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# The Digital Trust Paradox: Explaining the Coexistence of Trust, Switching Intention, and Digital Loyalty among Generation Z Consumers

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## Abstract

Digital platforms enable consumers to maintain relationships with trusted providers while exploring alternative options, challenging conventional trust–loyalty assumptions. This study develops the Digital Trust Paradox Framework to examine how trust forms and converts in competitive digital environments. Specifically, this study investigates the effects of e-WOM credibility and digital marketing quality on e-trust; the relationships among e-trust, switching intention, and digital loyalty; the mediating role of switching intention; and the moderating role of perceived risk. We collected data from 325 Generation Z digital platform users in Indonesia and analyzed it using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings show that e-WOM credibility and digital marketing quality significantly enhance e-trust, while e-trust positively influences digital loyalty. Unexpectedly, e-trust also increases switching intention, and switching intention positively contributes to digital loyalty. Switching intention significantly mediates the relationship between e-trust and digital loyalty, whereas perceived risk does not significantly moderate the e-trust–switching intention relationship. These findings suggest that digital loyalty may represent preferential rather than exclusive commitment, where trust, loyalty, and openness to alternatives coexist in multi-platform environments.

**Keywords** e-trust, digital loyalty, switching intention, electronic word of mouth, digital marketing.

## 1. Introduction

The rapid development of digital technologies has transformed how consumers interact with brands and digital platforms. Digital platforms provide firms with opportunities to deliver personalized services, strengthen customer engagement, and establish long-term relationships. However, these environments also create increasingly competitive markets because consumers can easily compare alternatives, access peer-generated information, and switch between competing platforms with relatively low barriers. Consequently, digital loyalty can no longer be understood solely as repeated usage or continued transactions, as consumers may maintain relationships with multiple platforms while continuously evaluating alternative options (Kurniadi and Rana, 2023; Viswanathan and Singh, 2020; Yalcinkaya and Cataldas, 2025; Yum and Yoo, 2023).

This phenomenon is particularly relevant among Generation Z consumers, who are highly familiar with digital ecosystems and frequently interact with platforms through social media, online reviews, mobile applications, and digital communities. Their decision-making processes

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are influenced not only by direct experiences with platforms but also by information obtained from other users and digital marketing communication. Therefore, understanding Generation Z digital loyalty requires examining not only the factors that strengthen trust and commitment but also the mechanisms that explain why consumers remain open to alternative platforms despite having positive relationships with existing providers (Hossain et al., 2021; Molinillo et al., 2020; Viswanathan and Singh, 2020).

Previous relationship marketing studies have consistently identified trust as a fundamental determinant of long-term consumer relationships. Commitment-Trust Theory argues that trust reduces uncertainty and encourages relationship continuity (Morgan and Hunt, 1994). In digital environments, e-trust becomes even more critical because consumers often engage with platforms without direct interpersonal interaction. Instead, they evaluate platform reliability, security, transparency, privacy protection, and service fulfillment based on available digital signals. Previous studies have demonstrated that e-trust plays an important role in developing digital loyalty and encouraging continued platform usage (Attar et al., 2023; Mcknight et al., 2002; Ramanathan et al., 2020).

Nevertheless, the relationship between trust and loyalty becomes more complex in contemporary digital ecosystems. Traditional perspectives often assume that higher trust generates stronger commitment and reduces consumers' willingness to consider alternatives. However, digital platforms operate within environments characterized by abundant choices, information transparency, and low switching barriers. As a result, consumers may trust and prefer a platform while still exploring competing alternatives. This condition represents what this study conceptualizes as the Digital Trust Paradox, referring to a situation in which consumers maintain trust and loyalty toward a focal platform while simultaneously retaining the intention to consider alternative platforms. Thus, the paradox does not indicate that trust fails to generate loyalty; rather, it suggests that digital loyalty may represent preferential commitment instead of exclusive commitment.

