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Privacy Stress and Brand Trust Implication on Continuous Online Buying Intention

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Abstract

This study investigates how psychological and trust-related factors influence continuous online buying intention among consumers in Jambi City, Indonesia. The research integrates perceived internet risk, consumer self-efficacy, and platform trust as exogenous variables, with privacy stress and brand trust serving as mediating constructs. A quantitative research design was applied, and data were collected through an online survey of 384 active e-commerce users in Jambi. The dataset was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine both direct and indirect relationships among variables. The results show that perceived internet risk significantly increases privacy stress but does not directly diminish brand trust. Consumer self-efficacy and platform trust positively influence brand trust, although neither directly reduces privacy stress. Brand trust emerges as the most influential factor in shaping continuous online buying intention, whereas privacy stress shows no significant direct effect. However, both mediators privacy stress and brand trust play significant indirect roles, transmitting the influence of risk perception, digital confidence, and platform credibility toward behavioral loyalty. The model demonstrates substantial explanatory power, confirming its robustness and predictive validity. Overall, the findings highlight that sustained online purchasing behavior in Jambi's digital market depends not only on technological reliability but also on emotional assurance and brand credibility. Strengthening consumer trust and reducing psychological discomfort are therefore essential strategies for ensuring long-term digital loyalty.

Keywords: Privacy Stress, Brand Trust, Continuous Buying, Digital Consumer Behavior, Buying Intention.

1. Introduction

The rapid advancement of digital technologies has profoundly transformed consumer lifestyles and market interactions, particularly in the field of online shopping. The increasing accessibility of the internet and the widespread adoption of mobile technologies have revolutionized how consumers discover, evaluate, and purchase products [1]. In Indonesia, this transformation has been especially pronounced, with e-commerce transaction values continuing to rise each year. Reports indicate that e-commerce transactions in 2024 reached approximately IDR 780 trillion, supported by the proliferation of mobile devices, enhanced digital infrastructure, and the convenience of cashless payment systems such as e-wallets and QRIS [2]. This remarkable growth has positioned Indonesia among the fastest-growing e-commerce markets globally, with an estimated annual growth rate exceeding 30 percent, well above the global average [3]. Despite these positive trends, the increasing reliance on digital platforms has also triggered new forms of consumer concern, particularly regarding data security and privacy.

As consumers increasingly share personal information such as contact details and financial data to complete online transactions, awareness of privacy risks has intensified. Incidents of data breaches on Indonesian e-commerce platforms between 2020 and 2024 exposed millions of users' personal records, raising questions about how companies manage and safeguard consumer information. Although the Ministry of Communication and Information Technology has introduced stricter data protection regulations, including mandatory encryption and periodic audits, such efforts have not entirely eased public anxiety [4]. Many users continue to experience what researchers describe as privacy stress, a form of psychological tension arising from fear of data misuse and the perceived loss of control over personal information. This emotional strain can reduce consumer confidence and discourage continued participation in digital commerce [5].

Amid such uncertainties, brand trust has become a decisive element in encouraging consumers to continue transacting online. Trust serves as a psychological assurance that mitigates privacy concerns and perceived risks [6]. Consumers are more willing to make repeat purchases when they believe a brand consistently delivers reliable, transparent, and secure services. Several studies have demonstrated that strong brand trust not only reduces perceived risk but also enhances customer loyalty and purchase repetition [7].

Conversely, breaches of trust, such as those arising from data leaks or poor customer service, can severely damage consumer confidence, as seen in cases involving prominent platforms like Tokopedia and Shopee. These experiences suggest that in e-commerce,

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trust is not solely built on product quality or pricing but also on a brand's integrity, responsiveness, and commitment to protecting user data.

Within the broader context of consumer behavior theory, factors such as trust, risk perception, and psychological comfort are integral to explaining purchasing decisions in online environments. Consumer behavior refers to the psychological, social, and cultural processes that influence individuals when choosing, buying, and evaluating products. Classic decision-making models outline five stages, need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase evaluation, all of which are now heavily mediated by digital technologies [8]. Online environments have redefined these processes as consumers rely on digital cues such as product reviews, influencer recommendations, and platform reputation to guide their choices. Consequently, trust and perceived safety have become essential to sustaining what is referred to as continuous buying behavior, or repeated purchasing over time based on prior satisfaction and confidence in the platform [9].

