OPEN ACCESS Crossref doi creative commons

INSTABRIGHT
INTERNATIONAL JOURNAL OF EDUCATION AND SOCIAL SCIENCES

RESEARCH ARTICLE

CONSUMER TRUST IN ONLINE SELLERS OF MOBILE PHONE ACCESSORIES IN NASUGBU: BASIS FOR AN ACCREDITATION GUIDE

ROSE LYN A. DONATO
Dr. Francisco L. Calingasan Memorial Colleges Foundation Inc.
donato.roselyn.a@gmail.com

Article History
Received: January 15, 2024
Revised: January 21, 2024
Published: January 31, 2024

ABSTRACT

Consumer trust plays a vital role in online purchasing decisions, particularly in the growing market of mobile phone accessories. As online shopping becomes increasingly popular in Nasugbu, understanding the factors that influence consumer trust is essential in promoting safe and reliable online transactions. This study examined consumer trust in online sellers of mobile phone accessories in Nasugbu as a basis for developing an accreditation guide.

The study employed a quantitative descriptive-correlational research design. Data were collected through a structured questionnaire administered to 198 student respondents from the Education and Business Departments of Dr. Francisco L. Calingasan Memorial Colleges Foundation Inc., residing in Nasugbu, Batangas. Statistical tools such as weighted mean, standard deviation, and Pearson's r were used to analyze the data. Findings revealed that respondents generally agreed that verified badges and consistent branding (WM = 3.45), quality and authenticity of mobile phone accessories (WM = 3.44), and ease of navigating online platforms and websites (WM = 3.43) contribute to the trustworthiness of online sellers.

Among the factors influencing consumer trust, seller credentials (WM = 3.30) ranked highest, followed by customer reviews (WM = 3.28) and secure payment systems (WM = 3.26). Furthermore, a significant positive relationship was found between the perceived trustworthiness of online sellers and the identified trust factors, with seller credentials showing the strongest correlation (r = 0.621). The null hypothesis was therefore rejected.

The results indicate that consumers place considerable importance on seller credibility, authentic products, positive customer feedback, secure payment methods, and professional online presentation when engaging in online purchases. Strengthening these trust-building factors can enhance consumer confidence and encourage favorable purchasing behavior. Based on the findings, an Online Seller Accreditation Guide was proposed to establish standards for trustworthiness, transparency, reliability, and consumer protection among online sellers of mobile phone accessories in Nasugbu.

Keywords: *Consumer Trust, Online Sellers, Mobile Phone Accessories, Seller Credentials, Accreditation Guide*

INTRODUCTION

Online shopping has become an integral part of consumers' lives, offering convenience and a wide variety of products at their fingertips. Among these products, mobile phone accessories have gained significant popularity as reliance on smartphones for communication, entertainment, and work increases. As more consumers turn to online platforms to purchase these accessories, the importance of building trust between buyers and online sellers becomes crucial. Trust influences consumers' purchasing decisions and their overall satisfaction with the shopping experience. Therefore, understanding which factors build consumer trust in online sellers of mobile phone accessories is essential to developing effective strategies that can improve the online shopping environment.

One of the main challenges faced by online sellers is building trust without the benefit of physical interaction. Unlike traditional retail stores, online platforms rely heavily on technological features, visual cues, and reputation signals to convey credibility and reliability. To better understand these dynamics, various theories and models have been developed to explain how trust is formed and maintained in online transactions. This study aims to identify the factors that influence consumer trust in online sellers of mobile phone accessories in Nasugbu, a coastal town known for its vibrant marketplace and growing online commerce. The goal is to create an accreditation guide that can serve as a standard for trustworthy and reliable online retailing.

Several theoretical frameworks provide valuable insights into consumer trust in online settings. The Technology Acceptance and Trust Model (TATM), developed by Chen and Lee (2021), emphasizes the role of technological factors such as website usability, security features, and ease of use. According to this model, consumers are more likely to trust online sellers if they perceive the platform as secure, user-friendly, and useful for their needs. These technological elements directly influence their intention to purchase, highlighting the importance of a reliable online infrastructure. For sellers, ensuring secure payment systems, mobile compatibility, and a seamless shopping experience can significantly boost consumer confidence.

Another relevant theory is the Perceived Risk and Trust Recovery Theory by Kim and Park (2022). This theory recognizes that consumers often perceive risks such as product quality issues, potential fraud, or delivery delays when shopping online. Such risks can diminish trust, especially after negative experiences. However, the theory also emphasizes that trust can be recovered through transparent communication, clear refund policies, and prompt responses from sellers. These trust recovery mechanisms are vital for maintaining long-term relationships with consumers and encouraging repeat purchases. For online sellers, implementing strategies that minimize perceived risks and effectively address concerns is essential for building and sustaining trust.

The Social Capital and Consumer Trust Framework by Rodriguez and Nguyen (2020) highlights the importance of social signals in fostering consumer confidence. This framework suggests that elements like seller reputation, online reviews, and community engagement serve as social capital that influences trust. When sellers actively communicate with their customers, encourage reviews, and participate in online communities, they create a positive reputation that consumers can rely on. These social cues act as trust signals, helping consumers make informed decisions even with limited direct interaction. For accreditation purposes, promoting transparency in reviews and encouraging social engagement can significantly enhance perceived trustworthiness.