Despite extensive research on digital loyalty, several important gaps remain. First, previous studies have predominantly focused on factors that strengthen loyalty, such as trust, satisfaction, service quality, and perceived value. Although these studies provide valuable explanations of loyalty formation, limited attention has been given to understanding whether trusted consumers may remain open to alternatives in multi-platform environments. Second, existing trust–loyalty research generally follows a linear assumption that stronger trust leads directly to stronger commitment, while the possibility that trust and switching intention can coexist remains insufficiently explored. Third, digital trust formation involves multiple information sources, yet consumer-generated and firm-generated signals are often examined separately. Electronic word-of-mouth (e-WOM) represents consumer-generated credibility through reviews, ratings, and recommendations, whereas digital marketing quality reflects firm-generated communication designed to create relevance, engagement, and confidence (Al-Dmour et al., 2023; Goyette et al., 2010; Kim and Ko, 2012; Yalcinkaya and Cataldas, 2025).

To address these gaps, this study develops the Digital Trust Paradox Framework, which

distinguishes between trust formation and trust conversion. Trust formation explains how digital information signals, represented by e-WOM credibility and digital marketing quality, contribute to e-trust. Meanwhile, trust conversion examines how established trust influences digital loyalty and switching-related behavior. In this framework, switching intention is positioned as a mediating mechanism that explains how trust may simultaneously contribute to loyalty and openness toward alternatives. Furthermore, perceived risk is incorporated as a boundary condition to examine whether uncertainty perceptions influence the relationship between e-trust and switching intention.

Although previous studies have extensively examined trust as a determinant of digital loyalty, less attention has been given to the possibility that trust may generate complex behavioral outcomes in highly competitive digital ecosystems. The majority of existing models implicitly assume that loyalty represents a stable and exclusive relationship between consumers and platforms. However, the emergence of multi-platform consumption patterns challenges this assumption because consumers can maintain positive evaluations toward one platform while simultaneously engaging with alternative providers. This condition suggests that digital loyalty should be examined not only from the perspective of relationship strength but also from the perspective of behavioral flexibility.

Furthermore, existing digital loyalty studies often emphasize antecedents of trust formation but provide limited explanation regarding the conversion process through which trust influences actual consumer responses. Understanding this conversion mechanism is important because trust may produce different behavioral consequences depending on the characteristics of digital environments. By incorporating switching intention as an intermediate mechanism, this study provides a more comprehensive explanation of why consumers may remain loyal while continuing to evaluate competing alternatives.

This study contributes to digital marketing and consumer behavior literature in three ways. First, it extends conventional trust–loyalty perspectives by introducing the Digital Trust Paradox Framework, which explains why trust and loyalty may coexist with switching intention in competitive digital environments. Second, it shifts attention from trust formation alone toward trust conversion by examining how trusted relationships translate into behavioral outcomes. Third, it integrates e-WOM credibility and digital marketing quality as complementary consumer-generated and firm-generated antecedents of e-trust, providing a more comprehensive explanation of digital loyalty development.

Accordingly, this study aims to examine (1) the effects of e-WOM credibility and digital marketing quality on e-trust, (2) the relationships between e-trust, switching intention, and digital loyalty, (3) the mediating role of switching intention in the relationship between e-trust and digital loyalty, and (4) the moderating role of perceived risk in the relationship between e-trust and switching intention. By addressing these objectives, this study provides a more nuanced understanding of digital loyalty in environments where consumers can remain loyal to a trusted platform while continuing to evaluate alternative choices.

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## 2. Literature Review

### *2.1 Trust Formation and Trust Conversion*

Digital loyalty research has traditionally been grounded in relationship marketing perspectives, particularly the Commitment-Trust Theory proposed by (Morgan and Hunt, 1994). This theory emphasizes that trust represents a fundamental mechanism through which firms establish and maintain long-term relationships with consumers. When consumers perceive a provider as reliable, honest, and capable of fulfilling its promises, uncertainty decreases and relationship continuity becomes more likely. In digital environments, this mechanism becomes increasingly important because consumers often interact with platforms without direct human contact and must rely on digital signals to evaluate platform credibility, security, and service reliability (Mcknight et al., 2002).

However, the characteristics of contemporary digital ecosystems require a broader understanding of trust beyond traditional relationship continuity. Digital platforms provide consumers with extensive access to competing alternatives, enabling them to compare services, evaluate reviews, and consider alternative providers with minimal switching barriers. Therefore, trust may strengthen consumers' preference for a platform while not necessarily eliminating their willingness to explore alternatives. This study extends the traditional trust–loyalty perspective by distinguishing between trust formation and trust conversion. Trust formation refers to how consumers develop confidence in digital platforms through various information signals, whereas trust conversion concerns how established trust influences loyalty-related behaviors, including digital loyalty and switching intention.

