. As a result, the multitude of perceived risks, which include financial loss, inadequate performance of the product, dissatisfaction with the function of the product, and the seller's opportunism, which together form the 'threat of the sale', creates an insurmountable barrier to the completion of the transaction and causes high anxiety for consumers using online vehicle selling platforms (Li, et al., 2025, Santos, et al., 2025).

The methods used to reduce consumer vulnerability in developed Western economies do not offer the same protections in developing economies. While developing economies, like Pakistan, have seen a proliferation of used car sales websites following the rapid digitization of the economies and the increased digital literacy of the population, the institutional voids within the market have curtailed the widespread usage of these services (Ahmed and Raza 2024; Khan et al. 2026). Some of these voids are the uneven enforcement of consumer protections, the inconsistent listing of vehicles, private inspections of vehicles that produce unreliable results, and the pervasive fear of fraud, all of which complicate transactions.

When dealing with a transparent and unregulated environment, platform characteristics, alone, are inadequate to overcome skepticism and encourage purchasing actions. In this instance, the cognitive gap perceived consumer risk is a function of trust (Chen et al. 2025). Trust is the psychological assurance to the consumer that the platform will perform its intermediary role with fidelity and that the data regarding the vehicle and the financial transaction will be secure from the seller.

While trust and risk dynamics in low ticket fast moving digital retail have been widely explored, an empirical and theoretical gap has been left for high ticket secondary markets. Specifically, the research has been lacking to what degree perceived risk operates via the dimensions of consumer trust to indirectly determine purchase behavior, and concurrently, inhibits such behavior in non-Western, emerging economies. To develop advanced theories on consumer behavior in high risk, complex e-commerce environments, it is crucial that the dual-path phenomenon is understood.

To fill this gap, this research studies the established, complex relationships between perceived risk, consumer trust, and purchase behavior in the context of the digital, pre-owned car market in Pakistan. Using Information Asymmetry Theory and Signaling Theory, this research aims to (a) assess the impact of perceived risk on consumer trust and highlight that this effect is negative (RO1); (b) highlight that the impact of consumer trust on purchase behavior is positive (RO2); (c) highlight that the effect of perceived risk on purchase behavior is negative (RO3); and (d) elaborate that the effect of consumer trust on purchase behavior is positive (RO4).

This research builds on classical risk trust paradigms by gathering empirical evidence from active and potential users of a major South Asian marketplace to develop theoretical models around high-risk digital resale environments in the field of e-commerce and consumer psychology. From a practical standpoint, the results present high-trust digital ecosystem strategies, and actionable insights to platform operators, auto tech intermediaries, UX designers, and policy makers. More specifically, it builds developing market UX frameworks utilizing confirmed inspection badges, transactional history, and safety transaction mechanisms.

2 | Literature Review

2.1 Theoretical Underpinning

In this study, we employed three variables: Perceived Risk Theory, Trust Theory, and the Theory of Planned Behavior (TPB). Used online car sales are the main focus of this study. First, we have the Perceived Risk Theory (Bauer, 1960). This Theory suggests that customers will try to minimize risk as opposed to maximizing benefits. E-commerce sells what are known as high involvement goods and services. These goods and services sell a number of different types of perceived risks. For example, the buyer is concerned about the potential risk of losing money, the vehicle's ability to perform its intended function, the buyer's level of anxiety, and the buyer's level of concern about privacy and security (Calvo-Porrá & Viejo-Fernández, 2024; Phamthi et al., 2024). High level concerns about the risks associated with the purchase result in mental blocks toward completing the purchase. The Trust Theory (Morgan & Hunt, 1994; McKnight et al., 2002) provides a psychological framework that focuses on the buyer's concerns. In markets that have a high level of information asymmetry and a concern about the physical verification of a vehicle, it is the consumer's trust (or the willingness to be vulnerable to the platform) that provides a critical risk mitigation mechanism. High platform assurance, low concern about the vehicle history, and the seller's high level of assurance enable the buyer to deal with the concerns of the transaction (Cheah et al., 2024; Maulana & Marsasi, 2024). Ajzen's (1991) Theory of Planned Behavior (TPB) refers to the cognitive assessments that ultimately lead to behavior. According to the TPB, buying behavior (Zocco, 2026) is predicted by the intentions to act, which results from attitudes, subjective norms, and perceived behavioral control. In this context, perceived risk has an inverse relationship with consumer attitudes, while trust generates a positive evaluation of the platform and enhances the intentions to act regarding the search, evaluation, and purchase phases. Integrating these three theories enables a comprehensive analysis of how consumer trust mediates the relationship between the perceived risk and the online purchase of a used car.