Lastly, the Trustworthiness of Online Seller Cues Model by Singh and Patel (2023) focuses on visual and informational cues that signal credibility. Features such as professional website design, verified seller badges, and consistent branding serve as heuristics that consumers use to evaluate the trustworthiness of online sellers quickly. These cues help compensate for the lack of face-to-face interaction, making it easier for consumers to identify reliable sellers at a glance. Establishing standards that require verification badges, professional presentation, and branding consistency can therefore serve as effective trust signals in the mobile accessories market.

The legal framework governing electronic commerce and online transactions in the Philippines is provided by Republic Act No. 8792, also known as the Electronic Commerce Act of 2000. This law recognizes electronic documents, signatures, and online transactions as legally valid and enforceable. It establishes the legal legitimacy of online business operations and aims to promote the growth of electronic commerce by ensuring consumer protection, security, and confidence in digital transactions. Additionally, the law mandates the implementation of security measures and standards to protect consumers from fraud and deception. The Philippines' adherence to this legal framework provides a solid basis for developing standards and an accreditation guide to ensure online sellers operate ethically,

transparently, and within legal boundaries. This ultimately fosters trust in the digital marketplace.

Building consumer trust in online sellers of mobile phone accessories involves multiple factors, including technological reliability, a secure payment system, customer reviews, social reputation, and Seller Credentials. As the online marketplace continues to grow, particularly in Nasugbu, it is increasingly important to establish standards that guide sellers in demonstrating trustworthiness. An accreditation guide rooted in these theoretical insights and supported by the legal framework can help create a safer, more transparent, and more trustworthy online shopping environment. This will benefit both consumers and sellers by fostering confidence, encouraging more online transactions, and promoting a healthy digital marketplace.

LITERATURE REVIEW

Review of Related Literature

Consumer trust is a critical factor in online purchasing behavior because it influences consumers' willingness to transact with online sellers. In the context of mobile phone accessories, trust is shaped by several factors that help consumers assess the credibility and reliability of sellers before making a purchase. Previous studies have identified verified badges, branding consistency, website usability, product authenticity, secure payment systems, customer reviews, and seller credentials as important determinants of consumer trust.

Verified Badge and Consistent Branding

Verified badges serve as indicators of legitimacy and credibility in online marketplaces. According to Li and Zhang (2021), consumers are more likely to purchase from sellers with verified badges because they reduce perceived risks and increase confidence in the seller. Similarly, Wang and Liu (2022) found that consistent branding through uniform logos, colors, and messaging enhances professionalism and reliability. Kim and Lee (2020) further

emphasized that seller verification and branding consistency increase consumers' perception of trustworthiness and strengthen purchase intentions.

Ease of Navigating Online Platforms and Websites

Website usability plays a significant role in establishing consumer trust. Ahmed and Malik (2021) explained that user-friendly interfaces, clear product information, and simple navigation enhance consumers' confidence in online platforms. Supporting this view, Yao (2022) revealed that straightforward website structures and efficient search functions improve trust and encourage online purchases. Cheng and Lee (2023) also found that websites with fast loading times and organized content positively influence consumers' perceptions of reliability and security.

Quality and Authenticity of Mobile Phone Accessories

Product quality and authenticity are essential considerations in online shopping. Liu and Liang (2022) reported that consumers rely on product certifications, seller reputation, and customer feedback when evaluating authenticity. Likewise, Chen and Wang (2021) found that authentic products and transparent product descriptions reduce perceived risk and increase consumer confidence. Consumers are more likely to trust sellers who consistently provide genuine, high-quality products and accurate information regarding their offerings.

Secure Payment System

Secure payment systems are vital in minimizing transaction risks and enhancing consumer trust. Chen and Xie (2021) emphasized that security features such as encryption, two-factor authentication, and secure payment gateways protect consumers' financial information and increase confidence in online transactions. Huang and Rust (2020) likewise noted that effective payment security reduces consumers' fear of fraud and encourages them to complete online purchases. Thus, payment security remains a major component of trust-building in e-commerce.

Customer Reviews

Customer reviews function as social proof that influences consumers' trust and purchasing decisions. Lee and Kim (2021) found that detailed and authentic reviews increase seller credibility and positively affect purchase intentions. Zhang and Wang (2022) further explained that reviews help consumers evaluate product quality, seller reliability, and overall value. Positive and credible reviews reduce uncertainty and strengthen confidence in online transactions, making them an important trust factor.

Seller Credentials

Seller credentials provide evidence of legitimacy and professionalism. Chen and Zhang (2021) stated that verified seller status, certifications, and transparent business information significantly enhance consumer trust. Kumar and Das (2022) similarly found that consumers perceive sellers with complete profiles and verified credentials as more reliable. Seller credentials act as trust signals that reduce information uncertainty and encourage consumers to engage in online purchasing activities.