Building on this perspective, the Digital Trust Paradox Framework proposes that trust and alternative exploration may coexist in multi-platform environments. Rather than viewing switching intention solely as a negative consequence of weak relationships, this framework considers switching intention as a behavioral mechanism that may reveal the complexity of digital loyalty. Accordingly, this study examines how digital information sources create e-trust and how e-trust is converted into loyalty and switching-related responses.

In digital contexts, trust should not only be viewed as a relational outcome but also as a cognitive resource that shapes consumers' confidence in navigating complex marketplaces. When consumers develop strong trust toward digital platforms, they acquire greater certainty regarding online interactions and become more capable of evaluating competing alternatives. Therefore, trust may simultaneously support relationship continuity and facilitate broader engagement with digital ecosystems.

This perspective extends traditional relationship marketing assumptions by recognizing that digital consumers operate within environments where commitment does not necessarily require exclusivity. Unlike conventional markets characterized by stronger switching barriers, digital platforms allow consumers to maintain multiple relationships with limited effort. Consequently, examining loyalty without considering alternative exploration may provide an incomplete understanding of contemporary consumer behavior.

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*2.2 E-WOM Credibility and E-Trust*

Electronic word-of-mouth (e-WOM) represents consumer-generated information shared through digital channels, including online reviews, ratings, recommendations, and user experiences. Unlike firm-generated communication, e-WOM is often perceived as more authentic because it originates from other consumers who are considered independent sources of information. In uncertain digital environments, consumers frequently rely on e-WOM to evaluate product quality, platform reliability, and service performance before making decisions (Goyette et al., 2010).

The credibility of e-WOM depends on the extent to which consumers perceive online information as trustworthy, accurate, and valuable. Credible e-WOM can reduce uncertainty by providing social validation and increasing confidence in digital platforms. Previous studies have demonstrated that consumer-generated information influences trust development because positive and reliable reviews strengthen perceptions of platform competence and integrity (Al-Dmour et al., 2023; Hossain et al., 2021).

Within digital ecosystems, credible e-WOM serves as an external trust signal that helps consumers evaluate platforms beyond direct experience. Therefore, higher perceived e-WOM credibility is expected to increase consumer confidence and strengthen e-trust.

H1: E-WOM credibility positively influences e-trust.

*2.2 Digital Marketing Quality and E-Trust*

Digital marketing quality refers to consumers' evaluation of the effectiveness, relevance, responsiveness, and attractiveness of firms' digital communication activities. Through websites, applications, social media, and personalized digital campaigns, firms communicate information, provide engagement opportunities, and create consumer experiences. High-quality digital marketing can enhance perceptions of transparency, competence, and responsiveness, which are important foundations of trust formation (Kim and Ko, 2012).

In digital environments, marketing communication is not only a promotional tool but also a relational mechanism. Consumers interpret consistent, informative, and personalized communication as indicators that a platform understands their needs and is committed to delivering value. Conversely, irrelevant or inconsistent digital communication may increase uncertainty and weaken confidence in the platform. Previous research suggests that effective digital marketing activities contribute to stronger consumer trust by improving perceived interaction quality and reducing information uncertainty (Yalcinkaya and Cataldas, 2025). Therefore, digital marketing quality is expected to function as a firm-generated trust signal that strengthens e-trust.

H2: Digital marketing quality positively influences e-trust.

*2.3 E-Trust and Digital Loyalty*

Digital loyalty refers to consumers' commitment, preference, and continued engagement toward

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a digital platform. Relationship marketing literature suggests that trust is a central antecedent of loyalty because trusted providers reduce uncertainty and encourage consumers to maintain relationships. In digital contexts, e-trust influences loyalty by increasing confidence in platform reliability, security, and service consistency (Ramanathan et al., 2020).

