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Investigating factors influencing trust in C2C e-commerce environments: A systematic literature review

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ABSTRACT

The continued growth of e-commerce has seen several studies focusing on the business-to-consumer (B2C) e-commerce market, while research on the consumer-to-consumer (C2C) market is relatively limited. C2C e-commerce has also experienced significant growth in the last few years, specifically in the second-hand goods market. Consequently, trust remains a key determinant of e-commerce adoption; hence, understanding the elements that impact trust in the C2C market remains important.

This research aims to uncover factors influencing trust in the C2C e-commerce market and identify areas for future research. A literature review from five databases, focusing on peer-reviewed articles and empirical studies from 2013 to 2023 was conducted. The PRISMA flow diagram guided the process. A defined search criteria initially yielded 382 articles, but after thorough analysis, only 44 were suitable for synthesis and reporting.

The Mendeley referencing tool and MS Excel were instrumental in facilitating the analysis. The findings uncovered a persistent shortage of empirical studies within the realm of C2C e-commerce, particularly in the context of trust. The identified factors were categorised into those affecting buyers and sellers. Various elements, including seller reputation, product reviews, pricing, and the presence of profile photos, emerged as notable influencers on the buyer's side. On the other hand, aspects like structural assurance and website quality played a significant role in influencing trust in the platform from the buyer's perspective. Future C2C e-commerce research should diversify methods, contexts, and factors, like culture and reviews. The study's identified factors can guide researchers and aid practitioners in enhancing trust and C2C adoption.

1. Introduction

E-commerce encompasses the exchange of products and services and has a range of market types, including business-to-consumer (B2C), business-to-business (B2B), social commerce (s-commerce), and peer-to-peer C2C e-commerce (Leonard & Jones, 2021; Ter et al., 2017; Zhao, Huang, & Su, 2019). C2C e-commerce, which involves individuals trading goods and services, sometimes occurs on social media platforms like Facebook (Zhao et al., 2019). For instance, eBay(E-bay (Home), 2023) serves as a noteworthy example of a C2C e-commerce platform. Within C2C marketplaces, transactions may take the form of auctions or direct exchanges between individuals (Wu, Cheng, & Yen, 2014).

A report by Mckinsey (Goddevrind, Schumacher, Seetharaman, & Spillecke, 2021) noted a general increase in e-commerce transactions during the COVID pandemic. A notable growth in e-commerce transacting has been specifically reported for the C2C e-commerce marketplaces such as eBay Kleinanzeigen, Gumtree (UK)and Facebook Marketplace, which experienced significant growth due to the increased demand in the selling and purchasing of secondhand goods (Goddevrind et al., 2021). When it comes to e-commerce, online trust is required for the parties concerned to be able to transact productively on such platforms.

Trust is defined differently in various disciplines because it is multidisciplinary (Ter et al., 2017). According to (Chen, Su, & Widjaja, 2016), trust is a subjective expectation of a person about the future actions of another based on the other's past behaviour (Kusuma, Rejeki, Robiyanto, & Irviana, 2020). Whereas in psychology, trust is regarded as a personality trait, the propensity to trust is regarded as something a cultural background could impact (Yoon & Occeña, 2015b). According to (Lu, Zhao, & Wang, 2010), trust can be gained by customers when they feel assured by third-party structural assurances in the form of accreditations; familiarity, the professional look and feel can also influence them to trust an e-commerce platform. The attributes of trust include integrity, ability, and benevolence, according to (Kim & Peterson, 2017). In the case of a seller, a seller is deemed trustworthy when they have a good reputation or have attained institution-based trust, and

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they can communicate with their buyers effectively (Ye, Xu, Kiang, Wu, & Sun, 2013). A good reputation is said to be a good source of influence for trust and, ultimately, repurchase intention. In an environment where physical interaction is not possible, such as in an e-commerce platform, users are reliant on features such as website quality, the website's ease of use, and a well-designed and professional-looking website to trust the e-commerce platform.

Trust significantly influences consumer-to-consumer e-commerce transactions, impacting buying behaviour due to the prevalence of online fraud (González., 2003; Hadi, Purnama, Amin Soetomo, & Galinium, 2014b; Wu et al., 2014). Such fraudulent activities encompass multiple accounts creation, selling defective products, marketing body parts, non-delivery of items, discouraging trust, and deterring repeat transactions. Certain sellers manipulate their reputation ratings to mislead customers (Zhang, Bian, & Zhu, 2013).

Trust remains important for the success of C2C marketplaces, and practitioners need to know the factors influencing e-commerce trust as e-commerce contributes to every country's economic growth. It is thus the aim of this study to explore the factors which influence trust in C2C e-commerce transacting platforms through the systematic literature review approach.

