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Evolving Consumer Trust in E-Commerce: How Consumers Make Sense of Their Experiences with Online Platforms

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ABSTRACT:

Consumer trust is one of the most researched constructs in the studies related to e-commerce and previous research indicates that it impacts online purchase behaviour, satisfaction and platform use. While there has been prior research on the antecedents and consequences of trust, it has typically focused on consumer trust as an evaluative outcome that is influenced by platform characteristics. Less attention has been given to how consumers interpret trust relevant experiences and revise their trust judgements through repeated interactions with a platform. Although sensemaking theory was applied to trust research in organizational or institutional settings, its application to consumer trust in the e-commerce seems limited. This thesis seeks to fill that void by using the perspective of sensemaking in relation to consumer trust on e-commerce. The research question is focused on how consumers perceive their experiences with e-commerce platforms and how these perceptions affect their trust. The three dimensions of trustworthiness (ability, integrity, benevolence) are paired with Weick's seven properties of sensemaking to develop a framework for the understanding of trust as an interpretive process. The empirical study relies on nine semi-structured interviews with consumers in Finland who use Shein or Temu as their leading e-commerce platform and have a continuous experience of e-commerce with that platform of at least 12 months. Thematic analysis was used to analyse the data. The results indicate that consumer trust is developed through the active interpretation. The participants chose cues drawn from their experiences, which they filtered through their identities and their trust histories on platforms, assessed as to the three dimensions of trust, and determined whether these cues matched their current trust story. While most experiences were dealt with through routine sensemaking, accumulated cues that went beyond the current narrative led to sensemaking breakdown moments, which needed to be reinterpreted and reconstructed with respect to trust. This thesis provides a process-based explanation of consumer perceptions of trust and extends the sensemaking research into the context of the consumer e-commerce.

KEYWORDS: E-commerce, Trust, Consumer trust, Trust sustainability E-commerce, Sense making, Trust perceptions, Online shopping experience, Qualitative research

Contents

1	Introduction	7
1.1	Background and Research Context	7
1.2	Consumer Trust in E-Commerce as a Research Field	8
1.3	Research Problem and Research Gap	9
1.4	Theoretical Motivation and Positioning	10
1.5	Research Question	11
1.6	Intended contribution	11
1.7	Preliminary Plan for Methods and Data Collection	12
2	Theoretical background	13
2.1	Consumer Trust in E-Commerce	13
2.1.1	Defining Consumer Trust in Online Contexts	13
2.1.2	Trust as a Driver of Online Consumer Behaviour	15
2.1.3	Antecedents of Consumer Trust in E-Commerce	16
2.1.4	The Limitations of Existing Trust Research	18
2.2	Sensemaking Theory	19
2.2.1	The Origins and Core Concepts of Sensemaking	20
2.2.2	The Seven Properties of Sensemaking	21
2.2.3	Sensemaking Triggers, Disruption, and Breakdown	23
2.2.4	Retrospective Sensemaking and Trust Narratives	24
2.2.5	Sensemaking and Trust: Insights from Existing Studies	24
2.3	Consumer Trust as Sensemaking: Connecting the Literatures	25
2.3.1	Trust Perceptions as Interpretive Achievements	26
2.3.2	Phases of Trust Formation through Sensemaking	27
2.3.3	The Role of Critical Incidents in Trust Formation	27
2.4	Theoretical Framework	28
3	Research Methodology	32
3.1	Research Philosophy and Approach	33
3.1.1	Ontological position: Social constructivism	33

3.1.2	Epistemological position: Interpretivism	34
3.1.3	Research approach: Qualitative and inductive	34
3.2	Research Design and Sampling	35
3.2.1	Purposive sampling	35
3.2.2	Inclusion and exclusion criteria	35
3.2.3	Sample size and theoretical saturation	36
3.2.4	Recruitment	36
3.3	Data Collection Procedure	37
3.3.1	Semi-structured interviews	37
3.3.2	Interview procedure	37
3.3.3	Transcription and language	38
3.4	Data Analysis Plan and Trustworthiness	38
3.4.1	Thematic analysis	38
3.4.2	Six phases of thematic analysis	39
3.4.3	Trustworthiness	41
3.5	Ethical Considerations	42
4	Findings	43
4.1	Introduction to the Findings	43
4.2	Trust-relevant Experiences	43
4.2.1	Delivery experiences	44
4.2.2	Returns and Refunds	45
4.2.3	Customer service interactions	46
4.2.4	Payment and security concerns	46
4.2.5	Privacy concerns	47
4.2.6	Expectation gaps	48
4.3	Cue Extraction and Interpretation	49
4.3.1	Cues related to ability	49
4.3.2	Cues related to integrity	50
4.3.3	Cues related to benevolence	51
4.3.4	The role of social inputs in cue extraction	52

4.4	Identity and Retrospective Interpretation	54
4.4.1	Identity-based filtering of cues	54
4.4.2	Retrospective interpretation through accumulated platform history	55
4.4.3	The development of personal protective systems	57
4.5	Plausibility, Sensemaking Continuation, and Breakdown	57
4.5.1	Routine sensemaking when experiences fit existing trust	58
4.5.2	Critical incidents and sensemaking breakdown	59
4.5.3	The role of accumulated experience in sustaining or breaking trust	60
4.5.4	Trust reconstruction after breakdown	61
4.6	Behavioural Outcomes	61
4.6.1	Continued use with sustained trust	62
4.6.2	Reduced engagement	62
4.6.3	Platform switching and trust abandonment	64
4.7	Summary of findings	65
5	Discussion	67
5.1	Contribution of the Study	67
5.2	Practical Implications	70
5.3	Limitations	71
5.4	Future Research	72
	Reference	75
	Appendices	79
	Appendix 1. Semi Structured Interview	79
	Appendix 2 Overview of participants	85

Figures

Figure 1. Three dimensions of consumer trustworthiness (Mayer et al., 1995; McKnight et al., 2002).....	14
Figure 2. The seven propoties of sensemaking Weick (1995)	22
Figure 3. Consumer trust perception as sensemaking, combining Mayer et al. (1995), Weick (1995), and Gioia and Chittipeddi (1991)	29

Tables

Table 1. Summary of consumer trust antecedents in e-commerce	16
Table 2. Seven properties of sensemaking applied to consumer trust in e-commerce (adapted from Weick, 1995).....	21
Table 3. Overview of research design.....	32
Table 4. Six phases of thematic analysis (Braun and Clarke, 2006) applied to this study	39
Table 5 Alignment between framework elements and interview questions	79

1 Introduction

1.1 Background and Research Context

E-commerce has transformed the modern consumer markets, essentially changing the way people search, compare, and buy products. The online platforms allow consumers to obtain product information, make comparisons, and transact businesses without any geographical or time restrictions (Pavlou, 2003; Gefen, Karahanna, and Straub, 2003). Although online shopping has been growing fast, it is also characterized by a certain degree of uncertainty due to lack of physical inspection, physical interaction, and verification of reliability of the seller. Users of these online platforms experience higher levels of risk perceptions on the security of the payment, quality of goods and services, and utilization of personal data (Pavlou, 2003; Kim, Ferrin, and Rao, 2008).

In this context, consumer trust has been introduced as one of the key mechanisms by which people address uncertainty and make decisions on whether to use an online platform. Trust determines how consumers can be willing to share personal information, finalize a transaction, and repeat buying behavior (Gefen and Straub, 2004). Consumers who have trust in an online platform can have lower risk levels and have a belief that the platform is capable of meeting its responsibilities (McKnight, Choudhury, and Kacmar, 2002). In this sense, trust does not act as a purely psychological behavior but as a continuous interpretive process by which consumers analyze and re-analyze their trust in a platform during repeated interactions and different experiences.

However, comparatively there is limited understanding about how consumers themselves interpret trust-relevant experiences, despite substantial study on the antecedents and outcomes of consumer trust. Every engagement a customer has with an e-commerce platform, whether it's a seamless delivery, a contested refund, an unexpected delay, or a helpful customer care response presents indications that need to be evaluated within their existing knowledge of the platform. An unexplored aspect of e-commerce

study is how customers perceive, interpret, and react to these indications, and how such interpretations are built into changing trust perceptions.

1.2 Consumer Trust in E-Commerce as a Research Field

Consumer trust has been a major focus in e-commerce scholarship because of the early development of the field and continues to receive substantial empirical attention as online retail expands globally (Gefen, 2000; McKnight, Choudhury, & Kacmar, 2002). Trust has been demonstrated to decrease perceived risk, boost consumer's willingness to use online platforms, and predict purchase intentions on various platforms and consumer groups (Pavlou, 2003; Gefen and Straub, 2004; Kim and Peterson, 2017). Clarity and professionalism in web design imply the competence of the platform and transparent privacy policies can resolve the concerns of consumers regarding personal and financial data. The relationship between platform characteristics and consumer behavior has been found to be mediated by trust, which further supports the key role of trust in explaining long-term platform success (Harris & Goode, 2004; Kim, Ferrin, and Rao, 2008). The power of trust as a predictor of online consumer behavior in various settings and platform types can also be supported using meta-analytic evidence (Kim and Peterson, 2017).

Recently, researchers have started to criticize the traditional static conceptualization of trust by arguing that trust perceptions evolve through repeated platforms interactions and accumulated experience (McKnight et al., 2002; Urban, Sultan, and Qualls, 2000). Post-adoption behavior studies have also found that continued service reliability, responsive customer support, and efficient service failure management are closely related to the maintenance of trust (Harris and Goode, 2004; Kim et al., 2008). However, even with this increased recognition, the literature lacks a theoretical framework that describes the interpretive process by which consumers make sense of experience that is relevant to trust and update trust perceptions after specific platform experiences.

1.3 Research Problem and Research Gap

The research that has been undertaken in e-commerce has found out that trust among consumers is one of the factors that play a major role in the decision-making process of consumers when shopping online and also their willingness towards transacting in an online setting (Gefen et al., 2003; Pavlou, 2003; Kim et al., 2008). Several research into consumer trust in e-commerce has established a number of cues that influence consumer trust perceptions when adopting platforms initially. The contributions made by this body of research have made consumers trust a significant empirical explanation variable in the study of ecommerce.

However, less attention has been given to how consumers interpret trust-relevant experiences and revise their trust judgements after interacting with a platform (McKnight et al., 2002; Harris and Goode, 2004). While prior research has examined factors that affect trust in the online environment such as, security, privacy, and platform quality but it has not fully addressed issues of how consumers interpret cues that are relevant to trust or how they combine individual experiences with changes into their revised trust perceptions (Gefen et al., 2003; Pavlou, 2003; Kim et al., 2008). Also, service-related experiences, which includes the delivery issues, refunds, and customer service interactions influence trust, but they have not been extensively considered as part of a wider process that consumers use to revise their trust in a platform (Harris and Goode, 2004; Kim et al., 2008).

Research into service failure and recovery has revealed the sensitivity of consumer trust to event management in situations of critical incidents (Harris and Goode, 2004; Kim et al., 2008), however this research has not been incorporated into a wider interpretive narrative of how consumers construct their understanding of the trustworthiness through their experience. Therefore, this dissertation will address the gap in existing research by using a sensemaking framework to investigate how consumers interpret trust-relevant experiences and how those interpretations accumulate to influence their confidence in e-commerce platforms.

1.4 Theoretical Motivation and Positioning

This study uses sensemaking theory as its theoretical lens. Sensemaking, as developed by Weick (1995), is a general theoretical framework that is interested in how humans make sense of experiences that are ambiguous or unexpected in various contexts. It does not relate to customer behavior or e-commerce but it is closely applicable to the e-commerce trust scenario.

According to Weick (1995), sensemaking is a process where individuals observe environmental cues, draw upon past experiences, and form plausible interpretations to navigate uncertainty. This process is defined by seven distinct properties, it is grounded in identity, retrospective, enactive, social, ongoing, cue-based, and driven by plausibility rather than accuracy. Together, these properties explain how consumers constantly construct and adjust their understanding of online interactions (Maitlis & Christianson, 2014; Weick, 1995).

The sensemaking lens is particularly well suited to the study of consumer trust in e-commerce for three reasons. First, e-commerce systems often have elements of ambiguity regarding the intentions of other participants in the system or the quality of the services they offer. Thus, consumers' interactions with e-commerce platforms are often sensemaking events (Maitlis and Christianson, 2014). Furthermore, sensemaking is a retrospective process; individuals often make sense of past events when forming trust perceptions of an organization (Weick, 1995). Finally, sensemaking is an ongoing process; individuals continuously make sense of events as they occur within their lives, and trust perceptions are never settled for long periods of time.

By applying this lens, this study frames consumer trust as an interpretive achievement rather than a fixed attitude captured at a single point in time. It also provides a basis for using qualitative methods to investigate the subjective, narrative, sense-making processes of consumers, as these are best understood using methods that focus on

how consumers construct meanings around their experiences (Creswell & Creswell, 2017).

1.5 Research Question

This research builds upon the gap identified in the previous research and focuses on a sense-making approach that examines consumers' experiences of e-commerce platforms. Guided by a sensemaking perspective, this study poses the following research question:

"How do consumers interpret their experiences with e-commerce platforms, and how does this shape their trust perceptions?"

This research question focuses on the individual consumer as the unit of analysis and conceptualizes trust perceptions as the outcome of interpretive process, and not as a fixed reaction to characteristics of the e-commerce platform. It considers the consumer to be an active interpreter of the trust-relevant cues, instead of passive recipient of platform features, and provides space for discussing the cognitive and narrative aspects of trust formation.

1.6 Intended contribution

This research has two primary contributions to the research on consumer trust in e-commerce. The first is theoretical, this study combines consumer trust research and sense-making theory (Weick, 1995) to provide a process oriented explanation of consumer trust perceptions in e-commerce. Researchers have requested that studies go beyond antecedent-outcome models to investigate consumers' active processes of constructing and revising trust perceptions in their interactions with platforms (Urban et al., 2000; Harris and Goode, 2004). This study responds to this call by conceptualizing "trust perceptions" as interpretative accomplishments that occur in the process of "cue extraction," "retrospective interpretation," "identity-based filtering," and "plausibility checking" (Weick, 1995; Maitlis and Christianson, 2014). By doing so, it expands existing e-

commerce trust theory and it offers a process based explanation that the traditional antecedent outcome approach has not provided.