Consumers who trust a digital platform are more likely to continue using the platform, recommend it to others, and perceive it as a preferred choice. Although digital environments provide many alternatives, trust remains an important foundation for developing positive and sustainable platform relationships. Therefore, this study proposes that e-trust remains a significant predictor of digital loyalty, while acknowledging that loyalty may not necessarily imply exclusive commitment in multi-platform environments.

H3: E-trust positively influences digital loyalty.

*2.4 Switching Intention as a Digital Trust Paradox Mechanism*

Switching intention represents consumers' willingness or tendency to consider changing from their current provider to alternative platforms. Traditional relationship marketing perspectives often interpret switching intention as an indicator of dissatisfaction, weak commitment, or relationship failure. However, digital ecosystems challenge this assumption because consumers can maintain positive relationships with several platforms simultaneously.

Low switching barriers, abundant choices, and continuous exposure to competing alternatives allow consumers to explore other platforms even when they perceive their current provider positively. Consequently, switching intention may coexist with trust and loyalty rather than automatically representing relationship deterioration.

From the Digital Trust Paradox perspective, e-trust may generate two simultaneous responses. First, trust strengthens consumers' positive evaluation and loyalty toward a platform. Second, digital familiarity and confidence may encourage consumers to actively explore alternatives because trusted consumers possess greater confidence in navigating digital options. Therefore, this study examines the relationship between e-trust and switching intention.

Previous research generally positions switching intention as a negative outcome caused by dissatisfaction, low trust, or weak relationship quality. However, this interpretation may not fully explain consumer behavior in digital environments. Digital consumers frequently engage in exploratory behavior, compare alternative services, and adopt multiple platforms without necessarily abandoning existing relationships.

Digital consumption behavior has increasingly shifted from a single-platform relationship toward a multi-platform engagement pattern. In such environments, consumers may evaluate several providers simultaneously based on convenience, innovation, additional features, or perceived value differences. Therefore, switching intention should not always be interpreted as an indicator of dissatisfaction or relationship deterioration. Instead, it may represent consumers' proactive evaluation behavior within dynamic digital markets.

From a relationship marketing perspective, trust reduces uncertainty and strengthens confidence

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in existing providers. However, in digital ecosystems characterized by transparency and accessibility, higher trust may also increase consumers' capability to explore alternatives because trusted consumers feel more confident navigating different platforms. This suggests that trust may generate dual behavioral outcomes: strengthening attachment toward a preferred platform while simultaneously encouraging marketplace exploration. Accordingly, examining the relationship between e-trust and switching intention becomes essential to understand the complexity of digital loyalty formation.

From the perspective of the Digital Trust Paradox Framework, switching intention may represent an expression of consumer agency rather than relationship failure. Consumers with higher trust may possess greater confidence in exploring the digital marketplace because they perceive less uncertainty associated with platform interactions. Therefore, the relationship between trust and switching intention requires empirical examination rather than assuming a purely negative association.

Previous studies generally interpret switching intention as a negative behavioral outcome associated with dissatisfaction, low commitment, or declining relationship quality. However, this perspective may be insufficient in digital environments where consumers frequently interact with multiple platforms simultaneously. The availability of alternative services, low switching barriers, and continuous exposure to digital information allow consumers to explore competing options without necessarily terminating existing relationships.

Therefore, switching intention in digital contexts may represent a more complex behavioral response. Rather than indicating immediate customer defection, it may reflect consumers' tendency to evaluate alternatives while maintaining positive perceptions toward a preferred platform. This perspective is particularly relevant for Generation Z consumers, whose digital behaviors are characterized by flexibility, experimentation, and continuous comparison among platforms.

H4: E-trust negatively influences switching intention.

Although traditional theory predicts that trust reduces switching behavior, the Digital Trust Paradox framework allows empirical examination of whether this relationship operates differently in multi-platform environments.

Furthermore, switching intention may influence digital loyalty in complex ways. Consumers who explore alternatives may still maintain preference for their existing platform if it continues to provide superior value and satisfactory experiences. Therefore, switching intention does not necessarily eliminate loyalty but may represent behavioral flexibility among digitally experienced consumers.

H5: Switching intention negatively influences digital loyalty.

As switching intention may represent an intermediate behavioral mechanism between trust and loyalty, this study further examines its mediating role. The mediation perspective provides insight into whether trust influences loyalty directly or through consumers' evaluation of

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alternative options.

