

The Impact of Perceived Information Transparency on Cross-Border E-Commerce Purchase Intention Among Vietnamese Consumers

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ABSTRACT

Cross-border e-commerce (CBEC) has expanded rapidly in Vietnam, enabling consumers to access products and sellers beyond their domestic markets. At the same time, purchasing across national borders may involve greater uncertainty because consumers have limited opportunities to directly evaluate products, sellers, and transaction conditions. In this environment, the transparency of information available through online platforms may play an important role in reducing uncertainty and supporting purchase decisions. However, relatively little research has examined how perceived information transparency (PIT) operates within the CBEC context, particularly among consumers in emerging markets. Focusing on Vietnamese shoppers with CBEC experience, this research evaluates how PIT impacts purchase intentions (PI). The model specifically tests trust (TR) and perceived risk (PR) as mediating factors, alongside consumer acculturation (CA) as a potential moderator influencing how transparency affects both trust and risk perceptions. Applying a quantitative, cross-sectional survey approach, the collected responses were evaluated via Partial Least Squares Structural Equation Modeling (PLS-SEM). The empirical outcomes demonstrate that transparent information directly boosts user confidence and purchase likelihood while simultaneously mitigating perceived risks. Moreover, trust and risk reduction act as key pathways bridging transparency with the final decision to buy. However, the data revealed that acculturation levels do not meaningfully shift the dynamic between transparency and the two mediating variables. These findings demonstrate that information transparency is particularly important in CBEC because it can simultaneously strengthen consumer confidence and alleviate perceived uncertainty. The study contributes empirical evidence from Vietnam and extends understanding of the mechanisms through which transparency shapes consumer responses to international online shopping.

Keywords: Perceived information transparency, Trust, Perceived risk, Purchase intention, Consumer acculturation

1. Introduction

CBEC has fundamentally changed the way consumers access products offered by foreign sellers. Digital platforms, mobile technologies, and increasingly integrated logistics networks have made

international online purchasing more accessible than in the past [1]. Vietnam has also become an increasingly active market in this area. In 2024, the country's CBEC activities were estimated at USD 4.1 billion, consisting of approximately USD 2.4 billion in imports and USD 1.7 billion in exports [2]. The continued expansion of this market reflects the growing willingness of Vietnamese consumers to participate in international online shopping [3].

Despite these opportunities, CBEC transactions differ from domestic online purchases in several important respects. Consumers may have less direct knowledge about foreign sellers, product quality, delivery arrangements, and transaction procedures. Differences in geographic location, language, legal systems, and institutional environments can further increase the uncertainty surrounding an international purchase [4]. Consequently, consumers often have to rely heavily on information presented by sellers and online platforms when assessing whether a transaction is trustworthy and whether a product is worth purchasing.

Information transparency therefore becomes particularly relevant in CBEC. When product descriptions, seller information, transaction procedures, delivery arrangements, and other relevant details are presented clearly, consumers may find it easier to evaluate alternatives and form expectations about the transaction. Previous research has associated greater transparency with higher consumer trust, lower perceived risk, and stronger purchase intention [5, 6]. Nevertheless, much of the existing evidence has been developed in conventional or domestic e-commerce settings, leaving questions about whether similar relationships exist when the buyer and seller are located in different countries.

The existing literature also suggests that the psychological process linking information transparency to purchasing behavior deserves further investigation. Vietnamese CBEC research has identified trust as an important determinant of consumers' willingness to purchase from foreign sellers [7]. However, comparatively less attention has been given to whether consumers' perceptions of information transparency serve as an antecedent of trust and perceived risk. Understanding these mechanisms is important because consumers may not respond to transparency directly; instead, clearer information may first change how trustworthy and risky they perceive a foreign transaction to be.

Another potentially important factor is consumer acculturation. Consumers who have greater exposure to foreign cultures and international consumption practices may interpret information from foreign sellers differently from consumers who have had less such exposure [8–10]. Familiarity with foreign markets could make consumers more comfortable with international shopping environments and potentially strengthen the influence of transparent information on trust or perceived risk. However, the moderating role of acculturation in these relationships has received limited empirical attention in CBEC research.