Continuous buying, in this context, represents the consumer's intention and action to engage in repeat purchases from the same e-commerce platform or brand. This behavior is driven by previous positive experiences, perceived product reliability, and trust in the company's commitment to consistent service [10]. It is a crucial indicator of consumer loyalty and long-term business sustainability. When consumers are satisfied and trust that a platform can reliably meet their expectations, they are more inclined to make repeat purchases rather than switch to competitors. However, obstacles such as privacy violations, high perceived risk, or poor customer service can disrupt this pattern and reduce purchase frequency. Therefore, maintaining high trust levels and minimizing perceived risks are critical strategies for ensuring continuous consumer engagement in online markets.

Perceived internet risk also plays an essential role in shaping consumers' online purchase intentions. It refers to users' subjective assessment of the potential threats associated with digital transactions, such as data breaches, fraud, or identity theft [10]. These perceived risks often outweigh objective security realities, as consumer judgments are influenced by their experiences, awareness, and exposure to online incidents. High perceived risk can significantly deter consumers from making repeat purchases, even when the actual likelihood of harm is minimal. Thus, visible cybersecurity measures, such as secure payment gateways, user verification systems, and transparent data management policies, are instrumental in building confidence and reducing perceived vulnerability [11]

Another psychological determinant that influences repeated buying behavior is consumer self-efficacy, defined as an individual's belief in their ability to effectively navigate digital platforms and make sound purchasing decisions [12]. Consumers with higher self-efficacy are typically more confident in using technology, evaluating product information, and completing transactions without difficulty. This confidence not only enhances satisfaction but also increases the likelihood of repeat purchases [13]. In contrast, those with low self-efficacy may perceive online shopping as complex or risky, thereby limiting their engagement. Strengthening consumer self-efficacy, through user-friendly interfaces, customer support, and digital literacy initiatives, can therefore promote consistent online purchasing behavior [14].

Closely related to these factors is platform trust, which reflects the consumer's belief that an e-commerce platform will reliably fulfill its promises, such as ensuring secure transactions, timely delivery, and responsive customer service [15]. A trustworthy platform cultivates a sense of safety and reliability, which in turn enhances consumers' willingness to make repeat purchases. Elements such as accurate information, smooth navigation, and transparency in operations reinforce this trust. Empirical studies have shown that platform trust mediates the relationship between perceived risk and purchase intention, meaning that even when consumers acknowledge potential risks, strong trust can sustain their willingness to buy repeatedly [16].

Jambi Province offers a relevant context for exploring these dynamics. With an internet penetration rate of 85.9% in 2024, among the highest in Indonesia, the region exhibits significant digital engagement, particularly among consumers aged 15 to 35. Online shopping has become a popular activity, though national-level data breaches and inconsistent platform reliability continue to affect consumer perceptions [17]. The interplay between privacy stress, perceived risk, and brand or platform trust in influencing repeat purchase behavior thus warrants deeper examination, especially within emerging digital markets like Jambi. This study is an extension of research conducted by [18], which examined the influence of privacy stress and brand trust on continuous buying intention in China. In the present study, the same variables such privacy stress and brand trust are tested in the context of consumers in Jambi Province, Indonesia. Figure 1 presents the research model proposed in this study.

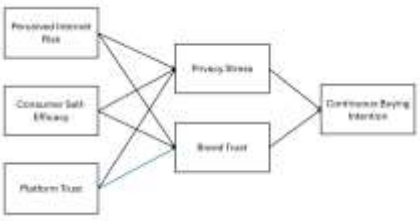

Figure 1. Research Model

A total of eight hypotheses will be tested: H1: Perceived internet risk has a positive and significant influence on privacy stress. H2: Perceived internet risk has a negative and significant influence on brand trust. H3: Consumer self-efficacy has a negative and significant influence on privacy stress. H4: Consumer

self-efficacy has a positive and significant influence on brand trust. H5: Platform trust has a negative and significant influence on privacy stress. H6: Platform trust has a positive and significant influence on brand trust. H7: Privacy stress has a negative and significant influence on continuous buying intention. H8: Brand trust has a positive and significant influence on continuous buying intention.

2. Research Method

This study adopts a quantitative research approach and utilizes primary data. Data was collected through a questionnaire-based survey. A population refers to the entire group that is the focus of a research study, encompassing all individuals whose characteristics are being investigated. Populations can be categorized based on their size, inherent characteristics, or other differentiating factors [19]. In this study, the population consists of residents of Jambi Province. A sample is defined as a subset of the population that reflects the characteristics of the entire group [19]. This study employed a purposive sampling technique to select the sample. Purposive sampling is a non-random sampling method where participants are chosen based on specific criteria or characteristics [20]. The inclusion criteria for this study were individuals from Jambi Province who have previously engaged in online purchasing transactions. A minimum of 200 samples is recommended when using the SEM-PLS method [21]. Additionally, the Lemmeshow formula was used to determine the ideal sample size, as the exact number of e-commerce users in Jambi Province is not definitively known [22]. The formula used is as follows:

$$n0 = \frac{Z^2 x\ p\ x\ (1-p)}{e^2}$$

. Formula 1. Lemmeshow Formula

N0: Sample Size; Z = Z Score based on confident level; P = estimated proportion in population; E = margin of error. As of 2024, the population of Jambi Province was recorded at 3,724,300 residents which 89,52% or 3,333,994 residents have accessed internet (APJII, 2024). The number of residents who have access to the internet is used as population. The confidence level applied was 95%, with a margin of error of 5%. Furthermore, the assumed proportion of the population meeting the criteria was set at 50%. Based on Lemmeshow formula, the minimum required sample size with a 5% margin of error is 384 respondents. This study includes three independent variables which Perceived Internet Risk (X1), Consumer Self-Efficacy (X2), and Platform Trust (X3) as well as two mediating variables which Privacy Stress (Z1) and Brand Trust (Z2) and one dependent variable, namely Continuous Buying Intention (Y).

To measure the influence among these variables, this study utilizes the Partial Least Squares (PLS) method. PLS is a statistical technique used to analyze relationships between dependent and independent variables through structural and measurement models [23]. It is particularly effective in studies involving multiple latent variables, especially when the dataset is complex and exhibits high multicollinearity. This technique combines principles of regression and factor analysis to construct a robust predictive model, making it especially useful in analyzing non-linear and intricate relationships [22]. In PLS analysis, several components are tested to ensure the reliability and validity of both the measurement model and the structural model.

3. Result and Discussion

The demographic and behavioral data obtained from 384 respondents reveal several noteworthy trends. In terms of gender distribution, the sample is predominantly female, comprising 68.2% of respondents, while males account for the remaining 31.8%. The age distribution indicates that the majority of respondents (52.9%) fall within the 18–28 age group, followed by those aged 29–39 (35.7%), 40–50 (10.2%), and a small proportion above 50 years old (1.2%). Educational background shows that most participants hold an undergraduate degree (55.2%), with 25.2% being senior high school graduates, 18.8% having completed postgraduate studies, and only 0.2% classified under other educational categories. Notably, all respondents reported having made an online purchase, suggesting a complete adoption of e-commerce practices among the sample. However, the frequency of online shopping varies: the majority (45.3%) shop online once a month, while others do so once every three months (26%), once every six months (20.8%), once a year (5.3%), or weekly (2.6%). No respondents indicated daily online shopping. Overall, the findings suggest that the sample is largely composed of young, educated females who are familiar with and regularly engage in online shopping, albeit with varying frequencies. Next Descriptive Analysis of Data on Table 1.

Table 1. Descriptive Analysis of Data

Criteria		Frequency	Percentage
Gender	Male	122	31,8%
	Female	262	68,2%
	Total	384	100%
Age	18-28	203	52,9%
	29-39	137	35,7%
	40-50	39	10,2%
	Above 50 years	5	1,2%
	Total	384	100%
Education	Postgraduate	72	18,8%
	Undergraduate	212	55,2%
	Senior High School Graduate	97	25,2%
	Others	3	0,2%
	Total	384	100%
Have you buy something Online?	Yes	384	100%
	Never	0	0%
	Total	384	100%
How often do you Do Online Shopping?	Daily Basis	0	0%
	Once a week	10	2,6%
	Once a month	174	45,3%
	Once in 3 months	100	26%
	Once in 6 months	80	20,8%
	Once in 12 Months	30	5,3%
	Total	384	100%

Validity and Reliability Analysis. Table 2 presents the results of the reliability and validity testing for six latent variables: Perceived Internet Risk (X1), Consumer Self-Efficacy (X2), Platform Trust (X3),

Privacy Stress (Z1), Brand Trust (Z2), and Continuous Buying Intention (Y). The assessment includes Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE), which are standard indicators in structural equation modeling for evaluating internal consistency and convergent validity. All variables demonstrate acceptable levels of internal consistency reliability, as indicated by Cronbach's Alpha values exceeding the commonly accepted threshold of 0.7. Specifically, Perceived Internet Risk has an alpha of 0.725, Consumer Self-Efficacy 0.782, Platform Trust and Privacy Stress both 0.818, Brand Trust 0.824, and Continuous Buying Intention 0.793. These results suggest that the items used to measure each construct consistently represent the underlying latent variables. Next Validity Anda Reliability Analysis on Table 2.