H6: Switching intention mediates the relationship between e-trust and digital loyalty.

Perceived Risk as Boundary Condition

Perceived risk refers to consumers' perceptions of uncertainty and potential negative consequences associated with digital transactions or platform usage. In digital environments, perceived risk is particularly relevant because consumers may face concerns related to privacy, security, financial loss, and service uncertainty (Featherman and Pavlou, 2003).

Risk perceptions may influence how consumers translate trust into behavioral intentions. When perceived risk is high, consumers may become more cautious and rely more heavily on trust evaluations when considering alternatives. Conversely, when perceived risk is low, consumers may feel more comfortable exploring competing platforms.

Therefore, perceived risk is proposed as a boundary condition that may influence the strength of the relationship between e-trust and switching intention.

H7: Perceived risk moderates the relationship between e-trust and switching intention, such that the relationship becomes weaker when perceived risk is higher.

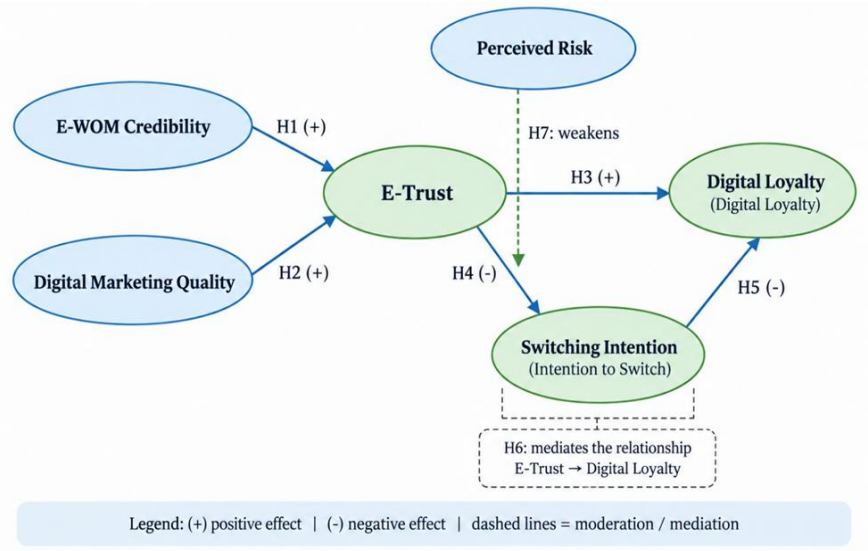



Figure 1. Conceptual Framework

## 3. Research Method

Research Design. This study employs a quantitative explanatory research design with a cross-sectional survey approach to examine the structural relationships among digital trust, switching intention, and digital loyalty in digital platform environments. The research develops the Digital Trust Paradox Framework by distinguishing between trust formation and trust conversion. Trust

formation is examined through the influence of e-WOM credibility and digital marketing quality on e-trust, while trust conversion focuses on how e-trust influences digital loyalty and switching intention. A cross-sectional design was selected because the study aims to capture consumers' current perceptions, attitudes, and behavioral intentions toward digital platforms. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for examining complex models involving multiple latent constructs, direct effects, mediation relationships, and moderation effects (Hair and Alamer, 2022).

Population and Sample. The population of this study consists of Generation Z consumers in Indonesia who actively use digital platforms. Generation Z was selected because this consumer group demonstrates high engagement with digital technologies and frequently interacts with multiple digital platforms, making them relevant for examining trust, switching intention, and digital loyalty dynamics. Data were collected through an online questionnaire using purposive sampling. The screening criteria required respondents to be Generation Z consumers who had experience using digital platforms and were familiar with digital transactions or digital services. After data screening and validation, a total of 325 valid responses were retained for final analysis. The demographic characteristics included gender, age, educational background, occupation, digital platform usage frequency, and primary digital platform category. These characteristics were used to describe the respondent profile and provide contextual understanding of the research setting.