Accordingly, this study examines how PIT influences purchase intention among Vietnamese CBEC consumers and investigates the psychological mechanisms underlying this relationship. Specifically, trust and perceived risk are examined as mediators, while consumer acculturation is considered as a potential moderator of the relationships between PIT and the two mediating variables. By bringing these variables together in a single research framework, the study seeks to provide a more comprehensive explanation of consumer decision-making in cross-border online shopping.

The study addresses three primary objectives. First, it evaluates whether PIT directly influences Vietnamese consumers' purchase intention in CBEC. Second, it examines whether trust and perceived risk mediate the relationship between transparency and purchase intention. Third, it investigates whether consumer acculturation changes the effects of information transparency on trust and perceived risk.

Addressing the aforementioned objectives requires investigating five core inquiries:

RQ1: In what ways does the clarity of platform information shape the purchasing propensity of Vietnamese CBEC users?

RQ2: Is the pathway from PIT to buying intent mediated by consumer trust?

RQ3: Does risk perception serve as a mediating mechanism bridging information clarity and purchase intention?

RQ4: How might consumer acculturation intervene as a moderator in the dynamic between transparency and trust?

RQ5: What role does acculturation play in moderating the influence of perceived transparency on subjective risk?

This study makes both theoretical and practical contributions. Theoretically, it extends research on information transparency by examining its role in CBEC and by incorporating trust and perceived risk as mechanisms through which transparency may influence purchase intention. The inclusion of consumer acculturation further allows the study to examine whether consumers' cultural exposure changes their responses to information provided by foreign sellers. Empirically, the study contributes evidence from Vietnam, an emerging CBEC market that remains relatively underrepresented in the transparency literature.

From a managerial perspective, the findings can help CBEC platforms and international sellers identify the types of information that may be most important for building consumer confidence. More transparent product descriptions, seller profiles, logistics information, and return policies may help consumers feel more secure when purchasing from foreign vendors. The findings may also provide useful implications for policymakers seeking to strengthen information disclosure and consumer protection in Vietnam's expanding CBEC environment.

2. Literature Review

2.1. Cross-Border E-Commerce (CBEC)

CBEC describes online commercial transactions in which the buyer and seller are located in different countries and the purchased products or services are delivered across national borders [11]. Its development has been supported by improvements in digital platforms, telecommunications, mobile technologies, and international logistics. These developments have lowered some of the geographical barriers traditionally associated with international trade and have allowed consumers to access products that may not be readily available in their domestic markets [12, 13].

For consumers, CBEC can provide access to a broader range of products and potentially more competitive prices. For firms, online cross-border channels provide opportunities to reach international customers without relying entirely on traditional physical distribution networks [14, 15]. Nevertheless, international online transactions also create additional challenges. Consumers may

have difficulty evaluating foreign sellers, verifying product quality, understanding transaction conditions, or assessing the reliability of delivery and after-sales services. Differences in regulations and institutional environments may further complicate the purchasing process.

These characteristics make information particularly important in CBEC. When buyers cannot directly inspect products or interact with sellers, they depend more heavily on information supplied through online platforms. Consequently, the quality and transparency of such information may influence consumers' confidence in the transaction and their willingness to proceed with a purchase.

2.2. Perceived Information Transparency (PIT)

PIT refers to consumers' assessment of whether the information provided by an online seller or platform is sufficiently accessible, understandable, and useful for making a purchasing decision [5, 16]. Thus, transparency is not simply a matter of whether information exists. Information must also be presented in a manner that allows consumers to interpret and evaluate it effectively.

The importance of PIT may be even greater in CBEC than in domestic e-commerce. International buyers generally face greater physical and informational distance from sellers, while differences in language, culture, and institutional arrangements may make evaluation more difficult. Transparent information can help reduce these barriers by giving consumers a clearer basis for evaluating both the product and the transaction [5, 17].