The rationale for conducting the C2C study is multifaceted. E-commerce has undergone significant transformations, particularly with the rise of Web 2.0 and the proliferation of social networking platforms like Facebook. While substantial research has been dedicated to the B2C e-commerce model in the past decade, there has been a notable lack of studies focusing on other e-commerce market segments, notably the C2C e-commerce markets (Yuan, Wu, Wang, Yao, & Feng, 2021). The emergence of the COVID-19 pandemic in 2019 reshaped consumer behaviour, driving a surge in C2C e-commerce as people sought online avenues for transactions (Zahara, Rini, & Sembiring, 2021). This shift was further exacerbated by the pandemic's economic repercussions, leading to widespread job loss and financial constraints. Consequently, individuals increasingly turned to purchasing second-hand goods from online platforms. As reported in (Leonard & Jones, 2021) there has been a gradual upward trajectory in C2C transactions, underscoring the need to reexamine the factors influencing trust in C2C e-commerce.

Recognising the ongoing evolution of the C2C market (Jones & Leonard, 2008), it is imperative to investigate the determinants of e-trust in e-commerce, specifically within the C2C domain. Furthermore, the scarcity of research in this domain, as highlighted by ter Huurne (Ter et al., 2017), underscores the necessity for further exploration in this area. Ter Huurne (Ter et al., 2017) conducted systematic literature reviews in related fields, specifically focusing on the precursors of trust in the sharing economy. Their research identified trust-contributing factors such as trust in the platform, reputation, and the quality of interaction. Although their initial plan was to conduct reviews from 2003 to 2016, they stressed the limited availability of such reviews, underscoring the importance of conducting systematic literature reviews. Another study by (Soleimani, 2022), aimed to uncover the determinants of trust in a broader e-commerce context. The results categorised trust in e-commerce into various aspects, including technological, seller-related, customer-related, and environmental factors. Since these studies were carried out a few years ago and did not specifically target trust in consumer-to-consumer (C2C) e-commerce, this current study aims to bridge this gap and provide more recent insights into this niche market.

Overall, the C2C study is justified by the evolving nature of the e-commerce landscape, the impact of the COVID-19 pandemic on consumer behaviour, the unique characteristics of C2C markets, and the existing research gaps in the field of trust within the C2C e-commerce market.

The study aims to uncover the factors that influence trust in C2C online shopping environments; in addition, open research issues will be looked at as recommendations for future research in C2C e-commerce adoption. According to (Soleimani, 2022), buyers and sellers do not have the same trust and risk appetite hence, the study will look at the buyers' and sellers' trust influencing factors, respectively. This study will be looking at the empirical studies that have been - conducted since 2013–2023 to identify the factors which influence trust in C2C e-commerce environments.

The research questions this study aims to answer are.

Q1. What factors have influenced trust in C2C e-commerce environments since 2013–2023?

Q2. What are the open research issues regarding C2C e-commerce trust?

The rest of this paper is arranged in the following manner: Methodology is covered in section 2, the results are discussed in section 3, and the study concludes in section 4.

2. Methodology

The method adopted to identify the relevant literature is a systematic literature review (Jones & Leonard, 2008; Soleimani, 2022), which is a qualitative research approach. Different researchers in various disciplines have used this structured approach to reviewing literature as it has been found to be a method that is reliable as the stages are clearly defined and can be traced backwards, which promotes reliability and transparency (Saif & Purbasha, 2023; Soleimani, 2022; Ter et al., 2017). This section aims to explain the data sources which were used, the inclusion and exclusion criteria, and outline the steps followed for the PRISMA (Regona, Yigitcanlar, Xia, & Li, 2022) flow which guided this review.

2.1. Data sources and search terms

The following data sources were consulted for the literature search, namely: IEEE Explore, Science Direct, Web of Science, EBSCO Host and SCOPUS. These databases were chosen for their extensive coverage and relevance, as they are known for being peer-reviewed, multidisciplinary, and up-to-date. The keywords and phrases used in this systematic literature review are included in Table 1.

2.2. Inclusion and exclusion criteria

This study was further guided by the inclusion and exclusion criteria outlined in Table 1.

The search focused on peer-reviewed journal articles and conference proceedings written in English, which met the criteria specified in Table 2. These criteria included publications from 2013 to 2023 with empirical content related to C2C e-commerce trust. Anything falling outside of this scope was excluded. This ten-year timeframe was chosen for comprehensiveness, considering the inconsistency in the coverage of previous systematic literature reviews (Bente, Dratsch, Rehbach, Reyl, & Lushaj, 2014; Soleimani, 2022; Ter et al., 2017).

Articles that did not address C2C e-commerce trust were eliminated during the initial screening. However, due to limited access to some

Table 1
Keywords/phrases.