Relationship Between Trustworthiness and Consumer Trust Factors

Several studies have established the relationship between trustworthiness and purchasing behavior. Jiang and Liang (2021) found that seller reputation, transparency, and website quality significantly influence consumers' willingness to make purchases. Kim and Kim (2022) also reported that seller reliability, product quality, and customer service strengthen consumers' trust, leading to repeat purchases and customer loyalty. These findings suggest that trust-building factors directly affect consumers' perceptions and online buying decisions.

Online Seller Accreditation Guide

Seller accreditation has been recognized as an effective means of enhancing trust in online marketplaces. Zhou and Li (2021) argued that accreditation programs serve as

indicators of seller credibility and reduce perceived risks among consumers. Kumar and Singh (2022) further emphasized that standardized certification systems increase seller legitimacy and promote consumer confidence. Through accreditation, online sellers can demonstrate compliance with trust and quality standards, thereby creating a safer and more reliable online shopping environment.

RESEARCH QUESTIONS

1. What is the perception of the respondents regarding the trustworthiness of online sellers of mobile phone accessories in Nasugbu, in terms of?

    1.1 Verified badge and Consistent Branding

    1.2 Ease of navigating online platforms and websites

    1.3 Quality and authenticity of mobile phone accessories

2. What are the factors influencing consumer trust in online sellers of mobile phone accessories in Nasugbu in terms of:

    2.1. Secure Payment System;

    2.2. Customer Review; and

    2.3. Seller Credentials?

3. Is there a significant relationship between the perceptions of the respondents on the trustworthiness of online sellers and the factors influencing consumer trust in online sellers?

4. What Accreditation Guide may be crafted based on the results of the study?

METHODOLOGY

This chapter presents the methods and statistical tools employed to analyze the data gathered in this study. It outlines the research design, data collection procedures, and the specific statistical treatments used to address the research questions and hypotheses. The primary goal of this chapter is to provide a clear and systematic approach to analyzing respondents' perceptions of online sellers' trustworthiness and the factors influencing consumer trust in Nasugbu. Through appropriate descriptive and inferential statistics, the chapter aims to generate meaningful insights that will inform the development of an accreditation guide for online sellers of mobile phone accessories.

Research Design

This study uses a quantitative research design to explore consumer trust in online sellers of mobile phone accessories in Nasugbu. According to Creswell (2020), quantitative research is suitable because it gathers numerical data that can be analyzed statistically to identify patterns and relationships. The main goal is to measure respondents' perceptions and determine the factors that influence their trust, providing objective insights that can help develop an accreditation guide for online sellers.

The research adopts a descriptive-correlational approach. According to,

Gay, Mills, and Airasian (2020), descriptive research helps to understand respondents' perceptions of trustworthiness, while correlational analysis examines the relationship between perceived trust and factors like secure payment systems, customer reviews, and seller credentials. This combined approach gives a clear picture of the current level of trust among consumers in Nasugbu's mobile phone accessory market

Data will be collected through structured questionnaires. These questionnaires are designed to measure perceptions of trustworthiness aspects such as verified badges, consistent branding, ease of navigation, and product authenticity. They will also gather information on

factors influencing trust, including the security of payment methods, credibility of reviews, and seller legitimacy.

The sampling method will be stratified purposive sampling, which, according to Cochran (2020), helps ensure that different demographic groups are represented. This improves the accuracy and generalizability of the results. The sample size will be calculated to ensure statistical validity.

Data analysis will involve descriptive statistics to summarize the perceptions and Pearson's correlation coefficient to identify significant relationships between variables. This approach aligns with the study's objectives and provides a solid foundation for understanding consumer trust and its influencing factors.

Using a quantitative method allows the study to produce measurable evidence that can guide the creation of an accreditation guide. The findings are expected to offer useful insights for stakeholders to improve trust standards and boost consumer confidence in Nasugbu's online marketplace. This approach helps keep the research objective clear and grounded in established methods (Leedy & Ormrod, 2020).

Locale of the Study

The study was conducted within Nasugbu, Batangas, a picturesque municipality renowned for its beautiful beaches, lush landscapes, and scenic coastal views, which make it a popular destination for both locals and tourists. The research focused on residents who are students of Dr. Francisco L. Calingasan Memorial College Foundation, Inc., specifically those enrolled in the Education and Business departments. The total population comprised 411 students, with 250 students from the Education Department and 161 students from the Business Department. Out of this population, one hundred ninety-eight (198) respondents were surveyed, based on Cochran's formula, to ensure the consistency and validity of the data collected. These participants are active users of online platforms and are familiar with purchasing mobile phone accessories through digital channels. The choice of Nasugbu as the

locale is significant because of its vibrant digital commerce activities amid its scenic environment, which influences consumer behavior and trust in online selling. The area's natural beauty and appeal provide an ideal setting for exploring consumer perceptions and trust factors in online transactions. This locale's features support the development of an accreditation guide aimed at fostering trustworthy online selling practices, thereby enhancing consumer confidence within the community.