In this study, PIT is treated as a multidimensional construct consisting of perceived product transparency, perceived seller transparency, and perceived transaction transparency, following the conceptualization adopted from previous research [5, 16].

2.2.1. Dimensions of PIT

Perceived product transparency concerns the extent to which consumers can obtain and understand information needed to assess a product. Relevant information may include product descriptions, specifications, photographs, features, and performance-related details. When such information is sufficiently clear and comprehensive, consumers may be better positioned to determine whether a product corresponds to their expectations and requirements.

Perceived seller transparency focuses on information that enables consumers to evaluate the identity and credibility of the seller. Examples include seller profiles, business information, reputation, transaction history, and other indicators of seller reliability. Such information can reduce uncertainty about who is actually responsible for fulfilling the transaction and can help consumers form judgments about the seller's credibility.

Perceived transaction transparency relates to the clarity of information concerning the purchasing process itself. This includes payment procedures, shipping arrangements, delivery times, customs-related charges, return and refund policies, and procedures for resolving disputes. In CBEC, these issues may be particularly important because additional procedures and costs can arise when transactions cross national borders.

Taken together, these three dimensions capture consumers' overall perception of whether an online CBEC environment provides sufficient information to support informed purchasing decisions [5, 16].

2.2.2. The role of information transparency in mitigating information asymmetry between international buyers and sellers

Information asymmetry represents a central challenge in online transactions because sellers typically possess more detailed knowledge about products and transaction conditions than consumers. This problem can become more pronounced in CBEC because buyers may be unfamiliar with foreign sellers, distant from the seller's market, and less familiar with the applicable legal or institutional environment.

From the consumer's perspective, transparency can help narrow this informational gap. Detailed and understandable information gives buyers greater opportunity to assess product characteristics, seller credibility, and transaction conditions before committing to a purchase. Consequently, transparency can reduce uncertainty and make consumers more confident in their evaluations.

Prior studies provide evidence that information transparency can reduce perceived risk and encourage purchase intention [5]. Research in live-streaming and social-commerce environments similarly suggests that accessible and clearly presented information can facilitate communication between buyers and sellers and strengthen consumer trust [16, 18]. Moreover, the usefulness of information depends not only on its availability but also on its clarity. This distinction becomes especially relevant for complicated issues such as international taxation and cross-border transaction procedures [19].

Overall, the literature suggests that transparency can improve consumers' ability to evaluate online alternatives by reducing informational uncertainty. In the CBEC context, this function may be particularly valuable because information deficiencies can intensify consumers' concerns about unfamiliar sellers and international transactions.

2.3. Trust in CBEC

Trust is an important component of online consumer decision-making because buyers must often commit resources before they can fully evaluate the seller or receive the purchased product. In general, trust reflects positive expectations regarding another party's ability, integrity, and benevolence [20]. Within CBEC, trust can encompass consumers' confidence in the seller, the platform, the security of information, and the seller's ability to fulfill transaction-related commitments [21].

The importance of trust may increase when consumers purchase from foreign sellers. Geographic distance and unfamiliarity can make it more difficult for consumers to verify seller claims or obtain effective remedies when problems occur. Under these circumstances, trust can help consumers feel more comfortable with uncertainty and reduce concerns associated with international transactions.

Previous empirical studies have reported a positive relationship between trust and purchase intention in CBEC environments [22, 23]. Trust may also reduce consumers' concerns about issues such as product quality, transaction security, and potential losses [24]. In addition, trust can function as an intermediary mechanism through which information quality and platform characteristics influence consumers' behavioral responses [21, 25].

Therefore, trust is relevant not only as a direct predictor of purchase intention but also as a potential mechanism through which information transparency affects consumers' willingness to purchase.

2.4. Perceived risk in CBEC

Perceived risk represents consumers' subjective assessment of the possibility that an online purchase may result in undesirable consequences or losses [26]. Unlike objective risk, perceived risk reflects the consumer's personal evaluation of both the likelihood and potential severity of negative outcomes.