Source	Search String
Science Direct	("C2C" OR "Consumer-to-Consumer e-commerce" or ("C2C e-commerce") AND ("Trust")
IEEE explore	("C2C" OR "Consumer-to-Consumer e-commerce" or ("C2C e-commerce") AND ("Trust")
EBSCO Host	("C2C" OR "Consumer-to-Consumer e-commerce" or "C2C e-commerce" or Peer-to-Peer e-commerce) AND ("Trust" OR Credibility)
Web of Science	("C2C" OR "Consumer-to-Consumer e-commerce" or ("C2C e-commerce") AND ("Trust "OR "Trusting" OR "Trustworthiness")
SCOPUS	("C2C" OR "Consumer-to-Consumer e-commerce" or Peer-to-Peer e-commerce") AND ("Trust "OR "Trusting" OR "Trustworthiness" OR "Credibility)

Table 2
Inclusion and Exclusion criteria.

Included	Excluded
Period:2013–2023	Published before 2013
Peer-reviewed academic journal articles & conference proceedings	Non-peer reviewed sources
Empirical sources	Non-empirical
Open access articles	Not subscribed to by the institution affiliated to
English	Non-English written articles

articles and the apparent scarcity of relevant literature in this field, a few summarised peer-reviewed articles were also considered, as they provided insights into trust-influencing factors.

To guide the literature review process, the study employed the Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA) flow diagrams, a tool commonly used in various disciplines, such as healthcare and marketing. These flow diagrams facilitated the systematic review process, which consisted of four stages: identification, screening, eligibility, and synthesis (Regona et al., 2022). To address the research questions presented in section 1, an adapted version of the PRISMA flowchart illustrated in Fig. 1 was utilised.

Detailed discussions of the stages and activities are explained in the subsequent section.

In line with the adapted PRISMA flow chart outlined in Fig. 1, the following steps were performed during this review.

(i)Identification phase- The following database sources EBSCO HOST, IEEE Explore, Science Direct, Web of Science, and SCOPUS were chosen because of their comprehensive coverage of current multidisciplinary peer-reviewed literature. The literature search involved utilising a combination of keyword strings and phrases detailed in Table 1, following the inclusion and exclusion criteria outlined in Table 2. Synonymous terms for C2C e-commerce, including peer-to-peer and C2C social commerce in the context of C2C, were considered when analysing the initial search results. Additionally, articles related to social commerce or the sharing economy in the C2C domain were considered during the identification phase. The initial search generated 382 records, with 39 articles from Web of Science, 256 from Science Direct, 10 from EBSCO Host, 12 from IEEE Explore, and 65 from SCOPUS. Some

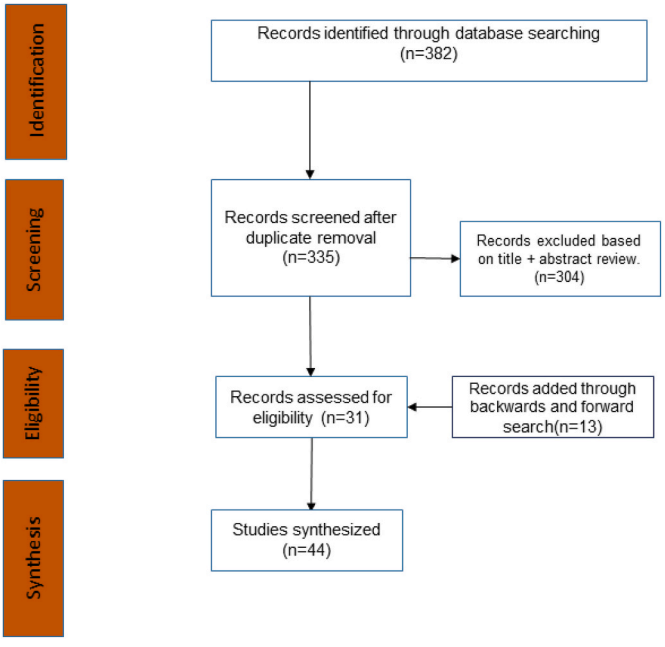


Fig. 1. Adapted PRISMA flowchart (Dai, Viken, Joo, & Bente, 2018; Jaeger, Sleegers, Evans, Stel, & van Beest, 2019; Jones & Leonard, 2008).

results were duplicated across multiple databases, particularly in SCOPUS, leading to a reconciliation process where 47 duplicates were eliminated.

(ii) Screening Phase

Following the duplicate removal, 335 articles identified in Stage 1 remained and were screened based on the content of their abstracts and titles, where 304 were excluded as they did not satisfy the objectives of this study. After removing duplicates and conducting an initial screening, 31 articles remained.

(iii) Eligibility

During this phase, the references in these articles were reviewed to pinpoint other valuable sources to include. This method helped mitigate potential biases in the article selection process. By following the trail of references both backwards and forward, an additional 13 articles were identified, bringing the total of eligible articles to 44.