The second contribution is contextual. This study applies the sensemaking approach to consumer e-commerce. Previous studies on sensemaking and trust have focused on interfirm alliances (Adobor, 2005) and institutional encounters (Sundbäck, 2024) however, consumer e-commerce has unique characteristics such as no face-to-face interaction, unequal access to information, repeated small transactions, and the influence of reviews and customer experiences. By examining the seven properties of sensemaking in this context, the study provides a clearer understanding of trust formation in digital marketplaces and helps bridge the gap between sensemaking and consumer behaviour research.

1.7 Preliminary Plan for Methods and Data Collection

This study uses a qualitative research design method which is based on semi-structured interviews with consumers who use e-commerce platforms on a regular basis. The qualitative approach is appropriate to the research question as it can provide access to consumers' own narratives of trust-relevant experiences (Creswell and Creswell, 2017; Kvale and Brinkmann, 2009). The participants will be selected by purposive sampling, and the data will be analyzed by using thematic analysis (Braun and Clarke, 2006) and guided by the sensemaking framework in Chapter 2. The full methodology is detailed in Chapter 3, including sampling criteria, interview procedures and ethical considerations.

This thesis is structured as follows. After the introduction chapter, this study covers the theoretical framework in chapter two. Chapter three discuss about the methodology. And outcomes from qualitative data collection will be discussed in chapter four. This thesis will end in chapter five with a discussion of theoretical and empirical contribution, limitations, and recommendation for future research.

2 Theoretical background

This chapter builds the theoretical background of the research. It takes place in three phases. The initial phase is a review of the available literature on consumer trust in e-commerce, which follows the evolution of trust research in its initial focus on the initial adoption of the concept to more recent process-oriented approaches. The second phase presents sensemaking theory as the theoretical lens, relying on Weick (1995), Maitlis and Christianson (2014), and Gioia and Chittipeddi (1991) as the main sources to define its main ideas and features. The third phase introduces the theoretical framework of the proposed study, which combines the sensemaking theory with the consumer trust literature to conceptualize the trust perceptions as the result of ongoing process of interpretations influenced by the accumulated experiences of consumers using e-commerce platforms. These three steps combined offer the theoretical framework within which the research question, which is how consumers interpret their experiences with e-commerce platforms, and how does this shape their trust perceptions, is conceptually supported and analytically informed.

2.1 Consumer Trust in E-Commerce

2.1.1 Defining Consumer Trust in Online Contexts

Trust is a multifaceted construct that has been examined in the field of psychology, sociology, economics, and information systems (Luhmann, 1979; Rousseau et al., 1998). In general terms, trust is a psychological state that involves intention to accept vulnerability on the basis of positive expectations of intentions or behaviour of other parties (Rousseau et al., 1998). This definition is particularly significant in online environments, as consumers are required to make decisions in the face of uncertainty, incomplete information, and limited physical inspection (Luhmann, 1979; McKnight et al., 2002).

In the context of e-commerce, trust is defined as the confidence that a web-based platform or seller is acting competently, honestly and in the consumer's best interest (Mayer

et al., 1995; McKnight et al., 2002). This confidence is not just derived from technical features of the platform, but also from the consumer's perception of signals like website design, privacy policies, reputation, and previous experience (Gefen et al., 2003; Cyr, 2008; Bélanger et al., 2002). However, consumer trust in the e-commerce system is considered as a consumer level judgment which is built from the very first impression and subsequent interaction with the e-commerce system (McKnight et al., 2002; Harris and Goode, 2004).

Trust is most often operationalized in the case of e-commerce, based on the foundational trust model of Mayer, Davis, and Schoorman (1995), which recognizes three fundamental dimensions of trustworthiness: ability, integrity, and benevolence.

McKnight, Choudhury, and Kacmar (2002) revised this model to the online environment by showing that consumer trust perceptions in e-commerce are influenced by their evaluations of the competence of a platform to fulfill its promises, its compliance with acceptable principles of conduct and their orientation to the true consumer interests.

These three dimensions and their collective impact on consumer trust perceptions and outcomes are shown in Figure 1.

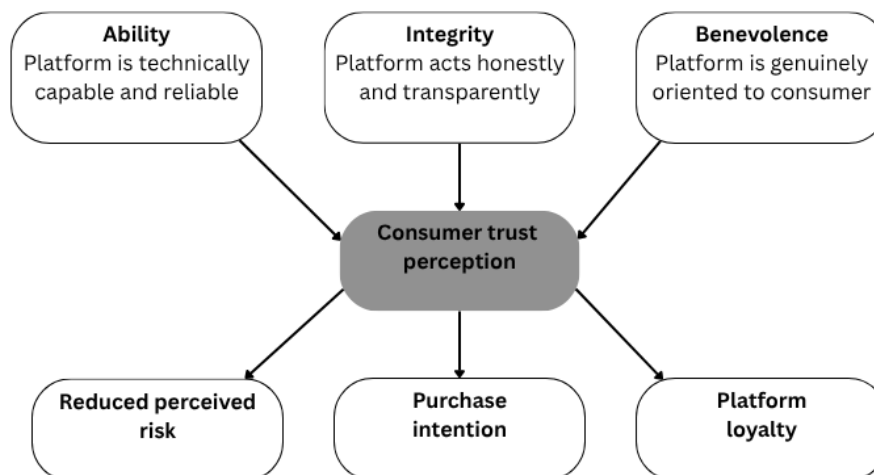


Figure 1. Three dimensions of consumer trustworthiness (Mayer et al., 1995; McKnight et al., 2002)

The first dimension is ability, perception of the consumer that the platform is technically competent and operationally capable of doing what it promises, handling payments safely, delivering products reliably, and offering effective customer support. The second dimension is integrity, which is the belief of the consumer that the platform follows acceptable principles of behavior, such as being truthful about the product, having transparent prices, and equitable treatment of complaints and returns. And the third dimension benevolence is the perception of the consumer that the platform is actually concerned with their interests and not just aimed at deriving transactional value (McKnight et al., 2002; Gefen, Karahanna, and Straub, 2003).

The role of individual and cultural factors in the creation of platform cues of interpretation is an essential and frequently underestimated aspect of trust formation. Hallikainen and Laukkanen (2018) have studied consumer trust in various national cultural backgrounds and have shown that personal tendency to trust, which is a stable dispositional trait, is highly moderating to consumer reactions to institutional trust signals like security certificates and privacy policies. This result is consistent with the sensemaking perspective taken in this thesis, since sensemaking is based on identity construction (Weick, 1995), the difference in individuals dispositional leads to the variation in the trust perceptions that consumers will hold about the same platform experiences. Consumers who own greater dispositional trust will derive more reassuring meanings on ambiguous platform signals, and more distrustful consumers might need to derive greater positive experience before they develop trust perceptions of confidence.

2.1.2 Trust as a Driver of Online Consumer Behaviour

Consumer trust has always been identified as one of the most effective predictors of online purchasing behavior through empirical studies. Pavlou (2003) showed that trust directly lowers the perceived risk of consumers and indirectly enhances the purchase intention because of its impact on risk perception and platform attitude. Gefen and Straub (2004) demonstrated that consumer trust in an online retailer has a considerable positive effect on the intent to give personal information, transact, and make a subse-

quent purchase. Gefen, Karahanna and Straub (2003) combined trust with the Technology Acceptance Model and established that trust perception affects ease of use and usefulness judgments, which are key factors in determining whether consumers will adopt and continue to use e-commerce platforms.

One of the most significant contributions to the contextual difference in the role of trust is made by Bart, Shankar, Sultan, and Urban (2005) who carried out large-scale empirical research that investigated whether trust drivers and outcomes are consistent across various online platforms. Their results showed that trust is mediated differently based on the type of platform, involvement of the consumer and that trust is a stronger mediating factor when it comes to high-risk or high-involvement buying categories. Kim, Ferrin, and Rao (2008) established a trust-based consumer decision-making model that demonstrated that both trust perceptions and risk perceptions jointly influence the purchase intention. The strength of these patterns has been supported by meta-analytic evidence to be effective in various platforms and among various consumer groups (Kim and Peterson, 2017).

2.1.3 Antecedents of Consumer Trust in E-Commerce

There is a significant amount of literature that has aimed at establishing the antecedents of consumer trust in online platforms. Seven broad categories of antecedents have received empirical attention. These antecedent categories are summarized in table 1 along with the description of the antecedents and the key sources that have been used to study these antecedents.

Table 1. Summary of consumer trust antecedents in e-commerce

	Antecedent category	Description	Key sources
1	Platform design quality	The visual appeal, navigation simplicity, and professionalism are indications of competency and reliability to consumers.	Cyr (2008); Gefen et al. (2003)

2	Perceived security	Consumer belief that transactional and personal data is secured from unauthorized access.	Bélanger et al. (2002); Kim et al. (2008)
3	Privacy assurance	Clear policies that the personal information can only be used in a manner that has been endorsed by the consumer.	Flavián & Guinalú (2006); Bélanger et al. (2002)
4	Institutional structures	Third-party certifications, compliance with regulations, escrow services, and reputation systems that are indicative of platform accountability.	Ba & Pavlou (2002); McKnight et al. (2002)
5	Platform reputation	Consumer ratings, review scores, and brand familiarity enable the consumer to come up with reasonable future performance based on previous track record.	Gefen et al. (2003); Bart et al. (2005)
6	National culture & disposition	Personal disposition to trust and culture are some of the factors that influence the way consumers interpret platform cues and develop trust perceptions.	Hallikainen & Laukkanen (2018)
7	Service reliability	Trust can be built over time by ensuring consistent delivery	Harris & Goode (2004); Urban et al. (2000)

		performance, the correct product information, and responsive customer support.	
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The features of platform design have been identified to contribute to the perception of initial consumer trust to a considerable degree. Cyr (2008) established that the quality of the web design such as visual attractiveness, information clarity, and ease of navigation has a significant effect on consumer trust in various cultural backgrounds. A second critical antecedent is security and privacy provisions. Bélanger, Hiller and Smith (2002) established that perceived security and perceived privacy are two of the factors that affect consumer trust greatly. Flavián and Guinaliu (2006) demonstrated that the privacy policy and security assurance are especially crucial when establishing the initial trust. Third party certifications and reputation systems are institutionalized mechanisms that give the consumer evidence of platform responsibility (Ba and Pavlou, 2002). Trust perception can be created without direct experience due to platform reputation, which consists of consumer ratings, review scores, and brand familiarity (Bart et al., 2005; Gefen, Karahanna, and Straub, 2003). Lastly, and, as Hallikainen and Laukkanen (2018) reveal, the individual disposition to trust and national cultural background is a significant sixth category of antecedents that influence the manner in which consumers perceive and assign weights to all the structural cues mentioned above.

2.1.4 The Limitations of Existing Trust Research

Although the e-commerce trust literature is wide and varied, there is one major point that is widely acknowledged. The dominant paradigm has considered consumer trust as an evaluative outcome – a measurable attitude created by a set of antecedent conditions – rather than an interpretive process. Studies usually focus on a single interaction, for example, right after the first purchase or when platforms are first adopted, thus providing a momentary snapshot of trust that does not reflect a how consumer continuously

revise their trust in e-commerce platforms based on their past experience (Kim and Peterson, 2017). In fact, every relationship with the platform, whether it's a smooth delivery, a disputed refund, a helpful service response, is interpreted by the consumer considering past experience, which results in an updated trust perception that then influences future actions.

These limitations have started to be addressed by some researchers. Urban, Sultan, and Qualls (2000) suggested that consumer trust perceptions are developed gradually as a result of learning and experience. McKnight et al. (2002) differentiated between initial trust, which is based on institutional signals, and knowledge-based trust, which is based on direct experience. Harris and Goode (2004) considered service failure and recovery as the determinants of trust. Nevertheless, none of these contributions offer a theoretical explanation of how change in trust takes place through the cognitive and interpretive processes.

The present study aims to respond to this opening by examining how consumer trust in e-commerce is created through a sensemaking lens, how consumers interpret trust-relevant cues, how consumers connect their experiences to their revised perceptions of platform trustworthiness, and how consumers respond to those revised perceptions by continuing to engage with platforms.

2.2 Sensemaking Theory

Sensemaking theory provides the theoretical lens through which this study investigates the evolution of consumer trust perceptions in e-commerce. Primarily developed by Karl Weick (1979; 1995), Sensemaking is the process according to which people understand the events which are novel, ambiguous, confusing, or otherwise inconsistent events in relation to their previous expectations (Maitlis and Christianson, 2014). In contrast to rational decision-making or information processing theories, the sensemaking theory is based on the subjective, retrospective, and socially situated processes by which individuals assign meaning to their experiences and decide how to act accordingly. Trust in this sense arises where the consumers constantly revise their interpretations of the platform

performance, service experiences, and critical incidents through repeated platform interactions (Weick, 1995; Maitlis and Christianson, 2014).

2.2.1 The Origins and Core Concepts of Sensemaking

The sensemaking system developed by Weick, was part of a greater intellectual project to redefine organizations as continuous achievements and organizing processes, rather than fixed systems (Weick, 1979). The key to this project was understanding that reality, including the social realities of markets, relationships and institutions which are not only known by individuals but rather constituted by their interpretive practices. In this perspective, sensemaking is the process of cognition and social interaction in which this construction occurs.

Weick (1995) defines sensemaking as an effort of people to make sense of situations that are either new, ambiguous or otherwise disruptive of their own current understanding. The key question in sensemaking is not what is the truth, but what is going on here, and what shall I do about it? presented by the necessity of practical sense, as opposed to objective knowledge (Weick, 1995). Maitlis and Christianson (2014) describe sensemaking as a process in which individuals strive to make sense of events that are unexpected and emphasize two characteristics of the study of consumer trust in e-commerce, these includes sensemaking is an act of disruption, and sensemaking is an act of meaning making process focused on what events mean for ongoing action.

A significant elaboration of the sensemaking framework that can be applied to the consumer trust context is the idea of sensegiving by Gioia and Chittipeddi (1991) which involves the process whereby actors try to influence how others make sense of events. Within the context of e-commerce, platforms are involved in an ongoing sensegiving process, in terms of their communications, design decisions, and service responses, in trying to influence how consumers make sense of events that are relevant to trust. A platform actively delivers an update, makes a large refund without being requested, or publicly responds to a negative review. It is sensegiving, or trying to make consumers

interpret the situation in a way that would help the trust to be maintained. The framework developed in this chapter offers further theoretical depth with the understanding of the interaction between consumer sensemaking and platform sensegiving.