Measurement Development. The research model consists of six latent constructs: e-WOM credibility, digital marketing quality, e-trust, switching intention, perceived risk, and digital loyalty. All constructs were measured using multi-item scales adapted from established previous studies and adjusted to fit the digital platform context. E-WOM credibility was measured using indicators reflecting the perceived accuracy, reliability, and usefulness of online consumer information. Digital marketing quality was assessed through indicators representing the effectiveness, relevance, and quality of digital communication provided by platforms. E-trust was measured through consumers' perceptions of platform reliability, security, honesty, and confidence. Switching intention was measured based on consumers' willingness and intention to consider alternative platforms. Perceived risk captured consumers' concerns regarding uncertainty and potential negative consequences in digital interactions. Digital loyalty was assessed through indicators representing continued usage intention, preference, and willingness to recommend the platform. All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data Analysis. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS. The analysis consisted of two stages: measurement model assessment and structural model assessment. The measurement model was evaluated through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was assessed based on outer loadings, while internal consistency was evaluated using Cronbach's alpha and composite reliability. Convergent validity was examined through Average Variance Extracted (AVE), and discriminant validity

was assessed using the Heterotrait-Monotrait ratio (HTMT). The structural model assessment included collinearity assessment, explanatory power evaluation using $R^2$, effect size assessment using $f^2$, and predictive relevance evaluation using $Q^2$. Hypothesis testing was conducted using bootstrapping procedures in SmartPLS to evaluate the significance of direct relationships. Mediation analysis was performed to examine whether switching intention mediates the relationship between e-trust and digital loyalty. Moderation analysis was conducted by testing the interaction effect between perceived risk and e-trust on switching intention.

Common Method Bias Assessment. Because the study used self-reported questionnaire data collected from the same respondents, potential common method bias (CMB) was assessed. Two procedures were applied: Harman's single-factor test and full-collinearity assessment using variance inflation factor (VIF). Harman's single-factor test was used to determine whether a single factor accounted for a dominant proportion of variance among the measurement indicators. Additionally, full-collinearity VIF assessment was conducted at the construct level to identify potential common method bias caused by excessive correlations among latent variables. Values below the recommended threshold indicate that common method bias is unlikely to substantially influence the findings (Kock, 2015; Podsakoff et al., 2012, 2003).

## 4. Finding and Discussion

Measurement Model Assessment. The measurement model was first evaluated to ensure the reliability and validity of the constructs before testing the structural relationships. The assessment included indicator reliability, internal consistency reliability, and convergent validity. The results show that all retained indicators achieved acceptable outer loading values above the recommended threshold of 0.60. Furthermore, Cronbach's alpha and composite reliability values exceeded the minimum criteria, indicating satisfactory internal consistency among the measurement items. The Average Variance Extracted (AVE) values were also above 0.50, confirming adequate convergent validity.

Table 1. Reliability and Convergent Validity Assessment

| Construct | Items | Outer Loading Range | Cronbach's Alpha | Composite Reliability | AVE |
|---|---|---|---|---|---|
| E-WOM Credibility | 4 | 0.676–0.824 | 0.766 | 0.842 | 0.572 |
| Digital Marketing Quality | 4 | 0.703–0.856 | 0.812 | 0.876 | 0.639 |
| E-Trust | 5 | 0.711–0.889 | 0.892 | 0.921 | 0.700 |
| Switching Intention | 4 | 0.722–0.841 | 0.801 | 0.867 | 0.622 |
| Perceived Risk | 4 | 0.676–0.823 | 0.783 | 0.858 | 0.602 |
| Digital Loyalty | 4 | 0.719–0.845 | 0.825 | 0.885 | 0.658 |

The discriminant validity assessment using HTMT indicated that all construct correlations were below the recommended threshold of 0.90, confirming that each construct represents a distinct concept. Additionally, the common method bias assessment showed that the first factor accounted for 36.95% of variance and full-collinearity VIF values ranged from 1.579 to 2.850,

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suggesting that common method bias was unlikely to substantially influence the findings.

Structural Model Assessment and Hypothesis Testing. The structural model was evaluated by examining the explanatory power, effect sizes, and significance of the hypothesized relationships. The model demonstrated adequate explanatory capability, with $R^2$ values of 0.358 for e-trust, 0.268 for switching intention, and 0.345 for digital loyalty. These findings indicate that the proposed framework provides meaningful explanation of the endogenous constructs.