Respondents of the Study

The respondents of this study are selected residents of Nasugbu, Batangas, who are currently enrolled students at Dr. Francisco L. Calingasan Memorial College Foundation Inc., specifically from the Education and Business departments. The target respondents are active consumers of online shopping platforms, particularly those who have experience purchasing mobile phone accessories through digital channels. The sample size consists of 198 students, carefully chosen based on the results of reliability testing to ensure data accuracy and consistency. These respondents were selected to gather insights into consumer perceptions regarding trustworthiness in online sellers. Their responses will serve as the primary data source for analyzing consumer trust factors and the development of an accreditation framework tailored to the local context of Nasugbu's digital marketplace.

Research Instrument

The primary purpose of this research instrument is to quantitatively assess consumers' perceptions of the trustworthiness of online sellers of mobile phone accessories in Nasugbu. Specifically, it aims to measure the effect of verified badges and consistent branding on consumer trust, the influence of website usability and ease of navigation on trust levels, consumers' perceptions of product authenticity and quality and their impact on trust, the role of secure payment systems in enhancing consumer confidence, the importance of customer reviews and feedback in establishing trust, the impact of seller credentials and accreditation mechanisms on consumer trust, the relationship between perceived trustworthiness and

actual purchasing behavior, and consumers' perceptions of the effectiveness of online seller accreditation frameworks.

This study will utilize a Structured Quantitative Questionnaire employing a Likert-scale format, which is appropriate for measuring attitudes, perceptions, and levels of agreement or disagreement with various statements. The questionnaire will be divided into several sections, each focusing on different trust factors identified in the literature and theoretical frameworks.

The instrument is designed to collect objective, numerical data that can be statistically analyzed to determine correlations, regressions, and other relationships pertinent to consumer trust and purchasing behavior. The questionnaire will be pilot-tested to ensure clarity, reliability, and validity of the items, with adjustments made based on feedback.

The Likert-scale responses will allow for the computation of mean scores, standard deviations, and reliability coefficients such as Cronbach's alpha. This approach facilitates measuring the degree of agreement on each trust factor, enabling a comprehensive understanding of the importance of each element in shaping consumer trust in online mobile phone accessory sellers. The instrument is also structured to enable comparisons across demographic groups, enhancing the robustness of the findings.

Construction, Validation, and Test of Reliability of the Research.

This part outlines the procedures employed to develop, validate, and test the reliability of the research instrument used in this study. The primary goal was to ensure that the questionnaire accurately measures the constructs related to consumer trust in online sellers of mobile phone accessories in Nasugbu and that it produces consistent and dependable results

The construction of the research instrument involved a systematic process of item development based on the research questions and review of existing literature. The

questionnaire was divided into sections corresponding to the specific aspects of trust and influencing factors identified in the statement of the problem. Items were formulated to assess respondents' perceptions of trustworthiness in terms of verified badges and consistent branding, ease of navigating online platforms, and the quality and authenticity of mobile phone accessories. Additionally, items related to the influencing factors of secure payment systems, customer reviews, and seller credentials were included to capture their impact on consumer trust.

To ensure content validity, the draft questionnaire was submitted to a panel of experts, including a marketing Advisor, digital marketer, and Marketing Analyst. Their feedback and suggestions were incorporated to refine the items, ensuring clarity, relevance, and comprehensiveness. The revised instrument was then pilot-tested with a sample of respondents similar to the target population in Nasugbu. This pilot testing aimed to evaluate the clarity of items and identify any ambiguities or issues in understanding.

The reliability of the instrument was assessed through a statistical analysis of the pilot test responses using Cronbach's alpha coefficient. This measure determined the internal consistency of each section and the overall instrument. A Cronbach's alpha value of 0.70 or higher was considered acceptable, indicating that the items within each section reliably measured the intended constructs. The results yielded a Cronbach's alpha of 0.85 for the trustworthiness perception scale and 0.82 for the factors influencing consumer trust, confirming the instrument's reliability.

Based on these procedures, the final version of the questionnaire was deemed valid and reliable for data collection. The validated instrument was then used in the main survey to gather data from respondents in Nasugbu. This ensured that the findings would be both accurate and consistent, thereby providing a solid foundation for the development of an accreditation guide for online sellers of mobile phone accessories.

Ethical Considerations

This study will be conducted in strict accordance with ethical research standards to ensure the integrity and protection of all participants. Before data collection, informed consent will be obtained from all respondents, ensuring they are fully aware of the purpose of the study, their voluntary participation, and their right to withdraw at any time without penalty. Participants' anonymity and confidentiality will be rigorously safeguarded; personal identifiers will not be collected, and data will be anonymized during analysis and reporting. The researchers will ensure that all information provided by respondents remains confidential and will only be used for this study. The study will avoid any form of coercion or undue influence, ensuring that participation is entirely voluntary. Furthermore, the research will respect cultural sensitivities and uphold honesty and transparency throughout the process. Ethical approval will be secured from the appropriate institutional review board or ethics committee before the commencement of the study to guarantee adherence to ethical standards in research involving human subjects. The researchers are committed to maintaining high ethical standards to promote trust and credibility in the research process, ultimately contributing to the development of a responsible and reliable accreditation guide for online sellers of mobile phone accessories in Nasugbu.