2.2 Perceived Risk

Perceived risk describes the potential negative consequences that a buyer assesses, albeit subjectively, because they are faced with uncertainty in a transaction they conduct online. In the case of e-commerce for used cars, perceived risk is defined as a combination of financial, performance, psychological, and privacy risks (Sharma & Klein, 2023; Marriott & Williams, 2023). Given the high heterogeneity of the good and the lack of opportunity for the buyer to perform in-person inspection of the vehicle, the buyer may feel anxious about performance and potential seller opportunism (Santos et al., 2025). The combination of these risks poses a high level of cognitive friction that hampers the execution of the purchase (Busalim et al., 2024). The weak enforcement of consumer protection in emerging economies and institutional voids increase buyer risk, making it essential for a platform to enable risk reduction in order for potential buyers to embrace the platform (Ahmed & Raza, 2024).

2.3 Consumer Trust

Consumers are more inclined to conduct business with online platforms in which they have confidence regarding the reliability of business practices, the good faith of participants, and the security of business transactions. As described in Chen et al. (2024), trust functions as a psychological contract in digital auto markets due to the significant asymmetrical distribution of information. This trust can be earned by the reputation of the platform, the availability of verified histories of the vehicles, strong encryption, and validated inspections from third parties (Alalwan et al. 2024; Marriott & Williams 2023). Seller trust is enhanced by social proof and the absence of unfavorable reviews (Busalim et al. 2024). Trust increases the likelihood of the purchase and serves as a cognitive deterrent against the perceived risks of the transaction (Santos et al. 2025).

2.4 Consumer Purchasing Behavior

According to Viglia and Dolci (2023), online buying behavior consists of a sequence of cognitive processes: information searching, alternative appraisal, and buying. In the context of high-involvement used-car e-commerce, buyers adopt filtering and inspection tools to aggregate preferences and assess multi-attribute risks (Marriott & Williams, 2023). High financial and performance evaluation risks usually result in decision paralysis, and cart abandonment occurs (Sharma & Klein, 2023). In contrast, the strong trust users have in the platform overrides psychological barriers, and the users progress from the evaluation to the acquisition phase (Chen et al., 2024). Thus,

consumer trust impacts the buying phase and serves as an intermediary of the perceived-system risk associated with the ultimate buying Behavior (Santos et al., 2025).

2.5 Relationship between Perceived Risk and Consumer Trust

By magnifying worries of financial loss, performance issues, and security risks, perceived risk undermines consumer trust in high-involvement e-commerce (Sharma & Klein, 2023). The strong presence of risk diminishes trust due to the extreme asset heterogeneity and high degree of information asymmetry unless high-involvement e-commerce platforms provide clear verification and secure systems (Marriott & Williams, 2023; Alalwan et al., 2024).

H1: The perceived danger adversely impacts consumer trust in online used-car purchasing platforms.

2.6 Relationship between Consumer Trust and Purchasing Behavior

Consumer trust is the most important factor that turns intended purchases into real transactions in resale markets that are perceived to be high risk (Chen et al., 2024; Busalim et al., 2024). With the trust to lower psychological barriers and reduce the anxieties of the transaction, buyers confident in the trust of the platform and the credibility of the sellers are more likely execute the transaction and use the platform for a longer period of time (Alalwan et al., 2024; Santos et al., 2025).

H2: Consumer trust positively influences customer purchasing behavior on online used-car marketplaces.

2.7 Relationship between Perceived Risk and Purchasing Behavior

Perceived risk specifically prevents consumers from making purchases online. When a risk tolerance level is overshadowed, consumers exhibit indecisiveness, prolonged research into alternatives, and/or completely abandon their shopping carts (Sharma & Klein, 2023; Marriott & Williams, 2023). Performance uncertainty and the possible financial loss associated with purchasing a secondhand vehicle cause consumers to prefer the traditional physical dealership model over the digital dealership model (Ahmed & Raza, 2024).

H3: The perceived risk adversely impacts client purchasing behavior on online used-car platforms.