(iv) Synthesis

In total, 44 articles were reviewed in greater detail to answer the study's research questions. An MS Excel spreadsheet was used to consolidate the results of the publications that remained. Mendeley referencing tool was used to group the sources to aid the analysis and orderly referencing. This phase also emphasised the reporting and presentation of the Systematic Literature Review (SLR) findings concerning the research questions.

2.3. Bias

Systematic literature reviews can be prone to bias. To mitigate the impact of location bias, five databases (which includes SCOPUS which indexes various sources) were included instead of relying on a single source for literature collection. The comprehensive literature review encompassed a decade of research, incorporating peer-reviewed conference proceedings and journal articles to minimise selection bias. To prevent evidence bias, relevant sources were cited for each research question, enabling direct referencing of the findings.

2.4. Data analysis

To examine the data, the researcher employed the thematic analysis method outlined by Nowell et al. (Nowell, Norris, White, & Moules, 2017). This process involved becoming acquainted with the study's content, coding the various elements, creating themes, evaluating these themes, ensuring that all themes were comprehensively accounted for, and ultimately commencing the final analysis and subsequent composition of the findings. The themes and sub-themes have been depicted in Fig. 3.

3. Findings

Commencing with a broad examination of the distribution of the articles, this section proceeds to unveil the results concerning the study's research questions.

3.1. Article distribution

The distribution of articles per year is depicted in Fig. 2, whereas the findings in relation to the research questions are discussed in subsections 3.2. Fig. 2 gives a breakdown of articles analysed based on the empirical studies published since 2013–2023.

These findings clearly indicate a lack of sufficient empirical research in this field. Prior to 2014, only seven studies were carried out, with a

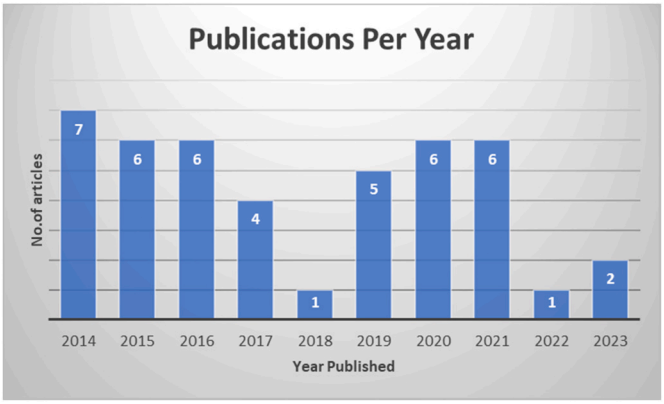


Fig. 2. Distribution of articles per year.

consistent increase in output during 2015 and 2016. From 2019 to 2021, an average of five empirical studies were conducted each year, but most concentrated on the buyer's perspective rather than the seller's. This highlights the need for more research on the seller-focused aspects of C2C e-commerce trust. In 2022 and 2023, there was a notable decline in the number of studies related to trust in C2C e-commerce. This decrease may be attributed to the growing interest in social commerce and the sharing economy. Therefore, there is a pressing need for additional studies to investigate this shift and its implications.

The answers to research questions 1 and 2 are discussed in the next sub-section.

3.2. *Factors affecting trust in C2C e-commerce environments*

To answer the following research question: *What factors have influenced trust in C2C e-commerce environments since 2013–2023*? Fig. 3 depicts an overview of the factors which influence C2C e-commerce trust based on the literature reviewed. The sources underwent thematic analysis, leading to the identification of common themes in the literature. The primary themes revolve around the factors influencing trust in C2C e-commerce, with a focus on the alternating roles of trustors and trustees for both buyers and sellers. In this context, a trustee is the party being trusted, while the trustor is the one placing trust. Fig. 3 reveals that most of the literature examined primarily addressed trust from the buyer's perspective rather than the seller's viewpoint.

Additionally, as defined by (Qin, Qu, Zhang, & Wu, 2022), platform trust pertains to the intention to continue using and relying on the e-commerce platform.

The factors depicted in Fig. 3 are further outlined in Table 3 with more detail and references to specific sources where the factors were identified. Based on the analysis of Table 3 details the factors identified to influence trust in C2C e-commerce, mainly positively. These factors influence buyers' and sellers' trust, respectively.

Table 3 depicts the analysis results after reviewing the remaining relevant articles. The table shows the author's (reference) details, year of publication and two columns which contain the details of the trustor and trustee. The naming of the two columns has been adapted from (Soleimani, 2022).

There are various factors which have been reportedly stated to influence trust in C2C e-commerce markets. (Hawlitschek et al., 2016) posit that trust can be classified into three elements or 3 P s, i.e., Trust in the product, trust in the platform, and Trust in the peer. Table 3 depicts the outcome of the analysis based on the number of articles synthesised, which shows the factors which influence trust in a C2C e-commerce market.