Table 2. Validity Anda Reliability Analysis

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
Perceived Internet Risk (X1)	0,725	0,845	0,645
Consumer Self Efficacy (X2)	0,782	0,873	0,696
Platform Trust (X3)	0,818	0,880	0,646
Privacy Stress (Z1)	0,818	0,880	0,647
Brand Trust (Z2)	0,824	0,883	0,655

Furthermore, the Composite Reliability values for all constructs are above 0.8, ranging from 0.845 (Perceived Internet Risk) to 0.883 (Brand Trust), confirming a strong level of internal consistency beyond what Cronbach's Alpha alone indicates. In terms of convergent validity, all constructs exhibit AVE values greater than 0.5, which is the minimum recommended threshold. The AVE values range from 0.645 to 0.707, indicating that a substantial proportion of variance is captured by the constructs relative to measurement error. In sum, the results reflect that the measurement model has good reliability and convergent validity, supporting the robustness of the constructs for further hypothesis testing in the study. The data suggests that respondents consistently understood and responded to the items as intended, enhancing confidence in the use of these constructs for examining relationships in the context of online consumer behavior.

The model fit analysis provides an overview of several key indicators used to evaluate the adequacy of a structural equation model. Table 3 shows the result of model fit calculation. The Standardized Root Mean Square Residual (SRMR) value is 0.054, which below the threshold of 0.08. This suggests a good fit, indicating that the difference between observed and predicted correlations is relatively small. Similarly, the RMS Theta value of 0.156 is considered acceptable, especially since RMS Theta values closer to zero are preferred; thus, this also supports the model's fit. However, the Normed Fit Index (NFI) stands at 0.821, which is below the commonly accepted benchmark of 0.90. Interestingly, despite not meeting the strict cut-off, it is still labeled as "fit" in the table, possibly reflecting leniency based on the context or model complexity.

On the other hand, the Chi-Square value is 954.629, which is described as "not fit." This result is not surprising, as the Chi-Square test is highly sensitive to sample size and often results in a poor fit even when other indices suggest acceptable model performance. Taken together, the SRMR and RMS Theta support the conclusion that the model has a reasonably good fit. While the NFI and Chi-Square provide more mixed results, the overall interpretation leans toward the model being acceptable for further analysis, especially considering the limitations and common issues associated with the Chi-Square statistic in larger models. Next Model Fit Analysis on Table 3.

Table 3. Model Fit Analysis

Criteria	Indicator	Model Result	Analysis
SRMR	< 0,08	0,054	Fit
RMS Theta	Almost Zero	0,156	Fit
NFI	> 0,9	0,821	Not Fit
Chi-Square	Smaller	954,629	Not Fit

The model presented illustrates the structural relationships between several psychological and trust-related factors that influence consumers' intentions to continue purchasing in an online environment. At its core, the model seeks to explain how individuals' perceptions and experiences within digital platforms shape their ongoing buying behavior. The model begins with three key antecedents: Perceived Internet Risk, Customer Self-Efficacy, and Platform Trust. These variables represent users' concerns about online safety, their confidence in managing digital tasks, and their overall trust in the platform they interact with. These three factors are proposed to influence two important mediators: Privacy Stress and Brand Trust. Privacy Stress reflects users' emotional response to concerns over how their personal data is handled, while Brand Trust represents their level of confidence in the brand's reliability, honesty, and integrity.

Each of the three antecedent variables contributes to shaping both Privacy Stress and Brand Trust. For example, when users perceive high risks on the internet, they may become more sensitive to privacy-related issues or develop more cautious attitudes toward brands. On the other hand, individuals with higher self-efficacy, those who feel more capable in navigating digital spaces tend to manage privacy stress better and are more likely to develop trust in brands. Similarly, trust in the platform itself plays a pivotal role in creating a secure and positive user experience, which lowers privacy concerns and reinforces trust in the associated brand. Finally, the model suggests that both Privacy Stress and Brand Trust directly influence Continuous Buying Intention, which represents the consumer's willingness to maintain or repeat their buying behavior over time. When users feel less stress about their privacy and have strong trust in a brand, they are more inclined to remain loyal and engage in continued transactions.

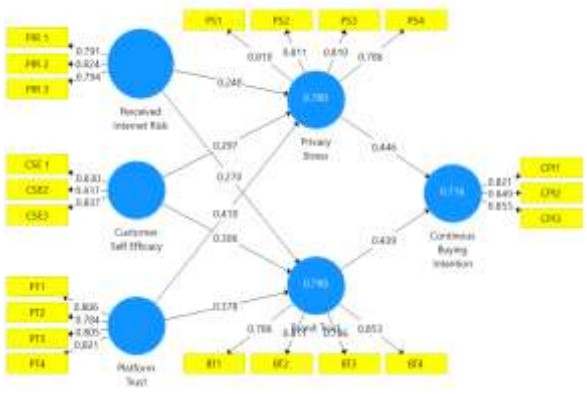

Figure 1. SmartPLS Result

The hypothesis testing results presented in Table 4 show varying levels of significance across the eight proposed relationships. The analysis was conducted using the Partial Least Squares (PLS) approach, with a confidence level set at 95%. Path coefficients, T-statistics, and p-values indicate whether each hypothesis is statistically supported. The first hypothesis (H1), stating that Perceived Internet Risk has a positive and significant influence on Privacy Stress is accepted, with a T-statistic of 6.050 and a p-value of 0.000. This result confirms that users who perceive higher levels of online risk tend to experience greater stress concerning their privacy. It suggests that risk perception in digital environments triggers emotional responses related to data vulnerability and security concerns.