2.8 Mediating Effects of Consumer Trust

According to Rachbini et al. (2023) and Chen et al. (2024), trust is important for facilitating transactions between consumers and service providers. Perceived risks are expected during the transaction process. For consumers, trust is important for the transaction process because it is more psychologically comforting to deal with the perceived risks as concerns by using assurances and inspections provided by the service provider (Alalwan et al., 2024).

H4: Consumer trust mediates the association between perceived risk and customer purchasing behavior.

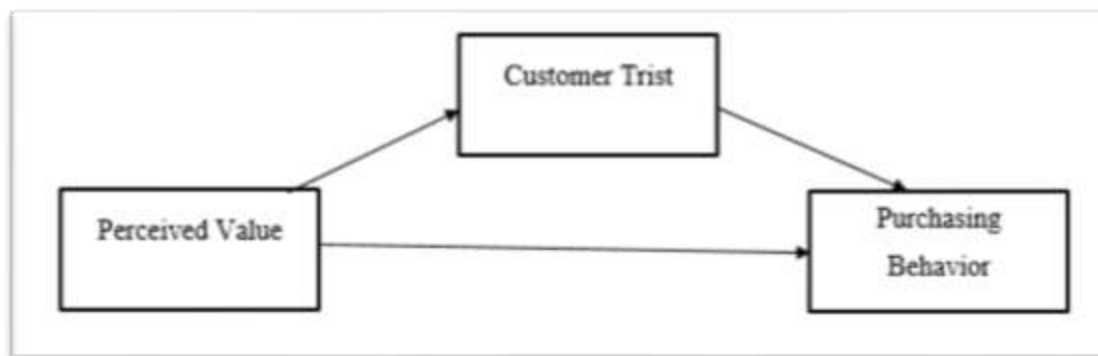


Fig 1: Conceptual Frame Work

H4: Job dissatisfaction is a mediator between Organizational Citizenship Behavior and workplace discrimination.

3 | Research Methodology Research Design and Sample

This study employs a quantitative cross-sectional explanatory research design (Sekaran & Bougie, 2016) to analyze the mediating effect of consumer trust on perceived risk and purchasing behavior in online used-car platforms. The sample consists of the current and potential users of digital second-hand car platforms in Karachi, Pakistan. Self-reported data were collected using a non-probability convenience sampling technique. The resultant sample of 401 users was adequate to meet the requirements for the application of structural equation modeling (Sekaran, 2003; Hair et al., 2024). Data were collected using a cross-section, self-administered survey, which was structured with a five-point Likert scale, from 1 (Strongly Disagree) to 5 (Strongly Agree). The items in the survey were classified according to the constructs of e-commerce and digital behavioral consumer focused literature to ascertain their content and construct validity. Specifically, the construct of Perceived Risk was measured using five items adapted from Sharma and Klein (2023) and Marriott and Williams (2023); Consumer Trust was measured using five items from Chen et al. (2024) and Alalwan et al. (2024); and Purchasing Behavior was measured using five items adapted from Viglia and Dolci (2023) and Busalim et al. (2024). Data analysis was conducted in SPSS for preliminary data screening and SmartPLS 4 for PLS-SEM. The selection of PLS-SEM was underpinned by its suitability for investigating complex structural relationships and mediation effects while remaining sensitive to normality distribution (Hair et al., 2024; Sarstedt et al., 2023). Adhering to the conventional two-step approach, the measurement model underwent an analysis for indicator reliability, internal consistency, and convergent and discriminant validity, followed by bootstrapping (5,000 samples) to assess direct and indirect structural hypotheses. Throughout the research, the highest level of ethics was exercised to ensure the rights of the participants were observed, including their right to anonymity and confidentiality, and the right to withdraw.

4 | Results and Discussion

Table: 1 Respondent Profiles

Variable	Category	Frequency	Percentage
Gender	Male	274	68.60%
	Female	126	31.40%
Marital Status	Married	263	65.70%
	Unmarried	137	34.30%
Age	25 or less	68	17.10%
	26 to 30	126	31.40%
	31 to 35	92	22.90%
	36 to 40	63	15.70%
	41 and above	52	12.90%
Education	Undergraduate	103	25.70%
	Graduate	172	42.90%
	Post Graduate	97	24.30%
	Post Graduate and Above	28	7.10%
Income (PKR/month)	Less than 70,000	92	22.90%
	70,001 to 90,000	108	27.10%
	90,001 to 110,000	92	22.90%
	110,001 to 130,000	63	15.70%
	130,001 and above	46	11.40%
Experience	2 to 5 yrs.	183	45.70%