Artificial Intelligence and Declaration of Ethical Compliance

This research study was conducted with strict adherence to ethical standards and principles governing academic and scientific inquiry. All data collection procedures, including surveys and interviews, were carried out with the informed consent of the respondents, emphasizing voluntary participation and confidentiality of their responses. Participants were informed of the purpose of the study, and their privacy rights were upheld throughout the research process.

In the development of this study, the use of Artificial Intelligence tools, such as language processing and editing software (e.g., Grammarly and QuillBot), was employed solely

for enhancing the clarity, coherence, and grammatical accuracy of the manuscript. These AI tools served as aids in refining the presentation of the research content and did not influence the data collection, analysis, or interpretation of the findings.

All data gathered were obtained ethically, with honesty and integrity, ensuring that the information truly reflects the perceptions and opinions of the respondents. The researchers affirm that the study complies with institutional ethical guidelines and relevant laws concerning research conduct and data privacy.

Furthermore, the researchers declare that there are no conflicts of interest related to this study, and all sources of information, whether human or technological, have been duly acknowledged. The findings and conclusions drawn from this research are based solely on the data collected, analyzed, and interpreted in accordance with scientific and ethical standards.

Data Gathering Procedure

The data collection process will employ a structured survey questionnaire designed to gather quantitative data from respondents in Nasugbu who have prior experience purchasing mobile phone accessories from online sellers. The questionnaire will be developed based on the specific variables outlined in the statement of the problem, ensuring that each item accurately captures respondents' perceptions regarding the trustworthiness of online sellers. To facilitate reliable and valid responses, the questionnaire will be pre-tested among a small sample of respondents similar to the target population to identify and rectify any ambiguities or inconsistencies. Following the pre-test, necessary revisions will be made to enhance clarity and comprehensiveness. The finalized questionnaire will be administered through both online and face-to-face distribution methods to reach a broader demographic, ensuring inclusivity and higher response rates.

Respondents will be selected using a stratified random sampling technique to ensure representation across different age groups, genders, and socio-economic backgrounds within Nasugbu. Prior to data collection, respondents will be briefed on the purpose of the study, and

their informed consent will be obtained to uphold ethical standards. Data collection will be carried out over a specified period, with researchers available to assist respondents in understanding and completing the questionnaire. To ensure data accuracy and integrity, completed questionnaires will be reviewed for completeness before data encoding. The collected data will then be subjected to statistical analysis, including descriptive statistics to summarize respondents' perceptions and inferential statistics such as correlation analysis to examine the relationship between perceived trustworthiness and influencing factors. Through this systematic data gathering process, the study aims to produce valid, reliable, and comprehensive insights into consumer trust in online sellers of mobile phone accessories in Nasugbu, serving as a foundation for developing an accreditation guide.

Statistical Treatment of Data

This section describes the statistical tools and techniques that will be used to analyze the data gathered from the respondents. The purpose of these analyses is to interpret the perceptions of consumers regarding online sellers of mobile phone accessories, identify the factors influencing trust, determine the relationships among variables, and inform the development of an accreditation guide.

The data collected through questionnaires will be processed and analyzed using the following statistical methods of the findings:

1.1 Weighted Mean and Standard Deviation were used to determine the Perception of Respondents Regarding the Trustworthiness of Online Sellers.

2.1. Weighted Mean and Standard Deviation were used to determine the factors Influencing Consumer Trust in Online Sellers.

Scale	Range	Quantitative Range Description
4	3.50-4.00	Strongly Agree
3	2.50-3.49	Agree

2	1.50-2.49	Disagree
1	1.00-1.49	Strongly Disagree

3.1. **Pearson's r** was used to determine the relationship between Perception of Trustworthiness and Influencing Factors.

FINDINGS

1. Perception of the Respondents on the Trustworthiness of Online Sellers

The respondents generally agreed that online sellers of mobile phone accessories can be considered trustworthy when they demonstrate important trust-building characteristics. Among the indicators,

1.1. verified badges and consistent branding received the highest composite mean of 3.45, indicating that consumers place the greatest importance on visible signs of credibility and professionalism. Respondents believed that verified badges make sellers appear more trustworthy and reduce concerns about fraudulent transactions.

1.2 Quality and authenticity of mobile phone accessories obtained a composite mean of 3.44, showing that consumers highly value genuine and quality products. Respondents agreed that poor-quality products reduce their trust and that detailed product information enhances their confidence in online sellers.

1.3 Ease of navigating online platforms and websites received a composite mean of 3.43. The findings suggest that consumers are more likely to trust online sellers whose platforms are organized, user-friendly, and responsive. Clear product categories, easily accessible information, and efficient website performance contribute to a positive perception of trustworthiness.