The second hypothesis (H2), predicting that Perceived Internet Risk negatively affects Brand Trust is rejected, despite a T-statistic of 6.529 and a p-value of 0.000. Although the relationship is statistically significant, the direction of influence does not align with the hypothesized negative effect. This indicates that perceived online risks may not necessarily diminish brand trust; instead, some consumers may still trust the brand if it demonstrates transparency and responsibility in handling data.

The third hypothesis (H3), proposing that Consumer Self-Efficacy negatively affects Privacy Stress is rejected (T = 6.869, p = 0.000). While the path is significant, the expected negative direction is not supported. This finding implies that even confident users who feel capable of managing online systems may still experience privacy stress, particularly in contexts with frequent news about cyber threats and data leaks. The fourth hypothesis (H4), suggesting that Consumer Self-Efficacy positively influences Brand Trust is accepted, with a T-statistic of 7.767 and a p-value of 0.000. This confirms that consumers who feel digitally competent are more likely to trust online brands, as their confidence in using digital tools translates into a more favorable assessment of brand reliability and integrity.

The fifth hypothesis (H5), proposing that Platform Trust negatively influences Privacy Stress is rejected, with a T-statistic of 8.382 and a p-value of 0.000. The significant but oppositely directed relationship implies that trust in the platform alone may not be sufficient to reduce privacy concerns. Users might still feel stressed about data exposure, regardless of their trust in the platform's general reputation.

The sixth hypothesis (H6), stating that Platform Trust positively affects Brand Trust is accepted, supported by a T-statistic of 8.174 and a p-value of 0.000. This strong positive relationship highlights that consumers who trust the platform are also more likely to trust brands operating within that ecosystem, illustrating a clear trust transfer effect. The seventh hypothesis (H7), predicting that Privacy Stress negatively affects Continuous Buying Intention is rejected, with a T-statistic of 10.895 and a p-value of 0.000. Although statistically significant, the direction of influence differs from the hypothesis, suggesting that privacy-related anxiety does not necessarily discourage repeat purchases. Some consumers may tolerate privacy risks for the sake of convenience or product satisfaction. Finally, the eighth hypothesis (H8), asserting that Brand Trust positively influences Continuous Buying Intention is accepted, with a T-statistic of 10.551 and a p-value of 0.000. This confirms that brand trust is a critical determinant of consumers' willingness to continue purchasing. When trust is established, it fosters loyalty and long-term engagement, even in a high-risk digital environment. Next Path Coefficient Analysis on Table 4.

Table 4. Path Coefficient Analysis

Hypothesis	Path	T-Stat	P	Hasil
H1	Perceived Internet Risk → Privacy Stress	6,050	0,000	Accepted
H2	Perceived Internet Risk → Brand Trust	6,529	0,000	Rejected
H3	Costumer Self Efficacy → Privacy Stress	6,869	0,000	Rejected
H4	Costumer Self Efficacy → Brand Trust	7,767	0,000	Accepted
H5	Platform Trust → Privacy Stress	8,382	0,000	Rejected
H6	Platform Trust → Continuous Buying	8,174	0,000	Accepted
H7	Privacy Stress → Continuous Buying	10,895	0,000	Rejected

Table 5 presents the results of the indirect effect analysis, examining how Perceived Internet Risk, Consumer Self-Efficacy, and Platform Trust influence Continuous Buying Intention through two mediating variables: Privacy Stress and Brand Trust. All indirect paths in the model demonstrate high T-statistic values and p-values of 0.000, confirming that each mediating relationship is statistically significant. This indicates that consumers' psychological and trust-related perceptions play essential roles in linking their digital experiences to their intention to continue purchasing online.