2.2.2 The Seven Properties of Sensemaking

According to Weick (1995), there are seven properties of sensemaking that explain its unique nature. The dimensions are related interrelations of an activity that is complex and ongoing. Table 3 gives all the properties and describes how each has been applied in the study of consumer trust in e-commerce. The properties are represented in figure 2 as the dimensions of the central sensemaking process.

Table 2. Seven properties of sensemaking applied to consumer trust in e-commerce (adapted from Weick, 1995)

	Property	Application to consumer trust in e-commerce
1	Identity-based	Trust-relevant events are interpreted by the consumers on the basis of their own values and self-concept. A consumer with a sense of fairness will particularly be susceptible to signals of unfair treatment by a platform.
2	Retrospective	Every new experience is viewed in terms of the entire history of the consumer with the platform. Delay following numerous successful deliveries is construed quite differently as compared to delay in the event of a first purchase.
3	Enactive	The consumers are the ones who construct their experiences of trust by making their own decisions, which platforms to utilize, the frequency of use, their reaction to problems, instead of passively receiving trust cues.
4	Social	Social inputs, including online reviews, peer recommendations, and shared consumer stories, and individual direct experience influence the perception of consumer trust.

5	Ongoing	Consumer trust perceptions are never ultimately resolved. Every encounter, whether seamless or challenging, can lead to revision. Trust is therefore not final but an ongoing process.
6	Cue-focused	Consumers choose certain cues, such as a shipping notification, a customer service voice, a refund response, and make larger inferences about the trustworthiness of platforms based on these.
7	Plausibility-driven	As long as consumers offer a workable account of experience, consumers retain their trust perceptions. Trust revision, It happens when the current perception is implausible rather than imperfect due to accumulated cues.

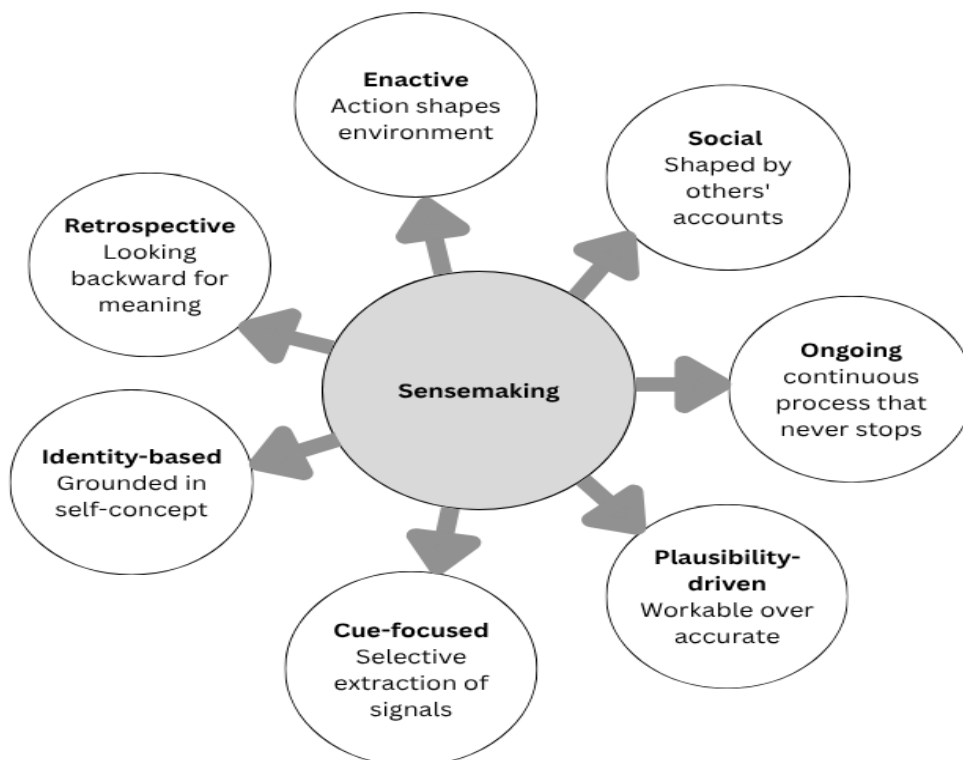


Figure 2. The seven properties of sensemaking Weick (1995)

These seven qualities are collectively the sensemaking frameworks explanation of how people make sense of ambiguous situations by constructing and revising their explanations of such situations. Table 3 shows that all of the properties are directly relevant to

how consumers process trust-relevant experiences in the context of e-commerce, as shown by the identity-based filters through which consumers become aware of cues and in terms of the plausibility thresholds which indicate when established trust perceptions need to be revised.

2.2.3 Sensemaking Triggers, Disruption, and Breakdown

The key idea in the sensemaking literature is the concept of a sensemaking trigger, an event or experience that shocks the current state of understanding in an individual and triggers active sensemaking. Maitlis and Christianson (2014) examine a large body of evidence that sensemaking is initiated by events that fail to meet expectations, uncertain, or involve gaps between the anticipated and actual experience. When there is something Unexpected or inconsistent, then sensemaking is salient and effortful.

Examples of sensemaking triggers that are relevant to trust in the context of e-commerce include a product received later than expected, or not received at all and a product that is not as described, a customer service experience that is unexpectedly helpful or unhelpful; an unexpected charge or refund, a privacy breach or security issue and Or, on the other hand an experience that goes beyond expectations in a positive way. All these events can interrupt with the existing consumer trust perception and trigger active sensemaking regarding what the experience implies for their relationship with the platform.

Weick, Sutcliffe, and Obstfeld (2005) stress that sensemaking is not only the process of interpreting the triggering events but also the performance of responses, actions that create new information and new sensemaking possibilities. More recently, Weick (2010) reviewed the breakdown of sensemaking when faced with severely disruptive conditions, when the background of accumulated cues of discrepancy surpasses the ability of currently existing interpretive systems to accommodate them, and a fundamental reevaluation of the situation takes place. Within the consumer trust definition, this is a trust crisis, a point at which the negative experiences build up to a level that the consumer has no capacity to justify, and their perception of trust must be revised substantially. In

the analysis of breakdown sensemaking, Weick (2010) emphasizes the role of the immediate interpretive response to crisis, the interpretations constructed by consumers at the time of the breakdown are especially significant since they restructure the entire context in which all further experiences will be interpreted.

2.2.4 Retrospective Sensemaking and Trust Narratives

The retrospective character of sensemaking has particular significance for understanding how consumer trust develops through accumulated experience. Since sensemaking is a process of looking back to make sense of what has happened, consumer perceptions of trust at any point in time are not only influenced by their most recent encounter but also by the entire interpretive story they have created based on all their experience using a platform. Positive experiences in the past will offer an interpretive support, they will offer reasonable explanations to treat a present negative experience as an exception rather than indicative of underlying untrustworthiness. The past negative experiences can sensitize consumers to additional trust-relevant information, and reduce the level at which new discrepancies will result in trust revision.

This retrospective nature fits with the difference between initial trust and knowledge-based trust by McKnight et al. (2002). The more experience consumers gain, the more perceptions of consumer trust become anchored in a detailed interpretive history, making them more nuanced and potentially more resistant to change in response to a single negative event. However, it is possible to overcome this interpretive inertia by strong or repeated negative experiences, which leads to what Weick (1995; 2010) refers to as a breakdown of meaning, a situation in which the current interpretive frame could no longer explain the cumulative evidence and had to be significantly revised.

2.2.5 Sensemaking and Trust: Insights from Existing Studies

Sensemaking theory has been used primarily in organisational change and crisis contexts, but some work suggests its usefulness in understanding the formation of trust. The clos-

est study to the present research is that of Adobor (2005) who investigated the formation of trust in interfirm strategic alliances from a sensemaking perspective. According to Adobor, trust creation is a sensemaking process which involves the interpretation and extension of small cues through the process of building evidence and making observations that validate or invalidate initial expectations about trust. In addition, the study reveals that initial expectations influence later trust relevant behaviour, as positive expectations result in more favourable interpretations of ambiguous behaviour cues and negative expectations in more unfavourable interpretations of ambiguous behaviour cues. This suggests that trust builds through interpretation of accumulated experiences and not a single evaluation (Adobor, 2005).

A study by Sundbäck (2024) on trust in institutional encounters in the Finnish welfare state lends further support to this view. Based on semi structured interviews with welfare professionals, Sundbäck demonstrates that trust is not a fixed entity but one that is relational, contextual and dynamic, and active process in which professionals make sense through their past experience with service users. This further supports the argument that trust perceptions are formed by interpretive processes, not at a single point (Sundbäck, 2024).

2.3 Consumer Trust as Sensemaking: Connecting the Literatures

The above sections have examined two bodies of literature that are closely related in their subject matter, but have not been put together in a systematic theoretical framework before, the e-commerce consumer trust literature, and the sensemaking literature. The following section builds such a framework suggesting that sensemaking theory offers the very conceptual tools required to overcome the shortcomings of the static trust research found in section 2.1.4 and to pursue a truly process-focused description of how consumer trust perceptions change.

2.3.1 Trust Perceptions as Interpretive Achievements

The key argument of the theoretical framework which is offered here is that consumer trust perceptions within the context of e-commerce are not predetermined attitudes but interpretive successes, results of the ongoing sensemaking efforts by which consumers build and constantly update their interpretation of the trustworthiness of a platform. There are a number of implications in this claim.

First, it implies that the perceptions of trust are always perspectival and context specific. Because sensemaking is based on building an identity and is influenced by past experiences, the same platform event can lead to quite different trust-relevant interpretations in different consumers. Empirical evidence provided by Bart et al. (2005) showed that both antecedents and outcomes of trust differ dramatically according to the type of platform and the characteristics of consumers, a result which is consistent with the sensemaking perspective that trust is a contextual interpretative accomplishment and not a standardized reaction to objective platform characteristics. Equally, Hallikainen and Laukkanen (2018) demonstrated that personal and cultural variations create a difference in consumer perceptions of the same institutional signals of trust - which further reinforces the perception that trust perceptions are perspectival constructions and not necessarily reflections of the platform reality.

Second, it implies that trust perceptions are time-wounded: a consumer does not just form their current trust perception based on the last experience, but the entire story of their dealings with the platform. Third, it implies that trust perceptions are action-relevant: they are motivational frames that determine consumer behaviour, which affects decisions to use the platform, share information, buy again, and leave the platform - which in turn create new experiences that loops back to the sensemaking process.

2.3.2 Phases of Trust Formation through Sensemaking

Based on the sensemaking literature and the reviewed consumer trust research above, this includes three general stages in the development of consumer trust perceptions in terms of sensemaking. These stages are not in any strictly sequential way they overlap and interact with each other, but they give a convenient analytical framework of how perceptions of trust form as a consumer engages with an e-commerce platform.

The first stage is the initial trust formation, where consumers rely on institutional cues like platform design, security cues, privacy policy, and reputation indicators as a means to form an initial impression of the trustworthiness of a platform, before the direct experience has accumulated (McKnight et al., 2002; Luhmann, 1979). The second stage is the development of trust based upon accumulated experience whereby repetitive transactional experiences give new cues that consumers interpret against their current narrative of trust and reinforce, adjust, or even start destabilizing their perspectives of trust (Urban, Sultan, and Qualls, 2000; Harris and Goode, 2004). The third phase is trust crisis and potential revision where a sufficiently repeated negative experience disrupts the current interpretive frame of the consumer so that active sensemaking is needed to rebuild it, which may lead to loss of trust, trust restoration, or where the platform reacts effectively, trust strengthening (Weick, 2010).

2.3.3 The Role of Critical Incidents in Trust Formation

The critical incidents, events or experiences that are especially important to the consumer in terms of their trust perception, and they disproportionately shape how consumer make sense of trust. The critical incident technique was originally described by Flanagan (1954) as a means of identifying events that are especially important in determining outcomes. In the context of consumer sensemaking about trust, critical incidents are events that act as powerful triggers, prompting consumers to actively and effortfully reinterpret their trust relationship with the platform due to their unexpected or emotionally significant nature.

Critical incidents in e-commerce trust can be both positive and negative. The negative critical incident may involve a major delivery failure, a product that is very different than the description, a security breach or customer service experience that may be viewed as dismissive or unfair. A positive critical incident could involve some unpredictably generous resolution of a problem or a remarkably quick and helpful service exchange. The sensemaking consequences of any critical incident will be shaped by the context of previous experiences, the same incident can have very different trust revisions, depending on whether it is the first negative experience in a long history of positive interactions, or one in a sequence of accumulating disappointments (Weick, 1995; Weick, 2010).

2.4 Theoretical Framework

The theoretical approach of this study combines literature on consumer trust with literature on sensemaking to conceptualize the consumers' trust perceptions as a continuous interpretive process. The framework combines two elements developed in the previous sections. It takes three elements of trustworthiness from the consumer trust literature as the criteria that consumers use to judge a platform: ability, integrity, and benevolence (Mayer, Davis, and Schoorman, 1995). It draws on the literature of sensemaking in which Weick (1995) presents seven properties of sensemaking, which represent the mechanism by which a trust perception is formed and modified. In Figure 3, the framework is illustrated as a multi-tier model that illustrates how trust-relevant experiences are processed onto consumer sensemaking that leads to updated trust perceptions and behavioural outcomes.