The reach of consumer-to-consumer (C2C) e-commerce is expanding in specific ways to incorporate certain aspects of the sharing economy, such as Airbnb and the use of Uber for transportation services. A significant factor impacting trust is the inclusion of seller profile photos on C2C platforms, as research has demonstrated that this fosters a sense of reliability for potential buyers (Dai et al., 2018; Ert et al., 2016; Leong et al., 2021; Teubner et al., 2014). According to Jaegar's research (Jaeger et al., 2019), the more appealing the profile pictures of sellers or hosts are, the higher the likelihood customers will proceed with booking accommodations. Conversely, the use of fake profile pictures should also be investigated to assess the impact on continued purchases when the true appearance of the seller is revealed.

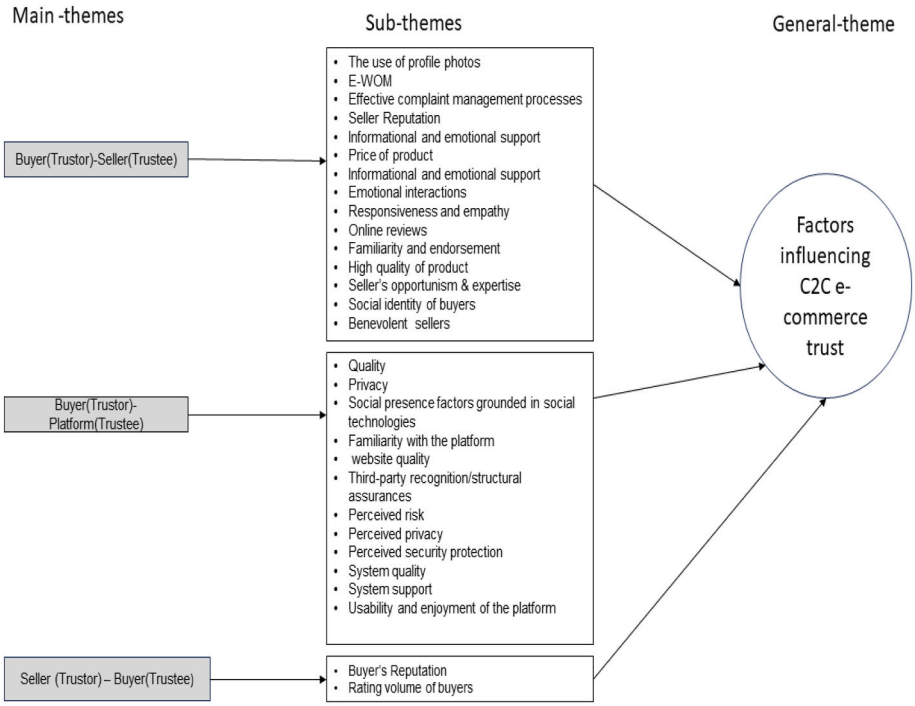


Fig. 3. Factors influencing C2C e-commerce trust.

Table 3
Factors influencing trust in C2C e-commerce.