Table 2. Structural Model and Hypothesis Testing Results

| Hypothesis | Relationship | β | t-value | p-value | Decision |
|---|---|---|---|---|---|
| H1 | E-WOM Credibility → E-Trust | 0.329 | 6.214 | <0.001 | Supported |
| H2 | Digital Marketing Quality → E-Trust | 0.512 | 9.843 | <0.001 | Supported |
| H3 | E-Trust → Digital Loyalty | 0.478 | 8.756 | <0.001 | Supported |
| H4 | E-Trust → Switching Intention | 0.518 | 9.421 | <0.001 | Not supported |
| H5 | Switching Intention → Digital Loyalty | 0.211 | 3.978 | <0.001 | Not supported |
| H6 | E-Trust → Switching Intention → Digital Loyalty | 0.109 | 3.456 | <0.001 | Supported (unexpected direction) |
| H7 | Perceived Risk × E-Trust → Switching Intention | -0.005 | 0.145 | 0.885 | Not supported |

The findings provide several important insights into digital loyalty formation among Generation Z consumers. First, the results confirm that both consumer-generated and firm-generated digital signals significantly contribute to trust formation. Specifically, e-WOM credibility positively influences e-trust, supporting H1. This finding reinforces the role of peer-generated information as a credibility mechanism in digital environments, where consumers frequently rely on reviews, ratings, and recommendations to reduce uncertainty before engaging with digital platforms.

Similarly, digital marketing quality significantly strengthens e-trust, supporting H2. This result indicates that effective digital communication remains an important mechanism through which firms build consumer confidence. Consistent, relevant, and engaging digital marketing activities signal platform competence and reliability, thereby increasing consumers' trust evaluations.

Second, e-trust significantly enhances digital loyalty, supporting H3. This finding confirms previous relationship marketing perspectives that trust remains a fundamental foundation of long-term consumer relationships. Consumers who perceive platforms as reliable and secure are more likely to continue using them, recommend them, and maintain positive relationships.

However, the findings reveal a more complex pattern regarding switching intention. Contrary

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to conventional trust–loyalty assumptions, e-trust positively influences switching intention, while switching intention positively influences digital loyalty. Therefore, H4 and H5 were not supported. These unexpected results represent the central contribution of this study and provide empirical support for the Digital Trust Paradox.

The unexpected positive relationships among e-trust, switching intention, and digital loyalty provide an important theoretical insight. These findings suggest that consumer behavior in digital environments cannot always be interpreted through a binary perspective of loyalty versus switching. Instead, consumers may simultaneously demonstrate commitment toward a preferred platform while maintaining awareness of alternative options.

This finding is particularly relevant for Generation Z consumers, whose digital experiences are characterized by continuous information exposure, frequent platform comparison, and flexible adoption behavior. For this consumer segment, considering alternatives may reflect active marketplace participation rather than dissatisfaction. Therefore, switching intention should not automatically be interpreted as evidence of weak loyalty.

The mediation result further strengthens this interpretation. Although switching intention has traditionally been viewed as an outcome that weakens customer relationships, the findings suggest that it may operate as part of a more complex behavioral pathway. Consumers who trust a platform may have stronger confidence in evaluating alternatives while maintaining their original platform preference. This extends existing digital loyalty literature by introducing a more dynamic understanding of consumer-platform relationships.

The findings provide a theoretical refinement of the conventional interpretation of switching intention. Previous studies have frequently positioned switching intention as an undesirable outcome that emerges when consumers experience dissatisfaction, reduced trust, or poor service performance. However, the present findings indicate that this assumption may not fully represent consumer behavior in digital environments. In highly connected digital markets, consumers may simultaneously maintain relational preference toward a trusted platform and actively evaluate alternative choices.

This condition highlights the importance of distinguishing between relationship abandonment and behavioral exploration. While traditional loyalty perspectives often emphasize retention and resistance to switching, digital loyalty may involve continuous evaluation processes where consumers remain committed to a preferred platform despite awareness of competing options. Therefore, switching intention should be understood as a contextual behavioral response rather than an automatic indication of weak loyalty.