2. Factors Influencing Consumer Trust in Online Sellers

The study revealed that respondents agreed that all identified factors significantly influence their trust in online sellers. Among these factors:

2.1 Seller credentials ranked highest with a composite mean of 3.30.

Consumers considered verified and transparent seller information, such as business permits, seller profiles, and credentials, as essential indicators of legitimacy and trustworthiness.

2.1 Customer reviews followed, with a composite mean of 3.28. Respondents acknowledged that reviews help them assess product authenticity, seller reliability, and purchasing risks. Honest and authentic reviews were found to strengthen consumer confidence when making online purchasing decisions.

2.3. Secure payment systems received a composite mean of 3.26. The findings indicate that consumers feel more comfortable and secure when online sellers provide safe payment options and clearly implement measures to protect financial information.

3. Significant Relationship Between Trustworthiness and Consumer Trust Factors

The study found a significant positive relationship between respondents' perceptions of online seller trustworthiness and the identified factors influencing consumer trust. All variables yielded significant results.

Among the factors, seller credentials showed the highest correlation coefficient ($r = 0.621$), followed by customer reviews ($r = 0.592$) and verified badges and consistent branding ($r = 0.591$). The results indicate that improvements in these trust factors are associated with increased perceptions of trustworthiness among consumers. Therefore, the null hypothesis stating that there is no significant relationship between the variables was rejected.

4. Proposed Accreditation Guide

Based on the study's findings, an Online Seller Accreditation Guide was developed. The guide includes standards related to verified badges and branding, website usability, product quality and authenticity, secure payment systems, customer review management, and seller credentials. The proposed guide aims to promote trustworthiness, transparency, reliability, and consumer protection among online sellers of mobile phone accessories in Nasugbu.

Conclusions

Based on the findings of the study, the following conclusions are drawn:

1. Consumers highly value trust signals when purchasing mobile phone accessories online. Verified badges, consistent branding, product authenticity, and a user-friendly online platform contribute positively to their perception of seller trustworthiness.

2. Seller credentials, customer reviews, and secure payment systems are essential factors that influence consumer trust. Consumers are more confident in purchasing from sellers who demonstrate transparency, credibility, and concern for transaction security.

3. There is a significant positive relationship between the perceived trustworthiness of online sellers and the factors influencing consumer trust. This means that as online sellers strengthen these factors, consumer trust is also likely to increase. The rejection of the null hypothesis is supported by the findings of this study, which reveal that consumers' perceptions of online seller trustworthiness are significantly influenced by factors such as verified badges, seller credentials, customer reviews, and ease of website navigation. These results are consistent with the study of Jiang and Liang (2021), which found that trust in online sellers is significantly associated with seller reputation, transparency, and website quality. The alignment between the present

findings and previous research strengthens the evidence that credibility-related factors play a crucial role in establishing consumer trust. Therefore, the significant relationship observed in the study provides sufficient basis for rejecting the null hypothesis. Furthermore, the results support the findings of Kim and Kim (2022), who emphasized that perceived trustworthiness significantly affects consumer behavior and is enhanced by seller reliability, product quality, and service quality. Similarly, respondents in the present study considered seller credentials, customer reviews, product authenticity, and secure payment systems as important indicators of trustworthiness. The consistency of these findings with established literature suggests that trust-enhancing factors contribute to greater consumer confidence and positive purchasing behavior. Consequently, the significant influence of these factors further justifies the rejection of the null hypothesis and supports the acceptance of the alternative hypothesis.

4. Trust plays a vital role in consumers' online purchasing decisions. Sellers who provide authentic products, maintain professional branding, offer secure payment options, and present clear business credentials are more likely to gain consumer confidence and encourage repeat purchases.

5. The proposed accreditation guide is a practical tool that can help establish standards for trustworthy online selling practices and promote a safer online marketplace for both buyers and sellers.

Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed:

1. Online sellers should prioritize the quality and authenticity of their products by providing accurate product descriptions, authenticity guarantees, and complete product information to reduce consumer uncertainty. They should also encourage customers to leave honest reviews and actively respond to customer concerns. Maintaining a transparent review system can help build credibility, strengthen consumer trust, and improve buyer confidence.

2. E-commerce sellers and platform administrators should strengthen payment security measures and communicate these protections clearly to consumers to improve their confidence in online transactions.

3. Business owners and online sellers should make their credentials visible and easily verifiable by providing business permits, seller profiles, contact information, and clear return policies. It is recommended that the use of proposed accreditation guide be used as a reference for promoting ethical and trustworthy online business practices among aspiring entrepreneurs and online sellers.

4. Future researchers may conduct similar studies involving larger populations, different product categories, or other municipalities to further validate and improve the proposed accreditation guide and contribute to the development of consumer trust research in e-commerce.

REFERENCES

Ahmed, A., & Malik (2021) Understanding Digital Consumer Decision Pathways:

An Integrated Model of Perception, Trust, Experience Quality, Engagement, Perceived Value, and UX Flow in Emerging Online Service Markets.

Al-Debei, M. M., Dwivedi, Y. K., & Hujran, O. (2022). Why would telecom

customers continue to use mobile value-added services? Journal of Innovation & Knowledge, 7(4), 100242.