Author	Trustor (the trusting party/ person)	Trustee (trusted party/object of trust)	Factors Influencing C2C Trust
Hajli, Lin, Featherman, and Wang (2014)	Buyer	Seller	Referrals, ratings and reviews, and forums and communities promote consumer trust
Alfina, Ero, Hidayanto, and Shihab (2014)	Buyer	Seller	the perception of the ability and integrity of the seller, along with the adoption of e-WOM information
Teubner, Adam, Camacho, and Hassanein (2014)	Buyer	Seller	The utilisation of pictures promotes social presence, which impacts trust
Zhang, Liu, Chen, and Wan (2014)	Seller	Buyer	Buyer reputation
Hadi et al. (2014b)	Buyer	Seller	Seller reputation Preferred payment methods
Jones and Leonard (2014)	Buyer	Seller platform	Website quality, third-party recognition, fear of seller opportunism & information asymmetry
Wu et al. (2014)	Seller, Bidder and auctioneer	Seller, Bidder and auctioneer	Benevolent sellers significantly influence the trust of bidders; structural assurance is the most influential predictor of trust
Chen and Shen (2015)	Buyer	Seller	emotional and informational social support
Abramova, Shavanova, Fuhrer, Krasnova, and Buxmann (2015)	Buyer	Seller	When the subject of the complaint is controllable by a host/ seller, such as confession/apology and denial
Joo (2015)	Buyer	Seller	a higher priced product
Wu, Vassileva, Noorian, and Zhao (2015)	Buyer	Seller	Price dispersion negatively affects initial trust
Yoon and Occeña (2015b)	Buyer	Sellers	Perception of website quality Third-party recognition, others' trust of buyers and seller impacts buyers over 40
Ali and Li (2015)	Buyer&seller	Buyer and Seller	Buyer &seller reputation
Ert, Fleischer, and Magen (2016)	Buyer	Seller	trustworthiness of a seller based on their profile photo look
Lu, Fan, and Zhou (2016)	Buyer	Seller Platform	social presence factors grounded in social technologies
Hidayat, Saifullah, and Ishak (2016)	Buyer	Seller	The quality of the user interface, the quality of information, the level of customer service, and the standards of security and privacy.
Mittendorf (2016)	Buyer	Seller Platform	Disposition to trust' and Familiarity with the platform
Möhlmann (2016)	Buyer	Seller	Rrust-building management measures include:reliable insurance cover, simultaneous reviews and a large global network
Nurdani and Sandhyaduhita (2017)	Buyer	seller	Responsiveness and empathy dimensions of express delivery's service quality give positive influence towards trust to shop online
Dachyar and Banjarnahor (2017)	Buyer	Seller	Trust, risk and perceived usefulness
Wibowo, Mudiantono, and Dirgantara (2017)	Buyer	Seller	More customer experience when social factor increases
Tashia, Azzahro, Shihab, and Sandhyaduhita (2017)	Buyer Seller	Buyer Seller	Trust in sellers is influenced by the seller's expertise and opportunism. Trust in buyers is influenced by buyer's opportunism and buyer-seller interactions
(Tombe et al.)	Buyer	seller	Disposition of trust The reputation of the seller
Dai et al. (2018)	Buyer	seller	seller's reputation, seller's profile photo, stake of transactions
Jaeger et al. (2019)	Buyer	Seller	More attractive looking sellers on their profile photos
Wei, Li, Zha, and Ma (2019)	Buyer	Seller/ Platform	Structural assurances and perceived risk
Cheng, Gu, and Shen (2019)	Buyer	Sellers	Disposition of trust, quality-assured shared information, familiarity and endorsement by other customers
Zhao et al. (2019)	Buyer	seller	Informational and emotional support generate trust
LettuRadja et al. (2019)	Buyer	Seller platform	Information quality, service quality and seller's reputation (seller) System quality, third-party certification and e-commerce platforms' reputation (Platform)
Leung, Shi, and Chow (2020)	Buyer	Seller	Restricted and generalised reciprocity
Kusuma et al. (2020)	Buyer	Seller	Reputation
Santosa, Mudiantono, Murniyono, Hersugondo, and Soesanto (2020)	Buyer	Seller	higher quality of the product
Zhao, Fang, Zhang, and Jiang (2020)	Buyer	Seller Platform	Perceived security protection; privacy protection & Perceived risk
Kong, Wang, Hajli, and Featherman (2020)	Buyer	seller	Social referrals, information quality and transaction safety positively affect users' trust. Transaction security increases trust

(continued on next page)

Table 3 (*continued*)

Author	Trustor (the trusting party/ person)	Trustee (trusted party/object of trust)	Factors Influencing C2C Trust
Luo, Wang, Zhang, Niu, and Tu (2020)	Buyer	Seller platform	E-commerce service quality (system quality, security assurance, product variety and service support) and community quality had direct and interactive effects on users' perceived trust
Leong, Hew, Ooi, Chong, and Lee (2021)	Buyer	Seller	Profile images Reported experience cognitive and emotional trust
Cavusoglu and Atik (2021)	Buyer	buyer/seller side	Social Credibility
Hsiao and Dillahunt (2021)	Transnational newcomer buyers	Seller	Social identity which includes geographic proximity, ethnic background, life stage, and socio-economic status
Hallem, Abbes, Hikkerova, and Taga (2021)	Buyer	Seller platform	Use and enjoyment influence trust in the seller, while third-party recognition is a determining factor of trust in the platform. Trust in the platform is a significant determining factor of trust in the seller and behavioural intentions are influenced by trust in the platform.
Qin et al. (2022)	Buyer	Seller platform	Uncertainty avoidance negatively impacted platform trust. *Masculinity and long-term orientation exerted a positive impact on platform trust
Leonard and Jones (2021)	Buyer	Seller Platform	Natural propensity to trust (NPT), Other's trust of buyers/sellers (OTBS), and third party recognition influence C2C trust.
Li and Tsai (2022)	Buyer & seller	Buyer & seller	Rating volume of customers, Information quality and media richness of the sellers
Ting and Ahn (2023)	Buyer	Seller	Emotional interactions affect customer trust in sellers
Pan, Xiong, Pu, Han, and Zhang (2023)	Buyer	Seller	Online reviews The higher the accumulated credit of members, the stronger the goodwill and trust of consumers towards the seller. The higher the accumulated credit of members, the stronger the consumer's trust in the seller's integrity. The higher the dynamic rating of the store, the stronger the goodwill and trust of consumers towards the seller.