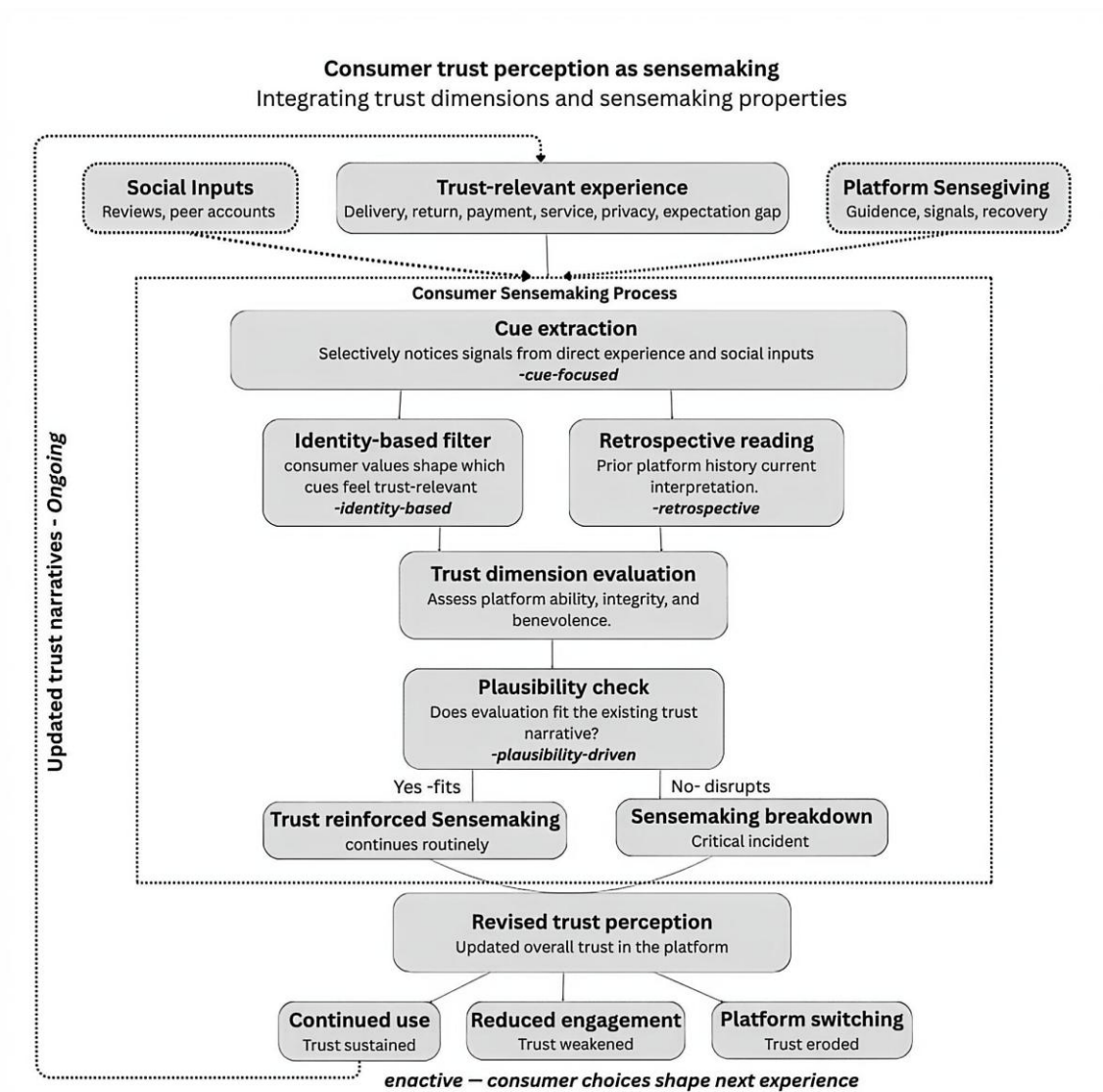


Figure 3. Consumer trust perception as sensemaking, combining Mayer et al. (1995), Weick (1995), and Gioia and Chittipeddi (1991)

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Weick (1995) presents seven properties of sensemaking, which represent the mechanism by which a trust perception is formed and modified. The framework is illustrated in a multi-tiers model in Figure 3, which depicts how the trust relevant experiences are translated into consumer sensemaking that leads to updated trust perceptions and behavioral outcomes.

The framework starts at the top where there are three sources of input. The first input of trust is based on relevant experience, followed by direct events of a platform, like delivery, return, payment, service, or privacy events. In parallel with this, social inputs in the form of online reviews and peer accounts give into the consumer's interpretive process, which is social property of sensemaking. Platform sensegiving (Gioia and Chittipeddi, 1991) is a contextual influence that offers a means by which platform communications, signals and subsequent recovery actions attempt to influence the interpretation of consumer-trust relevant events, but do not determine the outcome.

The sensemaking process of consumers is the core of the framework. The process starts with the cue extraction, defined by the sensemaking property of cue focused, entails consumers noticing certain signals from their experiences and social inputs. These cues are then filtered through the consumer's identity and values, which determine what is meaningful, and the consumer's prior platform history, which gives the retrospective frame from which new cues are read. In the next step of the trust dimension evaluation, the consumer evaluates the platform for ability, integrity, and benevolence (Mayer et al., 1995) to determine the interpreted experience.

The assessment is then processed through a plausibility check, the main process that sustained or revised trust perceptions. If the interpretation fits with the consumer's trust narrative in their existing context, this perception is reinforced and sensemaking is continued on a routine basis. Sensemaking breakdown happens when an interpretation is

inconsistent with the narrative, such as when a critical incident generates an accumulated cues that does not support the current trust account, so a reinterpretation must be active (Weick, 2010).

The output of the sensemaking process is a revised trust perception, the consumer's updated overall trust in the platform. This revised perception is action-relevant, it affects the consumer's willingness to stay or to reduce their engagement with the platform or to switch to another platform. These behavioral outcomes are the enactive property of sensemaking, the consumer's decisions will actively influence the next round of experience to be interpreted. The updated trust narrative is continually being enriched by feedback loop from the left side of the figure, which continues to be the retroactive context for the next round of sensemaking, ensuring the continuous process of consumer trust formation.

This is the framework used for empirical analysis in Chapter 4. It focuses on the trust relevant experiences in which consumers perceive something important, the cues which they draw from those experiences, the moments in which they explain a revising their trust perceptions, and the behavioral outcome that follow. The thematic analysis is structured around these elements of the framework so that the empirical results are clearly linked to the theoretical framework outlined in this chapter.

3 Research Methodology

This chapter describes the methodological decision that supports the empirical aspect of this research. It starts with outlining the philosophical premises, the ontological and epistemological commitments that define the way of knowledge creation within the context of this study. It then outlines the qualitative research methodology and the design decisions that will be used to answer the research question. The chapter is followed by the description of sampling strategy, data collection procedure, and data analysis plan, and ends with the discussion of the criteria of trustworthiness and ethical considerations. The table provides an overview of the key methodological choices made in this study.

Table 3. Overview of research design

Element	Detail
Research question	How do consumers interpret their experiences with e-commerce platforms, and how does this shape their trust perceptions?
Research philosophy	Interpretivism / Social constructivism
Research approach	Qualitative, inductive
Research design	interview-based
Sampling strategy	Purposive sampling
Sample size	9 participants
Data collection method	Semi-structured interviews
Interview mode	Online (Zoom / Microsoft Teams) or in person
Data analysis method	Thematic analysis (Braun and Clarke, 2006)
Theoretical lens	Sensemaking (Weick, 1995)

Quality criteria	Credibility, transferability, dependability, confirmability (Lincoln and Guba, 1985)
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3.1 Research Philosophy and Approach

All research studies are based on philosophical assumptions regarding the nature of reality and the nature of knowledge. Explicitly stating these assumptions is not just a formality but a step towards proving that the methodological choices that are taken in the research are consistent with the questions under consideration (Saunders, Lewis, and Thornhill, 2019). This paper takes an interpretivist philosophy that is based on social constructivism. The two terms are closely connected and are sometimes used interchangeably in the literature (Bryman, 2016); the two are used together to create the philosophical foundation of a qualitative, interview-based study of how consumers make sense of their experiences in e-commerce and how these senses influence their changing perceptions of trust.

3.1.1 Ontological position: Social constructivism

Ontology deals with reality, whether reality exists regardless of the perceptions of human beings or is created by human experience and social interaction (Saunders et al., 2019). This paper takes a constructivist ontological stance that social reality is not a static, objective entity that must be discovered but is constantly being constructed and re-constructed in the interpretations, meanings, and interactions of individuals. This type of socially constructed reality is reflected in consumer trust perceptions in e-commerce. They are not objective facts about a platform but are produced through the interpretative actions of the consumers on their experiences. The constructivist ontology is appropriate in this study since it considers social reality to be constructed out of interpretation and interaction, which is consistent with a perception of trust as a continuous interpretive process (Bryman, 2016; Weick, 1995).

3.1.2 Epistemological position: Interpretivism

Epistemology is focused on what is considered knowledge and how it is created, i.e., whether knowledge can be objective and value-free or subjective and context-dependent (Bryman, 2016). The paper is based on an interpretivist epistemological stance, which considers that knowledge of the social world is constructed by the interpretation of meaning and not the quantification of observable facts. Interpretivism highlights the fact that human behavior is meaningful, in the sense that individuals act based on their perception of the situation. To understand these meanings, it is important to pay close attention to the subjective views and experiences of people (Saunders et al., 2019; Creswell and Creswell, 2017). The epistemology position is aligned with the theoretical framework and research question of this study. The study focuses on how the customers perceive their experiences using online shopping websites and how these perceptions influence their perceptions of trust.

3.1.3 Research approach: Qualitative and inductive

This research uses a qualitative research approach, which is consistent with the epistemology of interpretivism used in the present study. Qualitative research revolves around words, meanings, and interpretation and not numbers and measurements (Bryman, 2016). It is well suited to research questions that ask how or why social phenomena occur.

The study is based on inductive reasoning approach, it proceeds starting with particular empirical observations, consumer stories on their e-commerce experiences, to general theoretical implications on how sensemaking processes come into play in terms of how trust perceptions are formed. This orientation of inductive does not mean that there is no theory. The data is interpreted through the sensemaking framework that was created in Chapter 2. The general flow of reasoning goes from the data to theory, as experiences of individual consumers are connected to larger trends, which describe how consumers make sense of trust in e-commerce situations (Saunders et al., 2019).

3.2 Research Design and Sampling

This study employs an exploratory, interview-based qualitative research design. The exploratory design is suitable when the research question is about a phenomenon that has not been studied thoroughly in the existing literature, particularly, the process-based, sensemaking-oriented explanation of consumer trust development that is developed in this study (Saunders et al., 2019). The interview based design enables the researcher to work in directly with the experience narratives of the consumers and thus reach the retrospective, interpretive and action relevant aspects of how consumer make sense of trust, that are at the core of the theoretical framework (Kvale and Brinkmann, 2009).

3.2.1 Purposive sampling

Purposive sampling will be used to select the participants a non-probability sampling method whereby the participants will be selected purposefully based on their qualifications to answer the research question and their capacity to give very information-concentrated data about the phenomenon under study (Patton, 2015). The correct sampling strategy in this study would be purposive sampling since it is not aimed at the achievement of a statistical representativeness of a population but rather reaching the participants that possess the type of experience required to answer the research question. This research will need respondents who use specific e-commerce platforms regularly and repeatedly and have had trust-relevant experiences that have led them to reassess their trust in such platforms.

3.2.2 Inclusion and exclusion criteria

Eligible participants must reside in Finland. They must be adults, they will be those who use one primary e-commerce platform regularly for at least 12 months. Have made multiple non-grocery, non-restaurant online purchases on that primary platform over the past 12 months. The respondents should also have had at least one trust-related expe-

rience, which includes a delivery issue, a returns or refund issue, a payment issue, a privacy issue, a customer service experience, or a significant difference between expectation and reality.

Eligibility will be confirmed by participants by briefly showing a recent order confirmation email or order history before the interview begins. This proof will be used only for screening purposes and will not be stored with the interview data. Any participant who fails to meet the purchase frequency requirement, fails to utilize a clear primary platform, or who cannot prove purchase activity in recent times will not be included.

3.2.3 Sample size and theoretical saturation

This study includes nine participants. Such a sample size is in line with recommended amounts of qualitative research based on a sensemaking or interpretive paradigm, where analytical depth is the aim of the study but not statistical power (Patton, 2015; Kvale and Brinkmann, 2009). The final sample size will be determined by the principle of theoretical saturation, which is the stage when no new themes or insights can be obtained by further interviews to answer the research question.

3.2.4 Recruitment

The participants will be recruited using personal and professional networks of researchers, such as peers at the university, community, and social media platforms. The recruitment messages will explain the study in simple terms, state the inclusion criteria, and request interested individuals to fill out the screening questionnaire. All candidates meeting the screening will be informed of their privacy rights and the informed consent form before the interview and will have sufficient time to read the documents and ask for any questions with the researcher before consenting to participate in the interview.

3.3 Data Collection Procedure

3.3.1 Semi-structured interviews

Semi-structured interviews will be used to gather data, with a duration of about 35 to 50 minutes. The data collection strategy that will be used in this study is semi-structured interviews since it will provide both the thematic focus that will address the research question and the flexibility to allow the participants to narrate their stories as they develop (Kvale and Brinkmann, 2009). This method is applicable to inquiry sensemaking, in which the researcher takes the participants through predefined thematic areas, such as initial formation of trust, trust relevant experience, critical incidents and trust results, and is open to the meaning, sequences, and interpretive patterns that participants apply to their accounts.

The interview guide created in this research is structured into six thematic sections: (A) the background of general platforms and the first trust experience, (B) the experience of delivery, (C) returns, refunds and customer care, (D) payment issues and privacy, (E) the gap between expectations, and (F) the outcome and behavior of trust. Every block includes a central question and three to four follow-up probes that are aimed at providing detailed retrospective descriptions of trust-relevant experiences. The guide begins with general questions regarding online shopping habits in order to help participants engage before moving to more specific and reflective questions about trust. All questions and their probes seek to produce information applicable to a sensemaking framework element in Chapter 2. The complete interview guide is attached as Appendix 1.

3.3.2 Interview procedure

The interviews will be carried out either through face-to-face interviews or online using Zoom or Microsoft Teams, according to the preference of the participants. Before each interview, the researcher will explain the purpose of the study briefly, assure the participant that the interview will be audio-recorded, and remind him or her about the right

to withdraw at any time. Recording will start once a verbal confirmation that the participant agrees to being recorded. After each interview, the researcher will write a set of post-interview notes that will capture the key themes that were discussed, any particularly important or surprising discoveries, and remarks on the interview procedure. These notes will be used as a methodological audit trail and will assist in the data analysis process. Moreover, the participants should be capable of speaking English or a language the researcher can speak to conduct the interview.

3.3.3 Transcription and language

The transcription of all interviews will be done immediately after interviews are conducted as far as possible, preferably within 48 hours to maintain the freshness of the impressions of the researcher. Transcription will not only record the content of the responses but also important pauses, interruptions and emotional expression where pertinent to the meaning of interpretation. Participants will be interviewed either in English or in a different language depending on their accessibility with which the researcher has sufficient fluency. In cases where interviews will be done in a language other than English, the transcripts will be translated to English, and care will be taken to ensure that the original meaning of the words used by the participants is preserved. No personal details shall be used in the analysis and all transcripts will be anonymized by substituting the names of participants with participant codes (P1, P2, etc.).