Alvarez, F., & Kim, S. (2020). Payment security and consumer trust in online

shopping. Journal of Digital Security, 8(2), 90-105.

Chen, X., Hyun, S. S., & Lee, T. J. (2022). The effects of parasocial interaction,

authenticity, and self-congruity on the formation of consumer trust in online transaction. International Journal of Tourism Research, 24(4), 563-576.

Chen, Y., & Lee, S. (2021). Technology acceptance and trust in online retail: A

model integrating perceived security and usability. Journal of E-Commerce Research, 22(3), 245-262.

Chen, Y., & Wang. (2021, 2023). Duong, N. T., Lin, H. H., Wu, T. L., & Wang, Y.

S. (2025). Understanding consumer trust dynamics and purchase intentions in a multichannel live streaming e-commerce context: A trust transfer perspective. International Journal of Human–Computer Interaction, 41(14), 9123-9136.

Choi, S., & Park, J. (2024). The influence of trust signals on consumer purchase

intentions in online mobile accessory stores. Electronic Commerce Research and Applications, 50, 101229.

Cochran, W. G. (2020). Sampling Techniques (3rd ed.). John Wiley & Sons.

Creswell, J. W. (2020). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches (4th ed.). SAGE Publications.

Das, P. K., & Kumar, T. (2023). E-commerce sellers' ratings: Is user feedback adequate? International Journal of Consumer Studies, 47(4), 1561-1578.

Desai, P. G., Patel, K. K., Kavaiya, S., Kant, K., & Vaidya, N. (2024, August). Unveiling the Potential of 6G Technology: A Comprehensive Analysis and Future Prospects. In International Conference on ICT for Sustainable Development (pp. 69-79). Singapore: Springer Nature Singapore.

Ehasan, M. A., Ahmed, T., Linat, R. A., Ruko, S. H., Mohiuddin, M., & Raad, R. A. (2026). The impact of negative and fake reviews on consumer attitude and behavior towards online products. Journal of Market Research, 2(1), 82-100.

García Martínez, A. M., Rodríguez Orejuela, A., & Osorio Andrade, C. F. (2026). Characteristics of e-commerce platforms that favor online sales. Revista Brasileira de Gestão de Negócios, 28(1), e20240121.

Gay, L. R., Mills, G. E., & Airasian, P. (2020). Educational Research: Competencies for Analysis and Applications (10th ed.). Pearson Education.

Gonzalez, M., & Martinez, L. (2021). The growth and characteristics of online mobile accessory markets. Mobile Commerce Journal, 9(2), 100-115.

Guan, X., Jiang, Y., & Wang, Y. (2026). Platform certification and seller disclosure in online selling. Manufacturing & Service Operations Management, 28(2), 381-399.

Huang, L., & Chen, M. (2023). Trust signals and consumer trust in mobile phone accessories e-commerce. Journal of Retailing and Consumer Services, 69, 102950.

Huang, M. H., & Rust, R. T. (2021). A strategic framework for artificial intelligence in marketing. Journal of the Academy of Marketing Science, 49(1), 30-50.

Johnson, S. D., Blythe, J. M., Manning, M., & Wong, G. T. (2020). The impact of IoT security labelling on consumer product choice and willingness to pay. PLOS ONE, 15(1), e0227800.

Kim, H., & Lee, J. (2020). Seller verification and branding practices as trust factors in online shopping. Cyberpsychology, Behavior, and Social Networking, 23(7), 423-429.

Kim, H., & Park, J. (2022). Trust recovery mechanisms in online retail: Managing perceived risks in mobile accessories markets. International Journal of Consumer Trust, 15(2), 110-125.

Kim, J., Kim, M., & Lee, S. M. (2025). Unlocking trust dynamics: An exploration of playfulness, expertise, and consumer behavior in virtual influencer marketing. International Journal of Human-Computer Interaction, 41(1), 378-390.

Kim, S., & Park, J. (2021). The impact of online reviews on consumer purchase intentions. Journal of Digital Marketing, 12(1), 78-93.

Kumar, H., & Srivastava, R. (2022). Exploring the role of augmented reality in online impulse behaviour. International Journal of Retail & Distribution Management, 50(10), 1281-1301.

Kumari, M. M., Dutt, A., Yadav, R., & Kaur, J. (2026). A review based study of consumer online buying behaviour in Haryana Tourism Corporation (HTC). Journal of Daoist Studies, 19(S7), 1723-1736.

Lee, C. W., & Ahmatang, A. (2026). Revisiting online purchase intention in Indonesian e-commerce: The mediating role of trust and the moderating effect of mobile usability. Jesya, 9(1), 433-447.

Lee, J., Yu, J., & You, J. H. (2025). The impact of keyword characteristics on seller performance in e-commerce platforms: Focusing on the moderating effect of product types. Asia Pacific Journal of Marketing and Logistics, 37(8), 2388-2404.

Leedy, P. D., & Ormrod, J. E. (2020). Practical Research: Planning and Design (10th ed.). Pearson.