The analysis reveals that Perceived Internet Risk indirectly affects Continuous Buying Intention through both Privacy Stress (T = 5.615, p = 0.000) and Brand Trust (T = 5.288, p = 0.000). This means that users who

perceive high levels of internet risk are likely to experience elevated privacy stress, which in turn influences their ongoing purchasing decisions. At the same time, perceived risk shapes how much they trust the brand, which also mediates their intention to continue buying. These findings align with the results from Table 4, where Perceived Internet Risk directly increased Privacy Stress (H1 accepted) but failed to negatively affect Brand Trust (H2 rejected). Thus, although the direct negative relationship with brand trust was unsupported, the indirect pathways show that risk perception still exerts a meaningful influence through its impact on consumers' emotional (privacy stress) and cognitive (trust) evaluations.

Similarly, Consumer Self-Efficacy exhibits significant indirect effects on Continuous Buying Intention via both Privacy Stress (T = 5.441, p = 0.000) and Brand Trust (T = 6.128, p = 0.000). This implies that consumers who feel capable and confident in managing digital environments tend to experience psychological states that indirectly shape their continued purchasing behavior. Although Table 4 showed that the direct negative influence of Self-Efficacy on Privacy Stress was not supported (H3 rejected), the indirect pathway through Privacy Stress remains significant. This suggests that self-efficacy reduces privacy-related discomfort indirectly, possibly by enhancing users' sense of control and by strengthening their trust in brands, as confirmed by the accepted H4. Hence, self-efficacy contributes to purchase continuity not primarily through direct influence but via these mediating mechanisms.

The findings also indicate that Platform Trust has the strongest indirect relationship with Continuous Buying Intention through both Privacy Stress (T = 6.616, p = 0.000) and Brand Trust (T = 6.715, p = 0.000). These results emphasize the pivotal role of platform credibility in shaping users' emotional comfort and brand-related trust, which together drive sustained buying behavior. While Table 4 revealed that the direct negative relationship between Platform Trust and Privacy Stress was rejected (H5 not supported), and the positive relationship between Platform Trust and Brand Trust was accepted (H6 supported), Table 5 clarifies that platform trust still indirectly enhances purchasing intention through its positive effect on brand trust and its influence on privacy-related perceptions. This finding strengthens the trust transfer concept, illustrating that when users trust a platform, it indirectly promotes brand loyalty and repeat purchase intentions.

Overall, the indirect effect results in Table 5 provide deeper insight into how mediating variables, Privacy Stress and Brand Trust, translate users' perceptions and confidence into behavioral outcomes. Even when some direct hypotheses in Table 4 were rejected, the indirect pathways demonstrate that the relationships remain meaningful within a more complex causal structure. This shows that consumers' continued engagement in online buying is not shaped solely by direct perceptions of risk or competence but also by how these factors affect emotional security and trust within the digital environment. Next Indirect Effect Analysis on Table 5.

Table 5. Indirect Effect Analysis

Path	T-Stat	P
Perceived Internet Risk → Privacy Stress → Continuous Buying Intention	5,615	0,000
Perceived Internet Risk → Brand Trust → Continuous Buying Intention	5,288	0,000
Customer Self Efficacy →Privacy Stress →Continuous Buying Intention	5,441	0,000
Customer Self Efficacy → Brand Trust → Continuous Buying Intention	6,128	0,000
Platform Trust → Privacy Stress → Continuous Buying Intention	6,616	0,000
Platform Trust → Brand Trust → Continuous Buying Intention	6,715	0,000

The R Square (R^2) analysis provides insight into the predictive strength and explanatory power of the structural model used in this study [19]. In the context of Partial Least Squares Structural Equation Modeling (PLS-SEM), the R^2 value represents the proportion of variance in an endogenous variable that can be explained by its predictor variables. R^2 values above 0.67 indicate a substantial level of explanatory power, values around 0.33 indicate moderate power, and values below 0.19 are considered weak. Based on these criteria, the R^2 values obtained in this study suggest that the model performs strongly across all endogenous constructs.

The R^2 value for Privacy Stress is 0.780, meaning that 78% of the variance in Privacy Stress is explained by Perceived Internet Risk, Consumer Self-Efficacy, and Platform Trust. This is a substantial value, indicating that these predictors jointly provide a strong explanation of users' privacy-related anxiety in online environments. Even though not all direct effects toward Privacy Stress were significant in the hypothesis testing (Table 4), the high R^2 demonstrates that, collectively, these variables still account for the majority of the emotional response variation. This implies that users' perceptions of digital risk, self-confidence in navigating online systems, and trust in the platform together shape a comprehensive psychological response related to privacy concerns.

Collectively, these R^2 results indicate that the proposed model is statistically robust and conceptually sound. All three endogenous constructs, Privacy Stress, Brand Trust, and Continuous Buying Intention are explained to a substantial degree by their antecedents. Therefore, based on established benchmarks, the model can be classified as ideal in terms of explanatory capability. It successfully integrates psychological and trust-based variables to explain how consumers transition from perception and emotion to behavioral intention within online purchasing contexts. Next R Square Test Result on Table 6.