3.4 Data Analysis Plan and Trustworthiness

3.4.1 Thematic analysis

The thematic analysis as explained by Braun and Clarke (2006), will be used to analyze data. Thematic analysis is a technique of identifying, analyzing, and reporting patterns of meaning -themes- across a qualitative dataset. This is especially adapted to the analytical objectives of this research since it can be used to systematically identify the recurrent patterns in the trust-relevant sensemaking narratives of consumers but is also flex-

ible enough to accommodate the diversity and specificity of individual accounts of experience. In contrast to more rigid analytical systems, thematic analysis does not specify a predetermined coding scheme, rather it allows themes to be identified through close interaction with the data, which is also align with the inductive orientation of the given study.

The thematic analysis will be carried out in two complementary ways. The first is based on data, focusing so tightly on the particular language, stories, and focuses that the interviewees employ to narrate their stories. The second is theoretically informed, applying the sensemaking elements of Chapter 2 as sensitizing concepts to guide analytical attention towards patterns most pertinent to the research question. These two modes do not contradict each other, the theoretical framework offers an interpretive frame on what to look at without assuming what will be found (Braun and Clarke, 2006).

3.4.2 Six phases of thematic analysis

Braun and Clarke (2006) say that thematic analysis follows six phases that are not necessarily sequential but are iterative. Each of the phases is outlined in table 3 and how they will be operationalised in this study.

Table 4. Six phases of thematic analysis (Braun and Clarke, 2006) applied to this study

Phase	Name	Activity	Purpose in this study
1	Familiarization with data	Read and re-read each transcript and record initial observations and impressions.	Developing a strong familiarity with the entire dataset prior to any formal coding.
2	Generating initial codes	Code data systematically throughout the entire dataset and combine data pertaining to each code.	Determining units of meaning applicable to how consumers make sense of trust in all interviews.

3	Searching for themes	Codes may be collected into possible themes, collect all data applicable to each possible theme.	Organizing codes into larger patterns that relate to the sensemaking properties.
4	Reviewing themes	Check themes work in relation to coded extracts and the entire dataset, produce a thematic map	Ensuring themes represent the data accurately and align with the theoretical framework
5	Defining and naming themes	Ongoing analysis to refine each theme and the overall story and create effective definitions	Preparation of accurate, analytically based theme descriptions to report in Chapter 4.
6	Writing up	Create the final analysis by choosing bright extracts and linking the analysis to the research question.	Linking empirical evidence to the framework of sensemaking and the research question.

The analysis will specifically focus on four types of data content that reflect the framework elements formulated in Chapter 2, (1) sensemaking triggers - particular instances of discrepant events like delivery delays, return disputes, or payment problems that led to active reappraisal of trust; (2) retrospective references - particular instances of participants interpreting current experiences through the lens of their prior relationship with a platform; (3) critical incident accounts, details of individual experiences that the participants note as especially significant to their trust relationship with platforms, and (4) action outcomes, description of how consumer translated their trust judgements into action, such as continued use, lessened engagement, switching platforms, or trust repair.

3.4.3 Trustworthiness

The quality of qualitative research is measured not by the criteria of validity and reliability applied to quantitative research but by the parallel criteria of trustworthiness developed by Lincoln and Guba (1985): credibility, transferability, dependability, and confirmability. This research applies methodological practices to meet each criterion.

Credibility is the qualitative equivalent of internal validity which reflects how accurately the findings represent participants' experiences and interpretations. The credibility of this research will be strengthened by the long-term interaction with the data during the analysis, the use of thick description in reporting so that the reader can be able to test the fit between the data and the interpretation and member checking where the participants will be given the chance to review summaries of their interview data and check whether it was accurately captured (Lincoln and Guba, 1985).

Transferability is the qualitative equivalent of external validity, which refers to the extent to which the results can be applied to other situations. Instead of arguing generalization in a statistical sense, this paper facilitates transferability by giving detailed and rich accounts of the research setting, the characteristics of the participants and the method used in data collection. This enables readers to evaluate the relevance of findings to their contexts (Lincoln and Guba, 1985; Patton, 2015).

Dependability, which is the qualitative equivalent of reliability, is the consistency and stability of the research process. This research is considered dependable because it adopted a structured interview guide to guarantee thematic consistency in the interviews, the preservation of detailed post-interview notes and a methodological audit trail, and recording of all analytical decisions in the process of thematic analysis (Lincoln and Guba, 1985).

Confirmability of the qualitative equivalent of objectivity, which refers to the extent to which the results are based on data and not biases of the researcher. Reflexivity helps to address confirmability in this study. To avoid bias, assumptions, and interpretive choices, the researcher will keep a reflective journal throughout the data collection and analysis processes. Confirmability is also aided by the explicit nature of the analysis based on the

sensemaking framework and their elements in Chapter 2 that give a clear and theoretically grounded basis on which analytical decisions are made.

3.5 Ethical Considerations

This study involves the collection and processing of personal data from human participants and is therefore subject to the ethical guidelines of the University of Vaasa and the requirements of the General Data Protection Regulation (GDPR). The research has been structured to uphold research ethics across all levels of data collection, analysis and reporting. Participation in the study is voluntary. Participants will confirm their consent before the interview begins, where they will be given an explicit description of the purpose of the study, data gathering, and its usage and storage, and their rights as participants. Consent will be considered valid only when it is freely given, specific, informed, and unambiguous. There will be no recruitment of participants below the age of 18. Data about all the participants will be considered confidential and no participant will be identified in the thesis.

The personal information gathered in this research such as audio records, and transcripts, will be stored as per the University of Vaasa data protection policy and the GDPR. Information will be stored as long as required to complete the thesis and will be destroyed safely once the thesis is accepted. As required by university guidelines, the University of Vaasa has been mentioned as a recipient of personal data in the privacy notice, in order that the university can use personal data in thesis supervision, assessment and to meet academic and legal requirements. Identifiable participant data will not be accessible to other parties. With the participants' consent, face to face interviews will be audio recorded. The researcher will observe the University of Vaasa Information Security Policy during all data collection and storage processes. The combination of the methodological options outlined in this chapter is closely aligned with the research question, the sensemaking theoretical lens, and the interpretivist philosophy that the study is based on. The following chapter will present the findings of the empirical analysis, organized around the framework elements developed in Chapter 2.

4 Findings

4.1 Introduction to the Findings

This chapter summarizes the results of the empirical study conducted to investigate the consumers' experience with e-commerce websites and their perception of trust in these websites based on their experience. The findings are based on nine semi-structured interviews with consumers who live in Finland and purchase products from Shein or Temu as their main platform for e-commerce, who have been part of a continuous customer relationship for at least 12 months. To maintain confidentiality, each participant is referred to by an anonymised code (P1 to P9) throughout the chapter.

The chapter is structured around the theoretical framework that was developed in Chapter 2. The types of trust-relevant experiences that participants indicated were important are provided in section 4.2. The cues that were gained from those experiences and how they were interpreted in relation to the three dimensions of trust (ability, integrity, and benevolence) are explored in Section 4.3. How identity and retrospective interpretation affect consumer sensemaking is discussed in Section 4.4. The plausibility check discussed in Section 4.5 addresses the issue of whether trust is strengthened or modified, including when there are times of sensemaking breakdown. The behavioural outcomes after negative and positive trust perceptions are presented in Section 4.6, which involve ongoing use, decreased engagement, platform switching and word of mouth. The chapter ends with a summary of the key findings in Section 4.7. The findings remain close to the participants' own accounts; direct quotations are provided to illustrate the patterns found with the thematic analysis.

4.2 Trust-relevant Experiences

This section highlights the types of experiences participants considered important for developing their trust of their main platform. The following six categories of experiences

emerged across the nine interviews as relevant for trust: delivery experiences, returns/refund, customer service interactions, payment and security concerns, privacy concerns, and gap between expectation and reality. These are listed below, one by one, in their categories.

4.2.1 Delivery experiences

The delivery category was one of the most frequently stated in each of the nine participants. The typical delivery time for Shein and Temu in Finland is about 2 weeks, but participants often encountered longer delays. They explained a parcel that was stuck for over 2 weeks and the moment was stressful.

".....once a parcel got stuck for like more than 2 weeks, I was getting worried at that time and started thinking, will my parcel arrive or not, what if I will never get my parcel? This is the moment when Shein gives me so much stress"(P1).

"Their delivery time is around 12 to 15 days but I received my parcel late than this it was so unfair right, I need that dress at any cost on time but no....I was really sad I have ordered that dress for my birthday but I did not get it on time..." P6

Delays were frustrating and stressful, but participants indicated that the delays alone did not negatively affect their trust in the delivery. The main things were whether the platform responded when contacted. Some participants had accepted a slow delivery process by adjusting their expectations towards it. Trust was also influenced by positive delivery experiences, such as deliveries being made before the expected time.

"Because they responded, I did not feel cheated because sometimes it happens. If they had ignored me, that would have been different" (P1).

"I still tell myself two weeks minimum" (P1).

"Once I ordered makeup and it came in 7 days which was very fast for Shein " (P3).

These instances had a slight positive reinforcing effect but failed to increase the expectations of future orders due to the fact that the participants knew orders delivery time would vary. These accounts highlight the importance of the delivery as a continuous, low-intensity cue that can help build trust in an experience that is repeated rather than single event. In this study, delivery is considered as a baseline cue for which consumers use to evaluate platform competence.

4.2.2 Returns and Refunds

One of the most influential categories for enhancing trust was returns and refunds, as participants highlighted the importance of the experiences they had while returning items and receiving refunds as key moments in their customer journey. There was a significant difference between the two platforms in terms of the experiences of the participants. Temu users tended to experience a hassle-free and easy return process, whereas Shein users experience a poor, difficult and costly return process.

Temu user, said that the refund process was better than expected, as he had assumed it would take a long time, but it actually took just a week. In contrast, Shein users encountered significant barriers when attempting to return items. Some described abandoning a return because of shipping costs.

"It was easier than I expected because I thought it would take a long period of time. But within a week they refunded my money and even after that they told me to keep the product as a gift" (P2).

"Their process was really so much easier. They responded nicely and the main thing was they just refunded me" (P5).

"After few time I found that it will cost more to return it, I have to pay charges for shipping so I did not feel worth to return" (P3).

"They wanted me to ship it back to a return address that was outside Finland. The shipping cost was actually more expensive than the pants themselves. It was kind of impossible for me as a customer" (P9).

The returns handling procedure was a good indicator of a platform's genuine resolve to care for its customers. Smooth refunds strengthened trust, and challenging returns resulted in lasting decreases in trust and self-protective shopping rules.

4.2.3 Customer service interactions

A closely related, but separate category of customer service interactions arose. The participants often noted that they began with the automated chat service, which they found very frustrating, and then they ended up with a human representative.

"The chat is automated at first which is annoying because the bot does not understand my feelings. It is not that amazing service but it is not terrible also" (P1).

Customer service's impact on trust was found to be dependent on whether a resolution was achieved. P2 found the Temu support team unexpectedly helpful. P5 also reported that Temu's customer service strengthened her trust.

"It surprised me because I was unaware of many things and I thought customer service would not take my problems seriously" (P2).

"It is one of the main reasons I keep using this platform" (P5).

In contrast, Shein shoppers indicated that customer service was "fair" for minor queries, but lacking for more significant problems. Someone described a mixed pattern. Some of the participants never experienced customer service interactions because they believed that customer service wouldn't help.

"Sometimes they help, sometimes they make it complicated. It depends on the situation" (P3).

"The human was polite, but the rules were the rules" (P7).

"I do not feel like I can rely on customer service. I never buy anything that I would need help with later" (P4).

This pattern demonstrates that negative philosophies about customer service can affect behaviour even if they have not been experienced.

4.2.4 Payment and security concerns

The participants reported low levels of trust in the payment security, despite the fact that their level of trust in the platform was moderate to high. Eight of the nine participants explicitly commented on the worry of giving their card information directly to the

platform. The most popular reason cited was the platforms' Chinese roots and general worries about data breaches.

*"I read somewhere that Chinese platforms had data leaks before. So while doing payment they give an option for save card details but I never saved them on Shein
" "I prefer to be safe than sorry with my financial information" (P8).*

In order to deal with this concern, participants came up with protective strategies. The most prevalent was that they entered their card information anew for every transaction, instead of saving it in the app.

"My trust in Shein for payment is not high. But because I never save my card and I type my details fresh every time, I feel like I am protecting myself" (P3).

These strategies illustrate that payment trust exists as a level of trust above and beyond the general trust in the platform. Participants could have a medium level of trust in the platform, and only a low level of trust in the security of the payments, managing this difference with their own protective behavior.

4.2.5 Privacy concerns

The main concerns were privacy, specifically regarding aggressive marketing, targeted advertising and monitoring of consumer behavior. Participants reported receiving multiple notifications and emails daily and encountering ads on other platforms soon after visiting Shein or Temu.

"After I order, oh my god I get so many emails. Like every day, sometimes twice a day. Also, the ads everywhere once I look at something on the app, I see it on Instagram and TikTok within an hour. You know it is creepy" (P1).

One common concern about Temu was the intensity of the marketing, with participants also mentioning notification sounds and pop-up games that keep users engaged. The majority of the participants understood these practices within the framework of the business model of the platforms.

"I still remember one time when I was shopping for my mirror. When I was looking for a mirror, one popup appeared and it was saying I had won a €200 coupon. I was quite happy for that but when I clicked it, I realized I almost fell for it" (P2).

"They have to make money right?" (P3). P4 added: "They use psychology to push you. I do not think they are doing anything illegal, but it is sometimes uncomfortable." (P4)

"I am comfortable with it because it helps me to know about discounts and rewards so that I can get products at low cost" (P6).

Few participants decided not to use the platform due to privacy concerns, nevertheless behavioral changes were noted. Some of the most common adaptations were to disable notifications, unsubscribe from emails, to use a separate email account for online shopping, and not save personal details in the app.

4.2.6 Expectation gaps

All nine participants reported expectation gaps, where the product turned out to be much different than it was shown or described. Three forms of gap emerged: differences in size, differences in colour or appearance, and differences in quality. The forms generated various sorts of interpretive responses. One of the most commonly reported ones was a gap in size.

"Once I ordered a Medium and it fit like a Small. Once I ordered a Small and it was huge. Oh my god I did not understand why Shein did this" (P1).

"I ordered a size that should have been mine according to the chart. It was tight in some places and loose in others. Just did not work" (P9).

"The fabric was thin, almost like a raincoat material. The stitching was already loose in some places. And it was much more expensive than my usual orders" (P3).

"Photos showed a thick warm-looking jacket. Reality was soo thin fabric like it will be damage after 1 use,. I could not wear it for actual cold weather" (P9).

