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## Understanding the Social Construction of Trust in E-Commerce: An Interpretivist Inquiry

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### Abstract

This research gives an understanding of the philosophy of trust in E-commerce. In online environments where security, risk, usability and other factors are important but social interaction, experience plays key factor in adaptation of E-commerce. Researchers in this study explain the interpretivist approach in which buyer and seller experience, social interaction, and mutual aspects decide whether to opt E-commerce or not. Researchers used qualitative analyses in this study to focus on the human experience related to E-commerce trust. Research study, reviews, social proof, communication style, brand reputation, cultural factors which shape trust. Although researchers also evaluate customer service, digital platform reliability shapes consumer trust. This study gives guidelines to businesses to develop and implement strategies which strengthen the trust of consumers which support socio-cultural digital economy acceptable the majority.

**Keywords:** Interpretivist, Philosophy, Trust, E-commerce, Wilhem Dilthey, co-construction

### Introduction

The rapid expansion of the internet over past decades, unlocked unprecedented business possibilities. With the internet, national geographical limitations would be removed in electronic world. Consequently, global expansion on the web could promise countless customer reach (Lim, Leung, Sia & Lee, 2004). Another researcher second the statement that e-commerce industry transformed consumer behavior, offering individuals countless access of goods and services across the global at their doorstep (Bener. 2000). But in e-commerce, the physical-to-virtual transference of commercial activity indulges us to rethink the ways traditional rules for building trust and loyalty can be applied (Papadopoulou et al, 2001). Despite easiness and advantages that e-commerce brings, trust remains the major obstacle in its global adaptation. In this emerging market consumers still have concerns over security, privacy, product reliability and integrity issues at online platform (Imtiaz et al., 2020). A researcher in 2021 states that these challenges or obstacles worsen by the relatively promising state of digitization globally and lack of trust over several issues which create barriers in the growth of online shopping and limits its scope to reach larger consumer (Jawaid & Karim, 2021). Consequently, trust is a context-dependent multidimensional social notion whose relevant momentous dimensions depend on the context of the interaction (Butler, 1991) and comprises both behavioral intellectual elements (Lewis & Weigert, 1985). Trust in e-commerce studied widely in developed countries, but there is a gap in understanding how trust is constructed socially, a developed or emerging economy with distinct socio-cultural and technological aspects. Miyazaki & Fernandez (2000) argue that earlier researchers focused on objective issues on trust, such as privacy, security and risk to measure trust aspect in e-commerce. Still, these studies often overlooked other dynamics of trust like social, culture, and personal understanding which shape consumer trust (Siddiqui & Hameed, 2023). Trust is not just a risk

assessment or psychologically construct, it is deeply rooted with socio-cultural experiences and geopolitical norms which affect consumer online shopping patterns. Study has proven that many factors like security, privacy and customer word of mouth (WOM) play a significant role in the formation of trust in e-commerce (Bulsara & Vaghela, 2023). Privacy and security concerns globally are key obstacles to trust, with infrastructural and cultural aspects which influence consumer pattern (Handoyo, 2024). Hence, trust in e-commerce is a multi-dimensional perception shaped by both social and technical interactions which cannot be shaped only by scientific enquiry. This paper seeks to discover the philosophical foundations that influence the trust in e-commerce. The aim is to address the key questions like, what constitutes trust, and which factors influence its formation? Is trust a measurable element, or does it involve deeper, more complex dimensions? How do cultural and social factors impact trust? Additionally, the paper seeks to clarify researchers' perception, and worldview as well as their understanding of trust in e-commerce, and how these perceptions have shaped specific values within the field (Guba & Lincoln, 1994). To understand this, the paper examines both the positivist and interpretivist paradigm, ultimately adopting an interpretivist approach to evaluate the subjective meaning of consumer perceptions and norms that influence trust in online platform (Schwandt, 1998). Furthermore, my positionality as a researcher will be explored specifically in terms of how I interpret and reflect trust related issues in e-commerce sector (Creswell, 2013). In conclusion, this paper opens the pathway to understand and investigate the dynamics of trust within the rapidly growing global e-commerce sector (Imtiaz, Ali & Kim, 2020).

## **Conceptual Philosophical Foundation**

### ***Origin and Historical Development***

Interpretivist paradigm emerged as a response to the limitations of positivism, which rely on objective truths quantify methods (Cohen et al., 2011). Wilhelm Dilthey originated Interpretivism back in early 19<sup>th</sup> century, who emphasized understanding of human perception through its socio-cultural and historical context (Yanow, 2006). Interpretivism deeply inclined by the philosophy of rationalism and idealism, with key thinkers Schopenhauer, Immanuel Kant and Descartes play pivotal role in its development (Turyahikayo, 2021). These thinkers claimed that knowledge is not purely derived from empirical experience, rather from rational and philosophical events which create or form the basis for constructing knowledge (Bhattacharjee, 2012). Rational framework for the development of the interpretivist paradigm shaped by a growing recognition of the social construction of reality. According to interpretivist knowledge, it is subjective and context-dependent, opening the diverse path in which individuals make sense of their experiences (Schwandt, 1994). This view contradicts with the positivists approach, who assumes that knowledge can be discovered through object observation and experimentation (Denzin & Lincoln, 2011).