Table 6. R Square Test Result

Variable	R Square
Continuous Buying Intention	0,716

The findings of this study offer a comprehensive understanding of how perceived internet risk, consumer self-efficacy, and platform trust shape online

consumers' psychological responses and behavioral intentions, particularly in the context of Jambi's growing digital economy. The results demonstrate that these factors interact in complex ways, influencing both emotional and cognitive mechanisms that ultimately determine continuous buying intention. Consistent with the results from the direct effect analysis, perceived internet risk significantly increases privacy stress, confirming that when users perceive higher risks in digital transactions, they tend to experience greater anxiety regarding the safety of their personal information. This pattern is aligned with the Protection Motivation Theory and earlier studies such as, which highlight that individuals' perception of online vulnerability strongly predicts their level of stress and cautiousness in digital interactions. In Jambi's increasingly digitalized market, where e-commerce activity through platforms like Shopee and Tokopedia continues to rise, this relationship becomes even more evident as consumers are frequently exposed to news of scams, phishing attempts, and data breaches that heighten their sense of insecurity.

Interestingly, the analysis found that perceived internet risk does not significantly reduce brand trust. This finding diverges from the traditional trust–risk framework but reflects the changing consumer mindset in Indonesia's regional markets. Consumers in Jambi, for instance, may recognize that while the internet poses certain risks, not all brands are equally responsible for those risks. When brands demonstrate transparency, data accountability, and consistent service reliability, consumers maintain their trust despite general concerns about online safety. This finding is significant for local entrepreneurs and SMEs that depend heavily on social media and marketplace platforms to sell their products, it shows that trust can still be earned even within a high-risk digital environment if ethical communication and brand credibility are maintained.

The role of consumer self-efficacy provides another meaningful insight. Although higher self-efficacy did not directly reduce privacy stress, it significantly increased brand trust, showing that users who are confident in navigating digital systems tend to place more trust in brands. This supports Bandura's Social Cognitive Theory, which argues that confidence in one's ability to act effectively increases perceptions of control and reliability in external relationships. However, the fact that self-efficacy failed to directly lower privacy stress implies that even skilled and confident users are not immune to emotional concerns regarding data misuse. This finding highlights an important implication for Jambi's online market: enhancing digital literacy among consumers is necessary but not sufficient. It must be coupled with transparent data protection measures and visible assurances to build genuine feelings of safety.

Similarly, platform trust shows dual outcomes. While it significantly increases brand trust, it does not directly reduce privacy stress. This confirms the trust transfer effect, in which users' trust in a platform extends to the brands that operate within it. However, this trust in the system does not automatically translate into emotional comfort. Consumers may still feel uncertain about how their data is managed, even if they consider the platform itself reliable. In practice, this finding suggests that digital platforms serving consumers in Jambi should not only focus on operational security but also on psychological reassurance through clear privacy policies, user control features, and responsive customer service systems. Furthermore, the result reinforces that trust in platforms such as Shopee or TikTok Shop can enhance users' confidence in small and medium-sized businesses hosted within them, which is particularly relevant for Jambi's growing base of local online sellers.

Among all the relationships tested, brand trust emerged as the strongest determinant of continuous buying intention. Consumers who have confidence in a brand's reliability, integrity, and consistency are more willing to continue purchasing from it over time. This finding is consistent with Morgan and Hunt's Commitment. Trust Theory and recent studies by [10] emphasizing that trust remains the foundation of long-term customer relationships in digital commerce. The rejection of privacy stress as a direct inhibitor of buying intention suggests that even when consumers experience anxiety about their data, trust can counterbalance this concern. In the Jambi marketplace, this explains why customers often remain loyal to brands they know well, even if they are aware of privacy risks, as familiarity and reputation often outweigh fear of data exposure.

The results of the indirect effect analysis strengthen these interpretations by revealing that privacy stress and brand trust serve as significant mediators linking consumer perceptions to behavioral outcomes. All indirect paths were significant, confirming that the influence of perceived internet risk, consumer self-efficacy, and platform trust on continuous buying intention operates largely through these two mediating constructs. This indicates that online purchase continuity is not solely determined by rational evaluation of risks but also by emotional assurance and psychological comfort. Among the two mediators, brand trust demonstrates a stronger role, suggesting that trust has a more enduring impact on purchase continuity than emotional distress. Even when consumers feel some level of privacy concern, strong trust in a brand can neutralize those worries, leading to ongoing transactions. In Jambi's digital environment, where personal relationships and social credibility still play an important role, this finding emphasizes the need for brands to build trust through authenticity, responsiveness, and ethical marketing practices.