"The lip-gloss with bad packaging. The pants that looked old after two washes. The jewelry that faded after a few uses. Each of them was different from what the photos and reviews suggested" P8

Different attributions were used by the participants in explaining the difference in expectations. The majority pointed out that it was the seller's fault, rather than the platform's, but they admitted that the platform had played its part due to its lack of quality control.

"I do not blame Shein the company directly, I blame their model. They prioritise low prices over quality control" (P1).

"I also blame myself a bit for not researching better which sellers were good" (P8).

"I blame myself for the jacket because I did not check reviews" (P9).

The point of these accounts is that expectation gaps become a key trigger of active sense-making in all of them. They elicited the highest level of emotional reactions, the most direct interpretation and the greatest shifts in subsequent shopping behavior.

4.3 Cue Extraction and Interpretation

This section analyzes the cues participants drew from these experiences and how they interpreted these cues in terms of the three dimensions of trust: ability, integrity, and benevolence (Mayer et al., 1995). In the nine interviews, participants did not discuss platform experiences in an abstract manner, but rather they discussed what they were noticing, interpreting, and connecting those experiences to general evaluations of the platform. The subsections below outline those cues grouped by each of the three dimensions of trust.

4.3.1 Cues related to ability

The simplest functional performance was considered to be the main indicator of the platform's capabilities. Within this group of cues, delivery reliability was the most powerful cue. The majority of participants said that their main platform was reliable in the delivery of orders even if there were delays, which was the basis of their trust. The ease of use of the app and the general functionality of the platform was also read as ability cues.

"The platform itself does what they said in terms of delivery. That is the main thing that built my trust" (P3).

"If even half of the deliveries had been lost, I would have stopped using the platform completely. But because deliveries are reliable, my trust in that part of the platform is high" (P4).

"The app is really easy to use, you can search whatever you want and you can find there whatever you want. You can do all things easily. I liked that part" (P3).

Slow service response, damaged or broken products and poor product quality were some cues which indicated limited ability. The building up of those cues resulted in a recognition that the platform was a reliable device for some tasks but not for others. These cues were directly related to the ability dimension in the framework, users are making judgements about the technical competence and the operational ability of the platform to deliver on its promises.

4.3.2 Cues related to integrity

Integrity cues were focused on the clarity of the information and whether the platform was honest in its presentation of the products and transparent in its interactions with customers. The biggest integrity indicator was the difference between pictures of products and actual products received. Throughout the sessions participants consistently stated that photos were not "truthful" representations.

"They all make products look better than they are. Lighting, models, editing — every platform does this" (P1).

"The photos are flattering, the quality varies a lot in reality, the size charts are not always accurate" (P9).

"I was following the size chart, but what I received did not match it at all, so I felt confused" (P7)

A common integrity issue was the size charts. Some of the participants who placed orders based on the size chart on the platform got products that were not matching.

Integrity cue was also given with the handling of returns. Some participants saw the challenge of returns as a strategy to discourage them, not just a neutral feature of the challenge.

"They wanted me to ship it back to a return address that was outside Finland. The shipping cost was actually more expensive than the pants themselves" (P9).

"They probably know that for cheap items, customers will not pay shipping to return" (P1).

This sort of attribution implies that the reader, or participant, saw the return policy as a moral decision by the platform and not as a limitation of the platform's operation.

In contrast, Integrity cues that fostered trust were accurate delivery promises and effective refund processes.

"They are honest because it gives you what you need" (P2).

These signals enabled the participant to know that the platform was being truthful.

These stories are examples of how integrity is built as a result of a matching between what is claimed by the platform and what is delivered. Flattering photos, misleading graphs, and policies that are frustrating were read as signs of low integrity, and accurate fulfilment was read as higher integrity.

4.3.3 Cues related to benevolence

Benevolence cues were the least common of the three dimensions in participant accounts, and the ones that the platform truly cared about beyond the transaction. Participants often spoke about two aspects of moments of benevolence: the way the platform dealt with problems and small reward features. The response of the platform to a problem was the most common benevolence cue. Refunds that are smooth and quick, customer service that is helpful, and replacement of damaged goods that are proactive are indications of caring customer service. P2 explained that he had given the seller a photo of the damaged anime statue along with video footage of the damage and the seller had accepted it and sent him a new one with the missing pieces.

"When I gave him the photo and video footage of the product, I got to know that it was mishandled and they accepted it and sent me a new one with the missing pieces" (P2). "It made me trust them more and more than before" (P5).

The difficulty of returns, however, was a powerful cue of low benevolence. The majority of respondents felt that their platform did not really care about them as customers.

"If they really cared, returning a clearly bad product would not require me to pay shipping to another country" (P3).

"The fact that returns are so hard tells me they do not really care about my experience after the sale" (P8).

"I think like they care about my money" (P1). "They want me to keep buying. They do not care if my pants fade or my jewelery breaks" (P8).

The Shein points and reward system was one benevolence cue that was discussed by only one participant. This account is unique because it demonstrates how a designed feature works as a benevolence cue, even when the consumer realizes that it is a commercial article.

"Small things like daily check-ins or rewards for reviews make me feel like the platform sees me as more than just a one-time customer. I do not know if it is real care or just smart business but it works on me" (P9).

Across the data, this widespread perception of low benevolence is one of the most consistent patterns.

4.3.4 The role of social inputs in cue extraction

One pattern that emerged across the three dimensions of trust was the importance of social inputs, such as customer reviews and customer photographs, for how participants were able to decode and interpret cues. The nine participants indicated that customer reviews were an essential tool to assess a product prior to purchase.

"Honestly probably more than my own past experience. If I see five reviews saying a top is good and the photos look like the official ones, I trust it. If reviews are bad or absent, I skip it" (P1).

"Reviews are everything for me. Without looking at reviews I do not buy anything" (P4).

Customer photos were perceived as more genuine than official product photos.

"They are more honest than the official photos" (P9).

"Especially photos by short or Asian people if I can find them. Their feedback is more relevant for me than the model in the photos" (P7).

For one participant, social inputs took the form of educational content on social media rather than reviews under specific products. P7 described how TikTok creators taught her to identify quality brands within Shein.

"TikTok literally taught me how to shop on Shein properly" (P7).

"I was on TikTok and Instagram and I started seeing posts about specific brands inside Shein that have better quality. People were saying DAZY for clothes, MOTF for more elevated pieces" (P8).

In all these accounts, social inputs were used as a parallel cue system that worked in addition to the direct experience gained from the platforms. Participants not only noticed cues in their own engagement with the platform, but they also extracted cues from the past experiences of other consumers and applied them to their own, for filtering, validation, and supplementing. Importantly, the participants were not only consumers of social inputs, but they were also providers of social inputs for others. Recommendations and warnings were reported by all nine participants as ways to share platform experiences. Recommendations were usually subject to conditions, and advice was provided on how to use the platform safely.

"I have recommended Shein to friends, with warnings. Like 'buy from Shein but do not buy shoes' or 'check the reviews before buying'" (P1). *"When my friends ask about Temu I tell them yes its good but you have to know how to use, check reviews, choose right size"* (P6).

Warnings were usually issued for platforms that the player had left and for certain categories of products that failed to meet his or her expectations. The reason for sharing their experience was always expressed a desire to save others from disappointment.

"Wanting to save them from disappointment. Online shopping can be expensive in the wrong ways and I want my friends to know what to expect" (P1).

"Because I learned through pain and money. If I can save my friends from the same disappointments I want to" (P8).

"I want to save my friends from disappointments. Especially other young women who are new to Finland and need to shop affordably" (P9).

4.4 Identity and Retrospective Interpretation

This section explores the impact of participants' identity, personal values, and previous platform histories on the meaning of their trust-relevant experiences. Participants in the nine interviews did not interpret cues in a neutral and objective way. They processed information with their own perspectives, interests and past experience on the platform. The patterns that emerged in identity-based filtering, retrospective reading and the influence of accumulated experience on current trust judgements are presented in the following subsections.

4.4.1 Identity-based filtering of cues

Participants demonstrated how their personal identity and values influenced the cues that were most meaningful to them. There were 3 patterns that were related to identity in the accounts. The first pattern was a desire for fairness and fair treatment. Some participants specifically mentioned fairness as a key measure of trustworthiness in a platform.

"I care a lot about fairness. When a product quality is bad this is not my fault, I expect the platform to take responsibility. That is the main thing for me" (P3).

"I care a lot about how they treat customers when something goes wrong. If a platform makes returns easy, I trust them. That is the main thing for me. Also fairness — like, are they honest about what I am buying" (P1).

"Also fairness, like if my product is bad they should fix it without making me pay extra" (P2).

The behavior of the platform during the problems was more significant than its behavior during the smooth transactions for these participants.

The second pattern was related to personal budget and financial situations. The majority of the participants identified themselves as students or new residents and this identity influenced which experiences they felt were acceptable.

"As a person setting up life in a new country I had limited money and I needed a lot of things" (P9).

"As a busy professional, I need things to just work. If a platform is reliable, I trust it" (P5).

Budget identity affected interpretation in both directions – the lower quality items at lower cost were more accepted, and the higher cost items were more surprising when they were not as good as advertised.

The third pattern was the body type/physical identity. P7, who is 158 cm Asian woman, reported that the sizing of the platform did not fit her body, thus influencing her interpretation of cues,

"As a short Asian person I feel like big platforms design for tall Western bodies. When a platform has good reviews from people similar to me, I trust it more" (P7).

In P7, the reviewer's identity was as important as the content of the review. This illustrates how identity influences both the cues consumers notice and sources of cues consumers consider credible. In all of these patterns, participants' identities functioned as a filter that determined the relevance and meaning of the cues within it. The experience may have been different for each participant because of varying values, circumstances, and bodies in the interpretation.

4.4.2 Retrospective interpretation through accumulated platform history

Participants continuously read current platform experiences in terms of their previous experiences with the platform. New experiences were not interpreted in isolation but against the backdrop of all previous experiences.

"I think the fact that I can rely on the experience being roughly the same every time is what has built my trust. Even if it is not very high trust, it is predictable trust" (P1).

Individual problems were often viewed as exceptions to positive accumulated histories, especially by participants whose histories were mostly positive.

"Probably the times when something went wrong and they got fixed. Like when I had sizing problems with sports shoes and they refunded me at that time — that was a big trust building moment for me" (P5).

The refund was perceived as a positive gesture as it reinforced the platform's pattern of addressing problems, which aligned with P5's overall narrative of trust. The same type of problem caused a significant decrease in trust for those with prior experience who had experienced several disappointments. Pants that faded after two washes, jewellery which faded and lipgloss that leaked were three problems which together broke her trust at one point (P8).

"Each one alone I could have accepted. The three together broke my trust at that time" (P8).

The impact of several cues was greater than that of any single incident.

Several participants described an explicit phase-based understanding of their own trust journey.

"At the beginning I had no confidence, then I had bad experiences and almost stopped, then I learned new things and my confidence came back stronger" (P7).

"First I trusted naively. Then I crashed because of three bad things together. Then I came back through learning what to look for" (P8).

These accounts demonstrate how the participants built a story about their relationship with the platform from their past experiences. Comparisons between platforms were another method of retrospective interpretation. Some of these respondents who had tried other platforms in the past to establish their trust, applied those experiences to their existing platform. P1 made a comparison to an app, she had abandoned in the past, saying

"There were small issues before, but the customer service ignoring me was the final thing. So it was both — small things building up, and then one moment that broke it" (P1).

4.4.3 The development of personal protective systems

The growth of personal protective systems was a pattern of both identity and retrospective interpretation whereby participants developed sets of rules for themselves as a result of their experiential learning. The systems are the result of the combination of identity-based filtering and retrospective reading throughout time.

"I now measure my body before buying. I have my measurements written in a note on my phone waist, hips, shoulders, length. I check them against the size chart of every item before clicking buy" (P9).

"I always check the seller rating before buying. If the seller has thousands of orders and good ratings, I trust the seller" (P5).

"I started buying from those specific brands and the difference was huge. Now I only shop from those sellers" (P7).

All of these accounts, the participants were active interpreters rather than just taking the trust signals sent by the platform, constructing their own systems to manage risk. They built their protective systems around who they are and on the experiences that built them. This pattern captures the enactive nature of sensemaking—the choices made by the consumer create the conditions by which they make sense out of future experiences.

4.5 Plausibility, Sensemaking Continuation, and Breakdown

In this section, the key mechanism which helps to maintain or significantly change trust perceptions is examined. Not all experiences were evaluated by participants in terms of absolute accuracy. They evaluated each of the new experiences and decided whether they could be integrated into their current trust story. When experiences matched, sensemaking proceeded as usual and trust was reinforced. If experiences disrupted the narrative beyond what could be accommodated, then there was a breakdown in sensemaking and a need to actively construct trust. The patterns of plausibility judgement, routine sensemaking continuation, and sensemaking breakdown are provided in the subsections below for the nine interviews.

4.5.1 Routine sensemaking when experiences fit existing trust

Active reflection was not found in most of the platform experiences across the nine interviews. The participants described a situation in which the platform worked as expected, the issues were taken up without any problems, and there was a feeling of trust maintained by the continuation of the familiar patterns in a quiet way.

"The first few times I really checked the tracking like every day..... Now I just order and forget about it until it arrives" (P1)

The routine of sensemaking became most apparent with regard to how participants dealt with delays to delivery. The average time frame of approximately two weeks was well accepted, and participants were able to make mental adjustments where longer time periods could be considered acceptable within the pattern of the platform

"I have learned to be patient.... I just expect slow now and plan around it..."

P6 offered a similar adjustment: *"In the beginning I was checking tracking every day but now I know it will come so I just wait. Sometimes I forget I ordered something and then package come and I am surprised" (P6).*

These examples are of normal sensemaking, where things do not go as they were promised on the platform, but are consistent with the participant's working theory about how it functions. Routine sensemaking also took place in the case of small expectation gaps.

"It was damaged but still usable so I did not return it" (P5).

"In the beginning I just kept the things and used what I could. I did not return small things" (P6).

For these participants, the small problems were taken into the working trust narrative without triggering active reassessment. Routine sensemaking was also reinforced by positive deviations from expectation. The shortened delivery times created some moments of satisfaction but did not affect the overall narrative about trust.

"It did not change much because I know it is random. Sometimes it is fast, sometimes it takes more time" (P1).

Even pleasant surprises were taken as a random occurrence and not as a sign of a new platform pattern. These stories show the continuing, low level work of plausibility checking. The narrative of trust remained intact as long as the new experiences could be accommodated within it. Despite flaws in the experiences, the narrative remained intact.