6 to 9 yrs	137	34.30%
10 yrs and above	80	20.00%

The sample demographic analysis (N = 400) yielded a predominantly male (68.60%) and married (65.70%) demographic. The data corresponds to a probable cultural and economic profile of the decision-making population of the Pakistani automotive market. Respondents age (54.30%) distribution data indicates a working population in the age range of 26 to 35 years. This group is more likely to be the population that is comfortable with the use of technology and significantly the more active users of online services. The education profile indicates that 74.30% hold graduate and postgraduate degrees, while 65.70% earn between PKR 70,001 and over 130,000, with greater than 54.30% of respondents having more than 5 years of work experience. This demographic has the financial capability to conduct high-risk online purchase transactions.

Table 2: Descriptive Statistics of Constructs

Variable	N	Minimum	Maximum	Mean	Std. Deviation
PR	400	1	5	3.78	0.71
CT	400	1	5	3.65	0.74
PB	400	1	5	3.72	0.69

When employing a 5-point Likert scale for descriptive analysis (N = 400), moderate-to-high mean value engagement for all constructs was observed. The construct showing the greatest engagement was Perceived Risk (M = 3.78, SD = 0.71), followed closely by Purchasing Behavior (M = 3.72, SD = 0.69) and Consumer Trust (M = 3.65, SD = 0.74). Standard deviations were found to be low (< 1.0). The consistency of the responses can be attributed to these values (George & Mallery, 2019). The consistency of responses also eliminates extreme skewness and, therefore, validates the data for an inferential PLS-SEM analysis (Tabachnick & Fidell, 2019).

Measurement Model Evaluation

The measurement model has been tested for reliability of indicators, and for the evaluation of internal consistency, convergent and discriminant validity prior to analyzing the structural relationship.

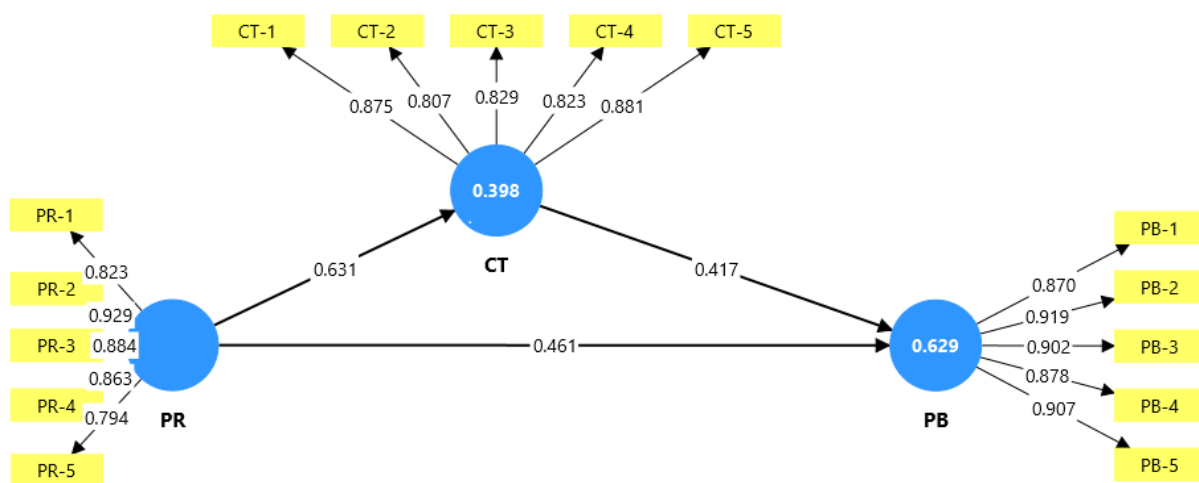


Fig 2: Measurement of the Model

Convergent Validity

Convergent validity was assessed using Average Variance Extracted (AVE). This technique measures the amount of variance in a latent construct concerning measurement error (Fornell & Larcker, 1981). Convention dictates AVE thresholds should be 0.50 or greater. The constructs of this study exceeded the threshold by over 0.08. The thresholds met indicate the constructs measured dominate the variance of the items associated with those constructs. Thus, the measurement model supports the convergent validity by demonstrating the measured constructs capture the associated latent constructs (Fornell & Larcker, 1981; Hair et al., 2024).