The R Square analysis further validates the robustness of the model, revealing that the predictors collectively explain a substantial portion of the variance in all endogenous constructs. The high R^2 values for privacy stress, brand trust, and continuous buying intention indicate that the proposed model is theoretically strong

and empirically sound. This confirms that the integration of psychological (risk and stress) and trust-based (self-efficacy and platform trust) factors provides an effective explanation of online consumer behavior. The findings are consistent with Hair et al, who suggest that models with high explanatory power reflect strong predictive relevance. In the context of Jambi's digital commerce, this means that the emotional and trust-based dimensions identified in the study are central to understanding why consumers continue purchasing online. These results also highlight that consumers' decisions are shaped not only by economic incentives but also by feelings of safety and relational trust toward the platforms and brands they interact with.

Overall, the findings present a coherent picture of how digital consumers in Jambi navigate risk, trust, and emotional comfort in their online purchasing journey. The study confirms that while technological innovation drives convenience, it is psychological assurance and perceived trustworthiness that sustain customer loyalty. This insight has both theoretical and practical implications. Theoretically, it reinforces the relevance of integrating emotional and cognitive mechanisms within behavioral models of online purchasing. Practically, it calls for local businesses and digital platforms in Jambi to focus on building transparent, trustworthy, and emotionally supportive online environments. By combining secure technology with ethical branding and open communication, businesses can create durable relationships that extend beyond transactions, fostering trust-based loyalty in an increasingly competitive digital marketplace.

4. Conclusion

This study explores how psychological and trust-based mechanisms jointly influence continuous online buying intention among consumers in Jambi, Indonesia. The findings confirm that emotional and cognitive responses particularly privacy stress and brand trust are key determinants of consumers' willingness to continue engaging with e-commerce platforms. The integration of perceived internet risk, consumer self-efficacy, and platform trust into one conceptual model provides a comprehensive understanding of how these antecedents interact to shape both emotional assurance and behavioral loyalty. The results demonstrate that perceived internet risk significantly increases privacy stress, indicating that consumers who perceive higher risks online experience greater anxiety about the safety of their personal data. Nevertheless, this perception does not necessarily diminish brand trust. Many Jambi consumers appear to distinguish between the general insecurity of the internet and the credibility of specific brands. When companies act transparently and show responsibility in managing user data, consumers maintain their trust despite the broader digital risks. This finding departs from traditional risk–trust models and reflects a maturing digital consumer mindset in regional markets. Consumer self-efficacy and platform trust also play essential roles. Although self-efficacy does not directly reduce privacy stress, it strengthens brand trust by fostering confidence in one's ability to navigate digital environments. Platform trust, meanwhile, exerts a strong positive effect on brand trust, validating the concept of trust transfer, where confidence in a platform extends to the brands within it. However, platform trust alone is insufficient to alleviate privacy concerns; consumers still expect clear communication about data management and control. This highlights that in Jambi's digital economy, technological reliability must be complemented by emotional reassurance and ethical transparency. Brand trust emerges as the most powerful predictor of continuous buying intention. Consumers who perceive a brand as reliable and honest are more likely to engage in repeat purchases, even when privacy stress persists. This aligns with the Commitment–Trust Theory, which emphasizes that loyalty in digital markets is anchored in relational trust rather than short-term satisfaction. The mediating analysis further shows that both privacy stress and brand trust translate perceptions of risk, competence, and platform reliability into sustained purchasing behavior. Among these mediators, brand trust exerts the stronger effect, underscoring that emotional security grounded in trust can outweigh privacy-related anxiety. The R^2 results confirm that the model possesses strong explanatory power, meaning the proposed variables effectively predict online purchase continuity. Collectively, these findings validate that digital loyalty in Jambi is not solely determined by convenience or price but by a balance between emotional comfort and perceived integrity. The study contributes theoretically by reinforcing the integration of affective and cognitive constructs within consumer behavior frameworks, particularly the Stimulus–Organism–Response model. It demonstrates that emotional mechanisms such as privacy stress coexist with cognitive constructs like trust to influence long-term consumer behavior. Practically, the results call for a stronger emphasis on building trust-driven online ecosystems. Businesses and platforms should adopt transparent data governance, communicate privacy measures clearly, and foster user empowerment through accessible complaint systems and data control features. For local entrepreneurs, cultivating authenticity and reliability in digital interactions can strengthen relational trust and encourage repeat transactions. Academically, future research should expand the model by including additional psychological factors such as digital literacy or perceived control to capture the evolving nature of online consumer behavior. Comparative studies across Indonesian regions could also uncover cultural or socio-economic differences in digital trust formation.

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