4.5.2 Critical incidents and sensemaking breakdown

As opposed to routine sensemaking, while most of the participants talked about moments of sensemaking, a few mentioned instances where they had to reinterpret their trust narrative. These moments share the features of a sensemaking breakdown as described by Weick (2010) as an accumulation of disconfirming cues exceeds the interpretive capacity of the current sensemaking narrative. There were two types of breakdowns in the data. The first one was a breakdown triggered by one significant event that had an emotional impact. P4 described how a broken bag zipper produced a clear breakdown.

"I felt like the platform did not send me nice product. It was already 1.5 month so I cannot return it. I just felt tired and decided to let it go. After that I stopped buying from Temu for maybe a month or two" (P4).

The incident was small in terms of financial value but big in terms of emotional value. The breakdown resulted in an interim removal from the platform and a change in shopping habits when she returned. Some explained a similar breakdown triggered from one more expensive purchase,

"I feel like they did not provide me good quality. It is bit expensive but quality was not good so I almost stop to using it" (P3).

The long coat was a bit out of the ordinary, out of her normal price range, and the lack of delivering quality at that price put her in a moment of trust crisis.

The second type of breakdown was that of accumulated breakdown, a set of smaller incidents that together surpass the capacity of the participant's interpretation. The lipgloss, pants, and jewellery were all small issues, but they all came together for a complete rethinking of whether or not Shein can provide value at any level.

"After these three things one after another, I felt like Shein was not really for me. I was thinking, why am I buying things that break or fade so fast. I almost stopped" (P8).

Again it was not one event that broke trust but it was a series of events that led to a moment of withdrawal. P1 described a third instance of accumulated breakdown leading to complete abandonment of another platform,

"There were small issues before, but the customer service ignoring me was the final thing, its like enough now. So it was both — small things building up, and then one moment that broke it" (P1).

The pattern of accumulation of cues followed by a final specific incident shows how sensemaking breakdown can happen when background cues build up and a triggering event occurs. A notable difference in the breakdown patterns is what happened after the breakdown. Three of the four breakdown participants (P3, P4, P8) ended up coming back to a previous platform after a withdrawal period, whereas P1 left the previous platform altogether. The factors which differentiate return from abandonment are discussed in greater detail in Section 4.7.

4.5.3 The role of accumulated experience in sustaining or breaking trust

The same kind of experience might result in either routine sensemaking or breakdown depending on the accumulated history that preceded it. A delivery delay following several other disappointments contributed to the breakdown. The pattern is demonstrated through comparing P5 and P8. Although P5 had one shoe size issue early in his Temu experience, he got a hassle-free refund and went on to build more trust in the platform,

"When they handled it well, I trust them more, If they had ignored me, I would have stopped using them."(P5).

The incident was part of a positive narrative that was building up for P5's response to the incident. In contrast, a sequence of three minor quality issues in P8 that failed to be resolved smoothly resulted in a great fundamental crisis,

"if there is only one things i could have accepted this three together really broke my trust at that time" (P8).

This contrast reflects the key premise or concept of plausibility in how consumers make sense of trust. The issue is not necessarily the size of the event in question, but whether it can reasonably be accommodated within the consumer's ongoing story. Smaller events can cause trust to be broken when they surpass the total interpretive capacity of the story, and larger events can be accommodated if the story offers a sufficient foundation for charitable interpretation.

4.5.4 Trust reconstruction after breakdown

Several of the participants who had a sensemaking breakdown told of the reconstruction of their trust after the breakdown. This reconstruction was not the restoration of their trust state but rather a new type of trust based on different rules and protective strategies.

"I changed how I shopped. Now I check reviews even more carefully and I do not buy bags or things that need to last" (P4).

"The TikTok creators showed me Shein could work if I shopped from the right brands. So I did not switch platforms, I switched my shopping strategy" (P8).

"after that I came back to the same one but with new rules... insta reels helped me a lot to trust Shein again, my way of using was wrong; I just needed to use it differently" (P7).

"I trust Temu but more careful way. Now I know how to use Temu, I know its problems, I know how to protect myself. So my trust is real but it has limits" (P6).

In all of these accounts, post-breakdown trust was a type of trust that was different from the initial trust. It was conditional, rule-bound, and explicitly aware of its own limits.

This pattern represents the effect of plausibility checking and sensemaking breakdown not only on trust level, but on the nature of trust.

4.6 Behavioural Outcomes

This section reports the resulting behavioral outcomes reported by participants after their revised perceptions of trust. Three patterns were identified in the nine interviews:

continued use, decreased engagement, and platform switching. These outcomes are not separate alternatives but combinations that occurred simultaneously, most participants indicated that they were continuing to use their main platform while also having some level of reduction in their engagement. Each outcome is described below in subsections.

4.6.1 Continued use with sustained trust

At the time of the interview, all nine participants said that they continued using their main platform. The reasons for continuing to use the platform differed across participants, ranging from genuine enthusiasm to reluctant necessity. P2 reported a very high level of continued use, P5 reported ongoing use in terms of time-saving practicality,

"Now it feels like it has been part of my life. When I started, it was quite useful. Now it has become part of my life and nowadays I use it once a month to buy things because now I feel and know that I can get good stuff" (P2).

"As a busy professional, I need things to just work...I want to save my time" (P5)

"Living up here, I would not have access to the variety of products I want without these platforms. So I have invested time in learning how to use them well" (P6).

P6 was continued not because of trust as such but because there were no alternatives available. Several people in southern Finland shared similar observations regarding price-driven continued usage, where the platform's affordability is more important than quality or service. In all these accounts, continued use was maintained through positive accumulated experiences, alternatives were not available to them, they had a price advantage, or they had a mixture of these. Continued use is thus not a single behavioral outcome, but a group of several different behavioral logics.

4.6.2 Reduced engagement

The pattern of continued use with deliberate reductions in some forms of engagement was more common than continuation. Participants reported that they had to stop some activities and maintain the platform as the primary shopping place. There were three categories of reduction: Reductions in product categories were the first category. Some

of the participants stopped purchasing certain types of products due to a lack of satisfaction with them.

"I do not order jewellery items, because everytime it faded very fast so do not like them (P1)

" I only buy those winter clothes which has top level review otherwise i rarely buy winter clothes from Shein because of the jacket lesson" (P9).

"because of that incident now I have stopped buying shoes online" (P5).

The category-level reduction gave participants the ability to continue using the platform, but without the same degree of disappointment they had encountered in the past.

The second category included reducing spending per item. Those who were unhappy with their expensive orders on previous items reduced their spending limit for each item.

"I still shop there on a regular basis but i buy cheap things most of the time...i also buy some expensive things but, first I check 100 of review than I buy" (P3).

These spending restrictions were direct reactions to specific incidents in the past.

The third was a reduction in personal data that users were providing to the platform. The majority of participants reported they removed saved card data, removed saved addresses, used a different email to place online purchases, and deactivated notifications.

"I do not save my address in the app anymore. I do not save my card details. I unsubscribed from notifications. I use a separate email for them" (P1).

"I turned off notifications. I unsubscribed from emails like five times though they keep coming. I do not save my address, I do not save my card" (P9).

The most frequent behavioral pattern in the data is decreasing participation across these accounts. While they continued to use the platform, participants changed the parameters of their interactions with it. This pattern illustrates how trust may be diminished in some respects and strengthened in others which can support continued use.

4.6.3 Platform switching and trust abandonment

Complete switching away from the participant's primary platform was rare in the sample. Only P1 described a full abandonment of a previous platform, and even she returned to her current platform (Shein) rather than continuing without any cheap online option:

"i tried some other platforms also, but I do not like them that much, i just deleted the app and so I just went back to using Shein . I stopped trying random cheap apps" (P1).

The platform abandoned was not Shein ; it was another one that she tried before Shein . The more common was temporary withdrawals and then returned into their main platform. Four participants (P3, P4, P7, P8) reported stopping their main station for some time, from one to three months, and coming back with new shopping guidelines. P4 identified this pattern:

"At first once i totally stopped to use Temu it was almost for 5 month, i tried other platforms also but i did not get things as expected my relationship was not that smooth with them so again i came back to Temu"(P5)

"After that I stopped buying from Temu for maybe a month or two. Then slowly I started buying small things again, but I changed how I shopped" (P4).

The withdrawal phase is more like a cooling-off period for them where trust was either restored or replaced with a new interpretive frame. The reasons why withdrawals became temporary or permanent do seem to relate to the availability of alternatives, the nature of the breakdown prior to the withdrawal, and the capacity of the participant to develop new protective strategies. P1 gave up on the previous platform as she had not received any response from customer service regarding the problem. Conversely, those who had product disappointments but did get some sort of response from the platform had a higher rate of returning after dropping out.

The following accounts show how platform switching is a behavioral consequence of extreme trust erosion, yet is mediated by structural factors, especially in terms of the availability of alternative platforms and the irreversible nature of the trust-breaking event.

4.7 Summary of findings

This chapter has summarized the empirical results of the study based on nine interviews conducted with the consumers in Finland who use Shein or Temu as their main e-commerce platform. The study results show a consistent pattern of consumers' interpretations of trust relevant experiences and how those interpretations influence the formation and development of trust.

The interviews revealed six types of trust-relevant experiences: delivery experiences, returns and refunds, customer service experiences, payment and security issues, privacy issues, and gap between expectation and reality. Return, expectation gaps and delivery were the strongest sources of emotional response, with expectation gaps and return generating the largest changes in subsequent shopping behavior, whereas steady, low-intensity sources such as delivery were the weakest. One of the most notable differences in the participants' experiences was the ease and affordability of refunds on Temu compared to Shein. Participants extracted cues from their experiences and interpreted them in relation to the three trust dimensions of ability, integrity, and benevolence. The most basic aspect of trust that most participants relied on was ability-related, specifically delivery of reliability and ease of use. So, the cues like photos not matching the product, size charts that are not accurate, and confusing returns policies were widely viewed as indications of honesty rather than dishonesty. The cues of benevolence were the least common: most participants felt that their platform did not truly care about them beyond the transaction. Customer reviews and customer photos were a parallel cue system used by participants to supplement, validate or filter their own actual experiences, and participants themselves supported this parallel system with recommendations and warnings to other participants.

Participants' Identities and previous platform experiences shaped cue extraction. Factors of fairness, finance, and body type emerged as identity factors that influenced which cues participants considered significant. Prior platform history would allow each problem to be seen in a different light, depending on whether the previous experience was

positive or negative. Some participants created personal protective systems, rules they applied to themselves when shopping, based on their accumulated experiences.

Plausibility checking was the point where trust was either maintained or revised. Most participants absorbed imperfect experiences into their existing trust narrative. Trust broke down when repeated cues no longer fit that narrative, either through one major incident or several smaller ones. After that, participants sometimes rebuild trust through new rules or new ways of judging the platform. Behavior usually takes one of three forms: continued use, reduced engagement, or platform switching. All participants still used their main platform, but many limited what they bought, how much they spent, or how much personal data they shared. Full abandonment was rare and usually followed serious customer service failure.

Overall, the findings show that consumer trust is not a one-time judgement. It develops through repeated interpretation of platform experiences, selective reading of cues, and ongoing adjustment of behavior.

5 Discussion

This chapter explores and examines the findings of this study in the context of the theories presented in Chapter 2. The aim of the chapter is to understand the empirical results and how consumers understand their experiences with e-commerce platforms which influence their trust perceptions. The chapter is organized as follows. Section 5.1 gives the theoretical and contextual contributions of the study. Section 5.2 discusses the practical implications of the findings, and the study has limitations that are noted in Section 5.3. Directions for future research in Section 5.4.

5.1 Contribution of the Study

This study has two significant contributions to the literature on consumer trust in e-commerce, one theoretical and one contextual. First, this study provides theoretical contribution by connecting consumer trust studies and sensemaking theory, which provides a process-based perspective on consumer trust perceptions in e-commerce. Previous research on trust has revealed many antecedents of consumer trust, including the quality of the platform, security, privacy, and platform reputation (Gefen, Karahanna, and Straub, 2003; Pavlou, 2003; Kim, Ferrin, and Rao, 2008; Kim and Peterson, 2017), among others. This research has, however, tended to overlook the interpretive processes consumers engage in when they experience certain types of platforms. Researchers have urged studies to go beyond antecedent-outcome models to investigate how consumers actively build and change their perceptions of trust throughout interactions with platforms (Urban, Sultan, and Qualls, 2000; Harris and Goode, 2004; McKnight, Choudhury, and Kacmar, 2002). This study responds to this call by examining consumer trust in e-commerce using Weick's (1995) sensemaking framework. The results show that the perceptions of trust can be considered as the interpretive results of cue extraction, identity-based filtering, retrospective reading, and plausibility checking (Weick, 1995; Maitlis and Christianson, 2014). The framework elaborated in Chapter 2 and used with the empirical data revealed that consumer trust is not a fixed assessment established by a series of

antecedent variables, but it is the latest moment of an interpretation process which the consumer always reinterprets.

From these findings, three more specific theoretical contributions arise within this overall contribution. First, the three dimensions of trust identified by Mayer, Davis, and Schoorman (1995) do not function in the same way in the e-commerce setting of consumers. Ability and integrity are the two most important rules of the game for consumers, while benevolence acts as a kind of "catch-all" or idealized category that is not seen by most of the participants in their main platform. This asymmetric pattern builds on Mayer et al. by demonstrating that the relative weight of the three dimensions can vary depending on the context, and that the low-cost online retail offers a specific dimensional profile. Second, the results show a structural characteristic of consumers' trust that has not been explored in the literature. Within the same platform, there was a clear distinction between platform levels of trust and brand level and/or seller level of trust. P5 had more confidence in individual sellers than in the platform itself. P8 showed more trust in certain brands of Shein than in Shein itself. This loss of trust within a single platform is a new theory observation that directly stems from the application of the sense-making lens. Third, the results show that the sensemaking breakdown in the consumer context can occur in two ways: as a single incident breakdown and as an accumulated breakdown and that the two types of breakdown result in different patterns of reconstruction. This empirical observation builds on Weick's (2010) discussion of breakdown by demonstrating the influence of the structure of the previous trust narrative on the form of breakdown.