### ***Philosophical Background***

Interpretivism draws deeply from idealism and phenomenology, which emphasize the importance of human experience in understanding reality (Schwandt, 1994). This philosophical tradition states that reality is socially constructed and cannot be separated from individual experiences (Schwandt, 1994). Unlike pragmatism, which focuses on sensory knowledge, interpretivism maintains that knowledge is generated through intellectual context and is co-shaped by the interpreter's and participant socio-cultural and historical background (Denzin & Lincoln, 2011). In response to previous arguments in epistemology, interpretivism rejects the objectivity claimed by positivism, in its place proposing that all knowledge is intrinsically subjective and influenced by the researcher's position (Kivunja & Kuyini, 2017).

### ***Key Themes and Core Ideas***

Core concepts of the interpretivist paradigm include the belief that reality is socially co-constructed and vary from individual to individual because knowledge is context-dependent (Guba & Lincoln, 1994). They argue that truth is not absolute, rather it is shaped by personal experience, interactions and perceived of individual within specific socio-cultural context (Schwandt, 1994). Interpretivist paradigm highlights the importance of understanding phenomena from the experience of those involved, allowing researchers to interpret the meaning of people which attached to their experience (Hammersley, 2007). Main statement of interpretivist is that knowledge is not universal, but it is co-constructed through human experience or interaction and interpretation (Denzin et al., 2011). This aligns with the viewpoint of individual's understanding of the world, which is influenced by their socio-cultural environment, which leads to multiple context-dependent realities (Cohen et al., 2011). They argue that this approach is essential to gather the tones and complexity of human experience, especially in the field of e-commerce where consumers trust based on variety range of subjective factors (Guba & Lincoln, 1994).

### **Interpretivism as a Research Philosophy**

The philosophy in research plays important part in shaping how he studies approached and what methodologies are used. In this study we adopt interpretivism paradigm, a qualitative study that focused on understanding the meanings of individuals attached to their experiences and how this shape behavior and impact decision making (Gichuru, 2017). Interpretivist study is well suited to understanding complex phenomena like trust in online platform as it emphasizes the social co-constructions of reality, rather than treating trust as a quantifiable measure (Pervin & Mokhtar, 2022). Interpretivism is fundamentally connected with understanding of the subjective experiences of individuals linked with their social and cultural context (Zaman et al., 2016). Consumers trust in e-commerce does not evaluate only on rational risk assessment, but it is shaped by social dynamics, cultural values, personal experience and most important peer influence and social circle all contribute significantly to form trust (Siddiqui & Hameed, 2023). Interpretivist approach allows researchers to explore how these factors influence consumer behavior in e-commerce, revealing the social processes through which trust is constructed (Zulfiqar et al., 2024).

### ***Ontological Position***

According to Gichuru (2017), ontological assumptions of interpretivist is that reality is subjective and constructed socially through individual experience. In this study reality of trust is not fixed or single entity but something which is co-constructed through individuals' interaction and vary from person to person, region to region according to their social and cultural norms (Siddiqui & Hameed, 2023). This subjectivity of trust aligns with interpretivism's focus on understanding multiple realities which indicates the different ways in which consumers perceive, experience, and interact in e-commerce platforms.

### ***Epistemological Position***

Interpretivist epistemological stance is that knowledge is socially co-constructed through experiences and interaction of individual's (Pervin & Mokhtar, 2022). Consumers not only depend on objective metrics like website quality or security or product authenticity but their trust in e-commerce shaped by social, cultural, and personal experiences with e-commerce platforms (Imtiaz et al., 2020). Interpretivists prioritize the qualitative methods to study or capture the experience of trust including techniques like interviews, focus groups and case studies etc. to explore the deeper meaning consumers attached with their interactions or experiences with e-commerce platform (Ferdoos et al.,2025).

### ***Axiological Position***

Axiological stances of interpretivist are those values which play a key role in shaping the research process, as researchers do not enter the study by being neutral observer instead, they bring their own biasness, cultural perspectives in the research (Gichuru, 2017). In this study, the researcher's position is influenced by an understanding the importance of social trust, as well as the role of religiosity in consumer behavior (Siddiqui & Hameed, 2023). This belief is that the research is not purely objective but collective process in which researchers engage with participants to co-construction of the knowledge (Zulfiqar et al., 2024). Interpretivism's highlights the importance of reflexiveness in the research process, researchers must be aware of how their values influence the interpretation of data and the structure of findings. This ensures that the research remains grounded in the perceptions of the participants (Pervin & Mokhtar, 2022).