The trustworthiness of a seller's character and their commitment to customer well-being, often referred to as their reputation, has been a recurring focus in various empirical investigations, notably in C2C e-commerce markets (Hadi et al., 2014b; Tombe et al.; Kusuma et al., 2020; LettuRadja et al., 2019; Nurdani & Sandhyaduhita, 2017). This same conclusion was reached in a systematic literature review conducted by (Ter et al., 2017). A seller's reputation is essentially how much a buyer trusts that the seller operates with honesty and good intentions and is also considered a dependable merchant (Soleimani, 2022). Additionally, reputation can be bolstered by ensuring that high-quality services in terms of system functionality and product diversity are available (Luo et al., 2020), as well as by offering emotional and informational support (Chen & Shen, 2015) in the event of any issues arising during transactions on online platforms.

Buyer confidence can be affected by how well sellers handle complaints on C2C e-commerce platforms. When sellers respond to a buyer's complaint in a constructive manner, such as offering an apology or an explanation, it tends to build trust (Abramova et al., 2015). Conversely, if their response is defensive, it can erode trust. Furthermore, emotional interactions have been demonstrated to strengthen trust as well (Ting & Ahn, 2023).

A study by (Zhao et al., 2019) identified informational and emotional support, Kong et al. (2020) identified social referrals, information quality and transaction safety and security as factors influencing consumer trust. This slight shift and expansion of the factors could have been due to the sudden rise in the number of people who started buying goods and services via C2C e-commerce platforms. Social referrals are influential in building initial trust relationships as consumers rely on feedback within their social circles. Social credibility is notably one of the greatest influencers of trust due to the advent of social media platforms (Cavusoglu & Atik, 2021; Kong et al., 2020).

Other factors notably influential in consumer trust in C2C environments are structural, focusing more on the actual trust of the platform. Jones & Leornard (Jones & Leonard, 2014) concluded that attributes around the actual platform, such as website quality and information asymmetry, are influential when it comes to creating trusting relationships in C2C environments.

Knowledge of the platform, the presence of structural guarantees, and the perception of privacy and security measures have been identified as key elements impacting trust in C2C e-commerce platforms (Cheng et al., 2019; Hallem et al., 2021; Hidayat et al., 2016; Zhao et al., 2020). The greater the familiarity a buyer has with the platform, the higher the trust they are likely to place in it.

(ii) Factors affecting seller's trust in C2C e-commerce platforms

Sellers also have trust expectations in C2C e-commerce environments in the same vein as customers, as depicted in Table 3. According to (Zhang et al., 2014), buyer reputation is important to sellers in C2C environments, making reputation a common influencer for buyers and sellers alike in C2C e-commerce environments. Out of the 44 articles reviewed, very few articles focused on trust from a seller perspective, which shows that much research still leans more towards the consumer side than the seller side. This gap deserves attention in future studies. In a study by (Qin et al., 2022), where they examined the cultural factors influencing seller trust in C2C e-commerce platforms, Masculinity and long-term orientation were found to influence C2C platform trust positively. The rating volume of buyers is also a factor that influences seller's trust in buyers (Li & Tsai, 2022).

3.3. Open research issues

Table 4 has been compiled to offer an overview of the research questions derived from the synthesised literature. Its primary focus is to address research question 2, which delves into the open research challenges associated with the adoption of C2C e-commerce. We have

Table 4
Open research issues.