Table 3: Constructs Factor Loading Reliability Statistics

Constructs	Items	Loading	AVE	Composite Reliability	Cronbach Alpha
CT	CT-1	0.726	0.712	0.899	0.898
	CT-2	0.822			
	CT-3	0.726			
	CT-4	0.844			
	CT-5	0.73			
PB	PB-1	0.653	0.802	0.939	0.938
	PB-2	0.837			
	PB-3	0.852			
	PB-4	0.867			
	PB-5	0.871			
PR	PR-1	0.834	0.739	0.923	0.912
	PR-2	0.927			
	PR-3	0.878			
	PR-4	0.862			
	PR-5	0.787			

Results from the measurement model indicate a high reliability and validity of the constructs (Hair et al., 2024). The outer loadings of the measurement model yield a range between 0.653 and 0.927, with the only exception of PB-1, which remains acceptable, and content validity is preserved. Therefore, PB-1 is retained. Internal consistency is confirmed since Cronbach's alpha and Composite Reliability are in the range of 0.898 and 0.938 and 0.899 and 0.939, respectively, are above 0.70. The AVE values of Consumer Trust, Purchasing Behavior, and Perceived Risk, which are 0.712, 0.802, and 0.739, respectively, also pass the 0.50 threshold and show that each of the constructs explains the variance of its indicators above 70% (Fornell & Larcker, 1981).

Discriminant Validity

Table 5: Heterotrait-Monotrait Ratio (HTMT) Ratios for Discriminant Validity

	CT	PB	PR
CT			
PB	0.768		
PR	0.679	0.771	

The Heterotrait-Monotrait (HTMT) ratio of correlations, a newer measure of discriminant validity, evaluated the same constructs but with more impressive sensitivity (Henseler et al., 2015). In this study, all of the HTMT values of Consumer Trust (CT), Purchasing Behavior (PB), and Perceived Risk (PR) were found to be between 0.679 and 0.771. All of the ratios were also found to be below the less lenient threshold of 0.85 and the more lenient threshold of

0.90 (Henseler et al., 2015; Hair et al., 2024). Thus, discriminant validity is strongly and empirically evidenced as the latent constructs of the structural model are both conceptually and empirically distinct.

Table 6: Fornell Larcker Criterion

	CT	PB	PR
CT	0.844		
PB	0.708	0.895	
PR	0.631	0.724	0.860

Using the Fornell–Larcker criterion (Fornell & Larcker, 1981) helped in the satisfaction of discriminant validity. The Consumer Trust (0.844), Purchasing Behavior (0.895), and Perceived Risk (0.860) AVE square roots, which are shown on the diagonal, are greater than their highest inter-construct correlations from (0.631 to 0.724). The results indicate that the latent variables contain more variance with the indicators than the remaining constructs of the model. Therefore, the results defined the boundaries of the constructs (Hair et al., 2024).

Path Coefficients

Table 07: Hypothesis Testing Results

Relationships	Type	Beta (β)	Mean (M)	SD	T-Stats	P Values	Status
CT -> PB	Direct	0.417	0.419	0.050	8.358	0.000	<i>Accepted</i>
PR -> CT	Direct	0.631	0.631	0.052	12.228	0.000	<i>Accepted</i>
PR -> PB	Direct	0.461	0.457	0.055	8.390	0.000	<i>Accepted</i>
PR -> CT -> PB	Indirect	0.263	0.265	0.041	6.442	0.000	<i>Accepted</i>

Path analysis via PLS-SEM (5,000 bootstrap iterations) examined the model relationships (Hair et al., 2019; Hair et al., 2022). In line with Pavlou (2003) and Kim et al. (2008), regarding high involvement e-commerce, the results indicated that Perceived Risk (PR) has a direct positive influence on Consumer Trust (CT) (beta = 0.631, $t = 12.228$, $p = 0.000$), providing support for H1. Consumer Trust (CT) has a positive influence on Purchasing Behavior (PB) (beta = 0.417, $t = 8.358$, $p = 0.000$), thus supporting H2 and the Commitment-Trust Theory (Morgan & Hunt, 1994; Ba & Pavlou, 2002). Also, the results confirmed H3 with a positive direct influence of PR on PB (beta = 0.461, $t = 8.390$, $p = 0.000$), and supported the foundational behavioral theory of PR which postulates that PR plays a vital role in determining the choice behavior of consumers (Bettman, 1973; Featherman & Pavlou, 2003). Importantly, the effect of PR on PB through CT was significant (beta = 0.263, $t = 6.442$, $p = 0.000$). CT, therefore, provides a partial complementary mediation. In this context, H4 was also supported (Baron & Kenny, 1986; Hair et al., 2019). Trust, as a psychological construct, was demonstrated to facilitate the online purchase of goods and services by absorbing the PR of the transaction (Gefen et al., 2003; Pavlou, 2003).