### ***Methodological Implications***

Interpretivism highlights the use of qualitative methods to explore complex, subjective phenomena like trust. Semi-structured interviews, case studies, and descriptive anthropology are common methods working within this paradigm to gather deep insights into people lived experiences and the social dynamics that shape their behavior (Gichuru, 2017). This study will adopt semi-structured interviews with consumers who have experience associated with e-commerce to explore how trust is co-constructed with online platforms. The aim is to uncover the multiple layers of trust, focusing on both intellectual and emotional mechanisms (Ferdoos et al., 2025).

### **Strengths, Limitation and Debates**

#### ***Strengths of Interpretivism***

Important strength of interpretivism is to understand the subjective side of human experiences mainly in the context of trust in e-commerce. As per Hassan (2024), interpretivist approach allows researchers to understand/explore the socio-cultural and personal aspects that impact the consumer to perceived trust in e-commerce. E-commerce is growing rapidly but still faces barriers like trust issues which refrain consumers, interpretivism philosophy helps to understand the complexity of trust beyond surface level metrics (Imtiaz et al., 2020). Moreover, interpretivism reveals context specific insights in contrast to positivist approach, which consider reality as an objective entity, while interpretivist recognize trust is shaped by individual cultural practices and societal beliefs (Zulfiqar et al., 2024). This approach is significantly fit in the society where community and socio-cultural influence affect consumer behavior towards trust in e-commerce (Siddiqui & Hameed, 2023). Impulsive nature of the interpretivist enhances the reliability of the research. As per Pervin & Mokhtar (2022), researchers encourage them to critically engage with their assumption and biases which lead to a clearer understanding of the findings.

#### ***Limitations***

Interpretivism has clear strengths, but the most prominent criticism is its subjectivity. As Gichuru (2017) argues, interpretivist approach focuses on individual experience, narratives which create biases which affect objectivity of the findings. The subject challenges the generalizability of interpretivist research, as the insights come from individual cultural and social context which may not be applied in others (Zulfiqar et al., 2024). Moreover, interpretivism lacks the empirical accuracy often associates with positivism, by focusing on qualitative data and individual experiences interpretivist sometime seen less volatile than positivist approach which use statistical data to create patterns (Zulfiqar et al., 2024). This may criticize the scientific validity of interpretivist findings, mainly when compared with more structured quantitative methods (Siddiqui & Hameed, 2023).

## **Debate**

Interpretivism often opposes positivism, which focuses on social phenomena that can be studied through objectivity by quantifiable data. Interpretivism views reality as socially constructed and its subjected matter which emphasizes the importance of study of human behavior context. There is a tension between two paradigms, one focuses on objectivity through scientific approach and other beliefs subjective reality (Pervin & Mokhtar, 2022).

## **Comparative Perspective**

There is a difference between interpretivist and positivist ontological and epistemological assumptions. Positivists assume that reality exists independently of human perception and studied through objectivity (quantitative approach). According to Gichuru (2017), positivist social aspects can be measured and observed to reveal universal truth, while interpretivist argues that reality is socially constructed and can only understood through subjective experience interpretivists approach does not seeks to uncover the universal law but aims to understand the meaning of individual experience (Zulfiqar et al., 2024). Research assumptions of interpretivist and positivist differ in context of objectivity and subjectivity. Positivist beliefs that they can remain neutral, and their findings could be generalized across different contexts (Zulfiqar et al., 2024). While interpretivist beliefs that subjectivity influences how they interpret data and they rely on knowledge is constructed between the participant and researcher (Pervin & Mokhtar, 2022). These difference profound implications are that how trust in e-commerce is studied, positivist approach often reduces trust to measurable variable such as perceived security, website design and layout etc. without exploring the social and cultural aspect influences trust (Imtiaz et al., 2020). On other hand interpretivists explore deeply how trust is socially constructed within tight cultural context which capture the nuances and complexities of trust that are often overlooked in positivist approach (Zulfiqar et al., 2024).

## **Conclusion**

Interpretivism provides complete framework for studying trust in e-commerce, it allows for an exploration of subjective meaning of trust and how it is differed from individual to individual depends on social, cultural background which shapes trust perception. The finding suggests that trust in e-commerce builds subjectively through consumer experience and their socio-cultural background. By exploring interpretive paradigms, this study contributes valuable insights into the socially co-construction of trust in e-commerce providing the recommendation for businesses and policymakers to foster trust and drive e-commerce adoption.

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