Author	Future research recommendations
Zhang et al. (2014)	Assessing buyer reputation by considering the development of a credit assessment index
Hadi et al. (2014b)	Quantitative research methods must be applied to measure and analyse the significance of payment methods and seller reputation scores.
Jones and Leonard (2014)	Researchers should explore the different C2C e-commerce markets and determine if the constructs applied in the study are still significant.
Wu et al. (2014)	The influence of other possible predictors (i.e., different types of trust-related arguments) on bidders' trusting beliefs should be examined
Yoon and Occeña (2015b)	Research may be extended by selecting samples from wider areas, including both large cities and small towns. Future studies should look at the separation of the buyers and sellers in the analysis.
Nurdani and Sandhyaduhita (2017)	Additional constructs such as information quality of express delivery service should be included
(Tombe et al.)	The concept of trust transfer should be explored in other e-commerce marketplaces.
Dai et al. (2018)	Different scenarios should also be explored, such as when reputational scores are higher, to see how such affects the buyer's trust
LettuRadja et al. (2019)	There needs to be an investigation to understand how trust antecedents in c2c environments are built.
Zhao et al. (2019)	Different e-commerce environments involving different participants must be explored.
Kong et al. (2020)	Future studies should consider cultural differences (e.g. National culture of a user), social class, travel purpose and demographic variables to examine the potential person-marketplace interactions within sharing commerce marketplaces.
Luo et al. (2020)	Longitudinal studies in the same research area of interest must be explored.
Hallem et al. (2021)	The role of moderating characteristics, such as familiarity with collaborative practices, must be explored to gain more insights.
Qin et al. (2022)	Other Hofstede cultural dimensions, which have not been tested, must be explored in future C2C studies
Leonard and Jones (2021)	Additional variables of impact must be explored.
Kusuma et al. (2020)	This study only examined the effect of the reputation system and trust on buying interest. Future research should build on similar C2C e-commerce objects and add more variables, such as promotion or competition.
Cavusoglu and Atik (2021)	Future studies should examine consumers' decision-making processes on e-commerce-based social commerce shops
Hsiao and Dillahunt (2021)	Future researchers should distinguish types of C2C e-commerce platforms
Zhao et al. (2020)	A comparative study can be conducted to further highlight the differences between the developing and developed countries. Future studies can incorporate a dynamic factor such as user input.
Joo (2015)	This study's methodology must be extended to include a wider range of C2C e-commerce platforms.
Leong et al. (2021)	Longitudinal research can be conducted to encompass elements such as privacy issues, perceived risks, social support, and other relevant behavioural theories.
Wei et al. (2019)	Because students do not sufficiently represent the entire C2C online buyer population, forthcoming studies should consider using non-student participants or a combination of samples to enhance external validity.
Abramova et al. (2015)	In upcoming research, it would be beneficial to investigate hybrid approaches, particularly in scenarios where a formal apology is made without an admission of responsibility by the seller/host in a p2p environment.
Möhlmann (2016)	Studies should evaluate trust-building strategies and the concept of trust across various sectors or industries.
Peng, Cui, Chung, and Zheng (2020)	Additional data from various e-commerce platforms could prove valuable in mitigating potential self-selection bias and verifying their conclusions, specifically regarding the U-shaped connection between facial attractiveness and sales and the challenges faced by individuals with a plainer appearance. Furthermore, it would be worthwhile to investigate attractiveness attributes beyond facial features.
Li and Tsai (2022)	Ratings, reviews, financial advantages, and housing benefits do not exhibit a positive impact on trust within the context of a sharing economy. However, it is important to examine these factors in alternative e-commerce models for further validation.

selectively included only those research areas related to trust within the C2C e-commerce domain. Articles that did not explicitly address trust-related future research questions were excluded from Table 4.

The open research issues were found to be rather specific to the respective studies. However, the main theme is that trust touches on several factors, and it is viewed differently based on the context and can also be influenced by culture. Some studies suggested the need for more inclusion of the various cultural dimensions (Qin et al., 2022) and to ascertain different cultural differences (Kong et al., 2020). A recommendation for the inclusion of various additional variables to try and understand trust as a phenomenon in the context of C2C e-commerce is something worth considering. There are inconsistencies in some of the research findings regarding C2C, especially around the impact of looks. A study by (Peng et al., 2020), which entailed an analysis of two large data sets, found that both attractive and unattractive people sell significantly more than plain-looking people in a C2C e-commerce environment. This view is different from (Jaeger et al., 2019), who found that more attractive people tend to sell more. This calls for further studies to be conducted in different contexts and cultures to determine the dominant stance.

A general recommendation is that future studies should look at exploring the factors which influence trust in C2C e-commerce through qualitative means, such as interviews, so that users can mention other factors which might have been omitted in quantitative studies. Other theories aside from the commonly used models, such as Technology Acceptance models, should be explored in C2C e-commerce future studies.

4. Conclusion

The aim of this study was to identify the factors influencing trust in C2C e-commerce and highlight any gaps in existing C2C research. The findings, presented in Table 3, revealed various factors that impact trust in C2C e-commerce based on a decade of literature reviewed from the selected sources. However, due to the limited number of empirical studies in this field, Table 4 suggests the need to include additional constructs and contexts to gain a deeper understanding of trust influencers in the C2C e-commerce environment. Furthermore, Table 3 indicates a bias towards studying buyer trust, emphasising the necessity for more research on the seller's perspective in C2C e-commerce. The limitation of this study is that it focused mainly on the empirical peer-reviewed literature, which might have impacted the number of articles reviewed.

These study findings have implications for future research on trust issues in e-commerce, which can also be applicable in B2B and B2C contexts. Future systematic literature reviews should also consider the inclusion of other literature sources and conceptual papers to identify other factors which might have been left out in this study.

The findings from this study, as illustrated in Fig. 3 and listed in Table 3, offer an opportunity to enhance and expand various theoretical frameworks commonly used in research on C2C e-commerce adoption and trust. These factors provide the basis for introducing novel elements or supplementary constructs, which can be explored to yield fresh insights within different contexts. This represents a significant

contribution to the theoretical landscape. Moreover, the unresolved research issues outlined in Table 4 can serve as guidance for future studies, particularly in areas where current research has its limitations. Additionally, practitioners can make use of the identified factors that influence trust to promote the adoption of C2C e-commerce across various platforms.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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