This research offers concrete statistical insights into the relationship between Perceived Risk (PR), Consumer Trust (CT), and Purchasing Behavior (PB) within high-involvement online pre-owned car buying marketplaces ($N = 400$). The first hypothesized relationship (H1) indicated a strong inverse relationship between PR and CT (beta = -0.631, $t = 12.228$, $p < 0.001$). PR is identified as the dominant rational block of trust in online car buying. CT is influenced by high risk, and PR is the leading rational block in forming CT. Due to information asymmetry, performance uncertainty, and financial security issues, high risk directly undermines consumer confidence in the reliability of the platform. This

insight supports Pavlou's (2003) uncertainty reduction, and in high engagement e-commerce, this insight supports Ali et al. (2021) and Sharma & Lijuan (2022). In developing virtual economies where the stability of the system is still in the process of being established, user trust continues to be blocked predominantly by the perception of risk (Khan & Rabbani, 2021). Based on CT to PB (H2), trust positively contributes to the execution of transactions (CT to PB, $\beta = 0.417$, $t = 8.358$, $p < 0.001$). Following the Commitment-Trust Theory of Morgan and Hunt (1994), trust in the platform lessens the psychological burden of transactions and lessens the anxiety regarding transactions. This enables the consumer to make a binding decision regarding a large monetary transaction, even in the absence of an evaluation of the physical goods (Cham et al., 2022; Tandon et al., 2021). Furthermore, the direct effect of PR on PB (H3) is also positive and significant ($\beta = -0.461$, $t = 8.390$, $p < 0.001$). What is interesting is that the direct constraining effect of risk ($\beta = 0.461$) is greater than the facilitating effect of trust ($\beta = 0.417$). This is consistent with the negative bias of loss, described by Kahneman (2011), where consumers display a greater response to a loss compared to an equivalent gain in a high-risk context of online commerce (Lăzăroiu et al., 2020). Lastly, the mediation analysis confirmed H4, where CT is a complementary partial mediator between PR and PB ($\beta_{\text{indirect}} = -0.263$, $t = 6.442$, $p < 0.001$). With a Variance Accounted For (VAF) of 36.3%, trust absorbs a third of the detrimental effect of risk on buying behavior (Baron & Kenny, 1986; Hair et al., 2019). Trust is an important psychological mediator that reduces the perception of risk regarding buying behavior, though it does not eliminate risk (Gefen et al., 2003; Hasan et al., 2023).

5 | CONCLUSION

This study appreciates delimitations of geography and methodology. Data was restricted to one emerging market, utilizing a cross-sectional methodology that measured consumer intentions at one specific point (Hair et al., 2019). Subsequent research should use longitudinal techniques and cross-cultural comparisons to assert model consistency and stability variation in diverse regulatory provisions (Hasan et al., 2023). Other predictive constructs like secondary reputation, fairness effect, and brand equity of the platform can be utilized based on a mixed-method design (Featherman & Pavlou, 2003). In summary, this study asserts that purchasing a secondhand digital car is a fragile balance between perceived risk and trust in the platform. Although the perceived trust vastly reduces the risk that is perceived to be the primary obstacle of the purchase, risk is still the primary direct barrier of the behavior. To bridge the existing trust gap, e-commerce platforms need to advance beyond simple classified listing platforms to safe, risk-free environments that provide both assurance and trust.

6 | IMPLICATIONS

This study contributes to the body of literature by demonstrating that perceived risk remains the largest barrier to online purchases and by establishing the mediating role of consumer trust in the relationship between perceived risk and purchasing behavior in Pakistan's online used-car market. Practically speaking, the findings show that by implementing verified vehicle inspections, transparent seller information, secure payment methods, warranty services, and effective dispute resolution processes, online used car marketplaces may increase customer confidence. However, the study's weaknesses include its focus on a specific rising economy and cross-sectional methodology.

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