The positive relationship between e-trust and switching intention suggests that trusted platforms do not necessarily eliminate consumers' willingness to explore alternatives. In highly competitive digital ecosystems, trust may provide consumers with confidence and familiarity that encourage broader platform exploration. Consumers who trust digital environments may feel more comfortable comparing alternatives, trying new services, and engaging with multiple platforms.

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Furthermore, the positive relationship between switching intention and digital loyalty indicates that considering alternatives does not automatically imply dissatisfaction or relationship termination. Instead, Generation Z consumers may maintain preference toward a trusted platform while simultaneously evaluating other options. This finding suggests that digital loyalty may represent preferential commitment rather than exclusive commitment.

The mediation analysis further strengthens this interpretation. Switching intention significantly mediates the relationship between e-trust and digital loyalty, although the mechanism operates in an unexpected positive direction. Rather than weakening loyalty, switching intention appears to coexist with loyalty in multi-platform environments. This finding extends previous research by demonstrating that switching-related behavior should not always be interpreted as relationship failure.

Finally, perceived risk does not significantly moderate the relationship between e-trust and switching intention. This finding indicates that risk perceptions may not be sufficient to explain why trusted consumers consider alternatives. In digital ecosystems where comparison and exploration have become normal consumer behaviors, switching intention may be driven more by curiosity, value exploration, and platform comparison than by uncertainty reduction alone.

Overall, these findings extend digital marketing literature by shifting attention from whether trust creates loyalty toward understanding how trust is converted into loyalty within environments characterized by continuous alternatives. The Digital Trust Paradox Framework provides a more nuanced explanation of digital consumer behavior by demonstrating that trust, loyalty, and switching intention can coexist.

## 5. Conclusion

This study developed and empirically examined the Digital Trust Paradox Framework to explain how trust formation and trust conversion operate in competitive digital platform environments. Unlike conventional trust–loyalty perspectives that primarily assume trust leads to stronger and more exclusive commitment, this study demonstrates that digital loyalty may emerge alongside consumers' willingness to consider alternative platforms.

The findings confirm that e-WOM credibility and digital marketing quality significantly strengthen e-trust, highlighting the importance of both consumer-generated and firm-generated digital signals in trust formation. Furthermore, e-trust positively influences digital loyalty, confirming that trust remains a fundamental foundation of digital relationship development. However, the findings also reveal a more complex behavioral pattern: e-trust positively influences switching intention, and switching intention positively influences digital loyalty. The mediation analysis further shows that switching intention significantly transmits the relationship between e-trust and digital loyalty, although through an unexpected positive mechanism. Meanwhile, perceived risk does not significantly moderate the relationship between e-trust and switching intention.

These findings contribute to digital marketing and consumer behavior literature by extending the traditional trust–loyalty perspective. The Digital Trust Paradox Framework introduces the

idea that trust and loyalty do not necessarily require exclusive commitment in multi-platform environments. Instead, consumers may maintain preference and loyalty toward a trusted platform while simultaneously exploring alternative options. This perspective provides a more nuanced understanding of Generation Z digital behavior, where platform comparison and exploration have become normal components of digital consumption.

From a managerial perspective, digital platform providers should focus not only on preventing switching behavior but also on strengthening sustained platform preference through credible information, high-quality digital communication, superior user experience, and continuous value creation. Since switching intention does not automatically indicate customer loss, managers should interpret consumer exploration behavior within the broader context of digital relationship management.

The study therefore emphasizes that digital loyalty should be understood as a dynamic relationship construct rather than a purely exclusive commitment. In environments where consumers have access to numerous alternatives, successful platforms are not those that eliminate consumer exploration but those that remain the preferred choice despite such exploration. This perspective provides a foundation for future research examining loyalty in increasingly interconnected digital ecosystems.

This study has several limitations. First, the cross-sectional design captures consumer perceptions at a single point in time and cannot fully explain changes in trust, switching intention, and loyalty dynamics over time. Second, the study focuses on Generation Z consumers in Indonesia, which may limit generalization to other demographic and cultural contexts. Future research may extend this framework through longitudinal approaches, cross-cultural comparisons, and additional psychological mechanisms such as customer engagement, habit, perceived value, and emotional attachment to provide a deeper understanding of digital loyalty development.

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