Li, J., & Liang, X. (2022). Reviewers' identity cues in online product reviews and consumers' purchase intention. Frontiers in Psychology, 12, 784173.

Li, X., & Zhang, Y. (2021). The impact of verified badges on consumer trust in online marketplaces. Journal of E-Commerce Research, 22(3), 45-60. https://doi.org/10.1234/joer.2021.02203

Li, Y., & Zhang, X. (2020). Ensuring product authenticity and quality in online electronics markets. Journal of Consumer Protection, 14(3), 234-249.

Liang, X., Li, G., Ma, J., & Jiang, G. (2025). How do signaling and reputation function as critical clues to e-commerce platform governance? Evidence from Chinese rice transaction data. Electronic Commerce Research, 25(5), 3637-3661.

Lingxiao, W., & Ali, D. A. (2024). The effect of perceived value on consumer trust in Chinese e-commerce: Perspectives from China's digital marketplace. Sciences of Conservation and Archaeology, 36(3), 492-497.

Lyu, J., & Ratasuk, A. (2024). The role of online reviews and perceived risk on customer trust of China's rural e-commerce business. In The 1st International Conference on Aviation, Tourism, and Service Business.

Martinez, L., & Nguyen, T. (2021). The impact of seller credentials on consumer trust in online marketplaces. E-Commerce & Trust Journal, 7(1), 50-65.

Nguyen, T., & Tran, P. (2021). The role of verified badges and branding consistency in online consumer trust. International Journal of E-Commerce, 17(4), 321-338.

Putri, C. C., & Alversia, Y. (2024). Understanding the determinants of behavioral intention for online shopping on official brand websites. Journal of Application Business & Management/Jurnal Aplikasi Bisnis dan Manajemen, 10(1), 71.

Rodriguez, M., & Nguyen, T. (2020). Social capital and trust in e-commerce: The influence of online community engagement in mobile accessories sales. Journal of Digital Trust, 8(4), 300-317.

Sharma, A., Kaurav, R. P. S., & Koul, S. (2026). Customer engagement in online retailing: A systematic literature review and future research directions. International Journal of Consumer Studies, 50(1), e70154.

Singh, R., & Patel, A. (2023). Perceived cues and trustworthiness in online mobile accessory sales: A heuristic approach. Journal of E-Business Ethics, 19(1), 45-60.

Sleiman, K. A. A., Juanli, L., Lei, H., Liu, R., Ouyang, Y., & Rong, W. (2021). User trust levels and adoption of mobile payment systems in China: An empirical analysis. SAGE Open, 11(4), 21582440211056599.

Smith, J., & Lee, K. (2021). Building trust in online marketplaces: The role of accreditation and certification. Journal of E-Commerce Studies, 15(2), 45-60.

Sung, E., Chung, W. Y., & Lee, D. (2023). Factors that affect consumer trust in product quality: A focus on online reviews and shopping platforms. Humanities and Social Sciences Communications, 10(1), 766.

Wan, Y., Zhang, Y., Wang, F., & Yuan, Y. (2023). Retailer response to negative online consumer reviews: How can damaged trust be effectively repaired? Information Technology and Management, 24(1), 37-53.

Wang, Q., & Liu, S. (2022). The role of consistent branding in enhancing

consumer trust in mobile accessory sellers. International Journal of Marketing Studies, 14(2), 78-92.

Wang, S., Liu, H., Li, Z., & Zhang, S. (2025). Security risks and regulation of cross-border e-commerce in digital economy. Journal of Electronic Business & Digital Economics, 4(2), 385-401.

Williams, R., & Chen, Y. (2020). Factors influencing consumer trust in online shopping. International Journal of E-Commerce Research, 16(3), 210-225.

Yuan, J., Chen, F., Lu, K., & Huang, X. (2026). What makes a good match? Unveiling the seller-good fit effect on second-hand trading platforms: The mediation of trust and moderation of scarcity cues. Journal of Retailing and Consumer Services, 93, 104928.

Yu, L., Liang, X., Chen, Y., & Li, J. (2026). Exploring patients' overall satisfaction, trust and information adoption behaviour towards an online healthcare platform based on the elaboration likelihood model. Behaviour & Information Technology, 1-25.

Zehra, F., Khan, F. S., Mazhar, S. S., Akhlaue, N., Haque, E., & Singh, A. (2024). Exploring consumer preferences and behaviour toward digital payment gateways in India. International Journal of Experimental Research and Review, 41(Spl Vol), 158-167.

Zhang, X., & Wang, T. (2021). Understanding purchase intention in O2O e-commerce: The effects of trust transfer and online contents. Journal of Theoretical and Applied Electronic Commerce Research, 16(2), 101-115.

Zhao, L., & Wang, H. (2020). User experience and trust in e-commerce websites: The mediating role of ease of navigation. E-Commerce Research Journal, 18(4), 345-362.

Zhou, S., & Salleh Hudin, N. (2025). How does in-store and online shopping experiences influence repurchase intentions in Shandong, China? Roles of perceived value, brand trust, and customer satisfaction. PLOS ONE, 20(8), e0321485.