The importance of this study for the context is that it extends the sensemaking to trust research into the consumer e-commerce context. Previous studies that explored trust through a sensemaking lens have concerned interfirm alliances (Adobor, 2005) and institutional encounters (Sundbäck, 2024; Fuglsang and Jagd, 2015). These studies have

confirmed that sensemaking is a valid lens for understanding trust as an interpretive process but in situations where trust formation was between identifiable actors, with direct or near-direct contact.

Secondly, this study provides contextual contributions. The consumer e-commerce context presents unique structural characteristics that are different from the previous contexts. Since there is no face-to-face interaction, trust has to be developed without the social cues usually associated with interpersonal trust building. Because of the asymmetric information between the platform and the consumer, customers cannot directly assess the platform's claims and instead need to take on a resource of indirect cues, like customer reviews and experience. Consumer trust is built over a series of small actions in e-commerce as opposed to a series of large ones. Consumer sensemaking is more embedded into the community than in the contexts studied earlier because of the strong influence of social inputs reviews, peer accounts, and educational content on social media.

In this study, the sensemaking as trust tradition is extended to this new context and it is demonstrated that the framework is applicable in this context with new emphasis. The cue-based property is used indirectly via platforms and communities. The social property does not work on the basis of direct peer groups, it works on the basis of review systems and social media. The retrospective property is not set up across several large events, but across a number of small ones. The framework is tailored to the consumer context but retains its analytical framework. The findings also provide contextually informed insight into future research. The decompositions of trust into platform-level and seller-level, the asymmetrical weighting of the three aspects of trust and the community-level sensemaking processes via social media represent characteristics that arose in the context of cheap online fashion and lifestyle platforms in Finland. These features can be applicable to this segment only or can be generalized to other consumer e-commerce contexts. These patterns can be tested at other segments in the future to see how much they can be applied elsewhere. This study builds on the research tradition that examines

trust through a sensemaking lens, which moves beyond the traditional view of trust as a fixed assessment to a more conceptual view of it as an interpretive process, and it offers a foundation for further research on trust formation in marketplaces.

5.2 Practical Implications

This study focuses on the consumer's perspective and is academic in nature, but the results have implications that could be of interest to e-commerce platforms looking for insight into the experiences that influence consumer trust. The implications below are presented modestly and are indicative of what the findings suggest, not what platforms need to do. Results show that the difficulty of returns has a significant negative signal in consumer accounts. The hard return procedures were seen as not only operational constraints, but as a sign of the platform's attitude towards its customers (Kim, Ferrin and Rao, 2008). One of the most notable differences between the two platforms was the ease of getting refunds at Temu versus the high cost of returns at Shein, as reported by participants. This indicates that returns and refunds can be a more significant place of trust formation or trust erosion than it is assumed in operational discussions of return policy.

The results also suggest that consumers engage in protective behaviors to actively control their own trust, rather than relying on the platform to provide flawless experiences. The majority of participants created personal rules, such as measuring body before ordering; buying from certain brands; avoiding certain product categories; never saving card information. The rules enabled participants to keep using the platform, even when they did not have the same level of trust in some dimensions. The implication for platforms is that consumers can still interact even if their trust in the platform is moderate, as long as they still have the opportunity to implement protective strategies. Simplifying these protective measures, such as ensuring more accurate sizing information or providing more convenient opt-outs from data sharing programs, can help enhance the consumer-platform connection. The importance of customer reviews and customer photo-

graphs as consistent sources of extracting cues from customers also has practical implications. The participants used to trust the other consumers' interpretation more than the platform's product descriptions. This is consistent with findings of studies on online reviews and reputation systems that suggest that consumer-generated content can be more credible than information provided by the platform (Ba and Pavlou, 2002; Sparks and Browning, 2011). As a result, the integrity of the review system itself is an important factor in building and sustaining trust, as consumers rely on real customer reviews as the most credible source of information about products. Authentic, transparent review systems on platforms can facilitate the process of building trust more effectively than a platform that uses mostly official product photos and descriptions.

5.3 Limitations

There are some limitations in this study that need to be recognized. It is crucial to acknowledge these constraints openly as part of the quality of qualitative research and as a way of understanding the boundary of the results (Lincoln and Guba, 1985). The number of participants in the study is adequate for qualitative studies on sensemaking and interpretive studies (Patton, 2015; Kvale and Brinkmann, 2009). However, the small sample limits the generalization of the patterns identified here, and the findings should be read as analytical observations rather than as claims about all consumers in similar contexts. This is because all participants are located in Finland, thus cultural differences in trust formation can be ruled out, but results cannot be generalized to consumers in other national contexts. Trust dynamics can vary across cultures that have varying levels of baseline dispositional trust, varying levels of consumer protection laws, or varying ecommerce market structures. The sample is also dominated by users of Shein and Temu. The concentration indicates the real market positioning of these platforms within the price-sensitive segment of the Finland-based e-commerce market among the consumers included in the sample. The findings are therefore more about consumer confidence in the cheap fashion and lifestyle part of e-commerce but not e-commerce in general. However, the dynamics of trust could vary across premium platforms, marketplace platforms

with more robust consumer protection, niche specialized platforms, or platforms in other categories of product.

The study is based on the participants' recollections of their experience on their main platform. As with all interview-based research, these accounts are subject to memory bias, selective recall, and reconstruction in the act of telling (Kvale and Brinkmann, 2009). Participants may have remembered the experiences that affected them the most emotionally and forgotten more normal experiences, or they may have explained their trust journey in a more organized way than it actually happened at the time. In addition, each participant was interviewed only once, which means that their trust perceptions were only measured at a specific point in time, rather than the actual change in trust perceptions over several encounters on the platform. Therefore, the results should be interpreted as the participants' current descriptions of past events, not as descriptions of what actually occurred. The analysis was conducted in the following six phases as described by Braun and Clarke (2006), the sensemaking framework was used as a sensitizing structure but single-researcher coding may lead to interpretive bias. This limitation is addressed in the study by the trustworthiness practices used, such as a reflective journal and explicit foundation in the theoretical framework. Lastly, interviews were conducted in English with some participants whose first language is not English. There was good communication between participants at all stages, but some nuances and emotional depth may have been constrained by the language used in conversation. These limitations collectively form the backdrop for the findings. The study provides an analytical understanding of consumer trust as an interpretative process in a particular market segment, under a specific national context, based on a small but information rich sample.

5.4 Future Research

This study's findings suggest a number of productive directions for future research. The most obvious direction is towards cross-cultural comparisons. National culture and the disposition to trust, which is a personality trait, are important factors in the formation of trust (Hallikainen and Laukkanen, 2018), and the current study highlighted culturally and

personally specific patterns. Future studies may be conducted to determine whether the framework is applicable in other national contexts and whether the importance of the three dimensions of trust is similar across different cultures, as well as whether the importance of social inputs differs across cultures with different traditions of consumer reviews. Comparative work could test the cultural generality of the framework proposed here and may reveal which elements of consumer sensemaking about trust are universal and which are culturally specific.

The second direction is on longitudinal designs. This study captured participants' trust perceptions at a single point in time, and although participants described their trust journeys retrospectively, the data did not capture trust formation as it actually unfolded. Longitudinal studies following the same participants in repeated interviews or diary study could provide further insights into how trust perceptions evolve over time as a result of platform experiences. Such longitudinal study would directly test the dynamic of the property of sensemaking that this study was able to capture only by using a retroactive approach and would yield a deeper understanding of how consumer trust narratives accumulate and revise themselves.

A third direction is relating to extending the framework to other categories of platforms. The study targeted two platforms, Shein and Temu as they are in the price-sensitive segment of e-commerce. The framework can be adapted to other platform categories such as, premium platforms, marketplace platforms with enhanced consumer protection mechanisms, single product category platforms, business to consumer platforms with a brand identity, second-hand or peer-to-peer platforms. The cue patterns, dimensional weightings, and breakdown thresholds may vary across platform categories. A cross-platform analysis of the framework would help to determine which aspect of consumer sensemaking about trust is universal and which is specific to a particular segment.

One of the findings of the present study leads to a more specific direction. However, the current literature that applied sensemaking to trust has not closely explored the breakdown of trust into platform-level and seller-level or brand-level trust, and this requires further analysis. Further research may concentrate specifically on the ways consumers construct, maintain, and revise their trust at various levels of the platform, as well as how the actions of the platform influence the seller-level reputation systems that lead to their overall judgement of trust. This is a characteristic of consumer trust that quantitative survey research may not have captured due to its tendency to use a platform level measure of trust.

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Appendices

Appendix 1. Semi Structured Interview

Alignment with the theoretical framework

The interview questions are designed to collect data that relates directly to the framework elements developed in Chapter 2. The interview focuses on the participant's main e-commerce platform, with comparative questions in later blocks where reference to other platforms helps illuminate trust formation.

Table 5 Alignment between framework elements and interview questions

Framework element	Interview block	Main question numbers
Cue extraction and trust formation	Block A, Platform history and initial trust	Q1, Q2, Q3
Trust-relevant experiences and sensemaking triggers	Block B, Delivery experiences. Block C, Returns, refunds, and customer service. Block D, Payment concerns and privacy. Block E, Expectation gaps	Q4, Q5, Q6, Q7, Q8, Q9, Q10
Retrospective interpretation and accumulated experience	All blocks, especially follow up questions about past experiences and comparisons	Q2, Q3, Q4, Q6, Q8, Q10, Q11, Q12, Q13
Action-relevant outcomes	Block F, Trust outcomes and behaviour	Q12, Q13, Q14, Q15

Thematic blocks

Block A. General background of platform and initial trust

Purpose: To understand about how the participant initially started using their primary platform and what shaped the initial trust impression.

1. You indicated in the screening that you mostly use [platform name]. Can you tell me about how that relationship started?

- Why did you choose to have that platform first time?
- What were your initial impressions?
- Did you feel trustful immediately or did that take some time?
- Why did you feel it was safe to use? Was there anything specific about the platform?

2. How would you describe your relationship with that platform now compared to when you first started using it?

- Has your confidence in it changed since you began using it?
- What has most shaped how much you trust it today?

3. Which of your experiences with this platform stands out as the most positive or the most negative?

- Can you describe what happened in as much detail as you remember?
- Did that experience change the way you thought about the platform?

Block B. Delivery experiences

Purpose: To explore the way consumers interpret delivery related experiences and how these shape trust perceptions.

4. Have you ever had a problem with a delivery, for example a parcel arriving late, being damaged, or not arriving at all?

- What was your reaction at the time?
- Did you contact the platform or the seller? What happened when you did?
- Looking back, did that experience change how much you trusted the platform?

5. Has a delivery from this platform ever gone better than you expected, for example arriving earlier than promised, being better packaged than expected, or being handled really well when there was a problem?

- How did that make you feel about the platform?
- Did it change your expectations for future orders?

Block C. Returns, refunds, and customer service

Purpose: To explore how consumers interpret returns, refunds, and customer service interactions.

6. Have you ever needed to return a product or request a refund from this platform?

- Can you describe what the process was like?
- Was it easier or harder than you expected?
- How did the way the platform handled it make you feel about them?
- Did it change how likely you are to shop with them again?

7. Have you ever contacted customer service about an issue with an order on this platform?

- What was that experience like?
- Did the response meet your expectations, or did it surprise you?
- How did the interaction affect your overall feeling about the platform?
- If it was negative, did you give the platform another chance? Why or why not?

Block D. Payment concerns and privacy

Purpose: To explore how consumers interpret payment security and personal data concerns.

8. Have you ever had concerns about payment security when shopping on this platform, for example worrying about whether your card details were safe?

- What triggered that concern?
- How did you decide whether to proceed with the purchase?
- Did it affect how you felt about that particular platform?

9. Have you ever felt that an online platform was using your personal information in a way you were not comfortable with, for example through targeted advertising, unexpected emails, or data sharing?

- Can you describe what happened?
- How did you make sense of it at the time?
- Did it change your behaviour on that platform, for example using it less often or stopping altogether?

Block E. Expectation gaps

Purpose: To explore situations where the product or service differed from what the participant expected.

10. Have you ever received a product that was significantly different from what was shown or described on the platform, for example a different size, colour, quality, or condition?

- Can you tell me what happened?
- What did you think when you first saw the product?
- Did you think the platform, the seller, or something else was responsible?
- How did you handle it, and did it affect your trust in the platform?

11. More generally, do you feel that online platforms are honest in how they present products and services?

- Has your view changed based on your experiences?
- Are there platforms you trust more than others to be accurate? What makes the difference?

Block F. Trust outcomes and behaviour

Purpose: To understand the outcomes of consumer sensemaking, the revised trust perceptions consumers hold and the behaviours those perceptions produce, including continued use, reduced engagement, platform switching, and word of mouth.

12. How much do you trust your main platform today?

What makes you feel that way?

- Has your trust in it grown stronger or weaker since you started using it?
- What does the platform do well, and is there anything you do not fully trust about it?
- When you think about whether the platform is reliable, whether it acts honestly, and whether it genuinely cares about you as a customer, how does it stand on each?
- Are there specific things you personally care about such as fairness, honesty, or how customers are treated, that affect how you judge whether a platform is trustworthy?

13. Has the way you use your main platform changed since you started using it?

- Do you buy from it more often, the same, or less than before?
- Are there things you used to do on the platform that you have stopped doing?
- If something has changed, what made you change?

14. Have you ever stopped using an online platform completely because of a trust related experience?

- What made you decide to stop?
- Was it one specific event or a gradual build-up of smaller issues?
- Did you switch to another platform?
- How did you decide whether to trust the new one?

15. Have you ever recommended or warned others about a specific online platform based on your trust experience?

- What made you feel strongly enough to share that with others?
- Do you read other people's reviews before buying?
- How much do they shape your own trust in a platform?

Closing questions

16. Thinking about everything we have discussed today, how would you describe your overall relationship with online shopping platforms in terms of trust?

- Has that relationship changed since you first started shopping online?
- What do you think would make you trust an online platform more?

17. Is there anything about your online shopping experiences or your trust in platforms that we have not covered, or anything you would like to add?

Appendix 2 Overview of participants

Participant Code	Main shopping platform	Shopping experience (in years)	Region	Interview duration
P1	Shein	2	Southern Finland	42 min
P2	Temu	1.5	Lapland	35 min 15 sec
P3	Shein	1	Southern Finland	40 min
P4	Temu	3	Southern Finland	39 min 5 sec
P5	Temu	2.5	Lapland	42 min
P6	Temu	1.5	Southern Finland	36 min
P7	Shein	2	Lapland	35 min 08 sec
P8	Shein	1.5	Lapland	41 min 11 sec
P9	Shein	2	Southern Finland	40 min