In CBEC, consumers may perceive several forms of risk simultaneously. These may include financial loss, concerns about product performance, privacy and payment security, delivery problems, and uncertainties associated with customs procedures or international logistics [27–29]. Such concerns can be particularly salient when consumers are unfamiliar with the seller or the institutional environment in which the transaction takes place.

Previous research indicates that perceived risk generally discourages online purchasing behavior. When consumers believe that an international transaction involves substantial uncertainty or potential loss, their willingness to purchase is likely to decline [21, 30]. Conversely, mechanisms that reduce uncertainty—such as transparent information, secure payment arrangements, and clearly defined transaction procedures—may strengthen consumer confidence and facilitate purchasing [28, 31].

Perceived risk therefore represents an important barrier to CBEC adoption and a potentially important mechanism through which information transparency affects purchase intention.

2.5. Consumer Acculturation

Acculturation describes changes in individuals' preferences, perceptions, and behaviors that arise through sustained exposure to another cultural environment [31]. Such changes may involve both psychological adaptation and changes in consumption practices [31, 32].

Consumer acculturation is particularly relevant to CBEC because international online shopping naturally exposes consumers to foreign products, languages, sellers, brands, and consumption norms. Through repeated exposure to international markets, consumers may become more familiar with foreign purchasing environments and develop greater confidence in interpreting information originating from those environments.

Differences in acculturation may consequently influence how consumers process information and evaluate foreign sellers [31, 33]. Consumers who are more accustomed to international consumption environments may be better able to interpret product information, recognize relevant cues, and assess the credibility of foreign sellers. In contrast, consumers with less exposure to foreign markets may experience greater uncertainty when evaluating the same information.

Although consumer acculturation has received relatively limited attention in CBEC research, its potential influence on information processing makes it a theoretically relevant variable. In the present study, therefore, acculturation is considered as a possible moderator of the relationships between PIT, trust, and perceived risk.

2.6. Theoretical Foundations

2.6.1. *Information asymmetry theory*

Information Asymmetry Theory provides an important theoretical basis for explaining why transparency may influence consumer responses in CBEC. The theory suggests that market participants may possess unequal amounts of information, creating difficulties in evaluating the

quality or reliability of a transaction [34].

This problem is particularly relevant to cross-border online purchases. Sellers generally have more detailed knowledge about their products, business practices, and transaction processes than buyers. Consumers may also face additional informational disadvantages because of geographic distance, language differences, and unfamiliar legal or institutional systems.

From this perspective, PIT can be understood as a mechanism that reduces the informational disadvantage experienced by consumers. Providing accessible and sufficiently detailed information allows buyers to make more informed evaluations of products, sellers, and transaction conditions. Greater transparency should therefore reduce uncertainty and contribute to the formation of trust while limiting perceived risk.

2.6.2. Theory of planned behavior (TPB)

The Theory of Planned Behavior (TPB) proposes that behavioral intention is shaped by individuals' attitudes, subjective norms, and perceived behavioral control [35]. Within the present study, purchase intention represents consumers' willingness to engage in CBEC purchasing behavior [36].

Although the complete TPB framework is not directly modeled in this research, the theory provides a useful perspective for understanding purchase intention as a behavioral outcome. Information transparency may contribute to more favorable evaluations of online purchasing by increasing consumers' confidence and reducing uncertainty. When consumers feel that they have sufficient information to evaluate a transaction, they may be more willing to form a positive intention to purchase.

Accordingly, TPB complements Information Asymmetry Theory by providing a behavioral perspective on how consumers' evaluations may ultimately translate into purchase intention.

2.7. Hypothesis Development and Research Model

Rooted in existing theoretical frameworks and prior studies, this research proposes a model where transparency drives purchase intention directly as well as indirectly. The framework designates consumer trust and risk perception as the core mediators, while hypothesizing that a buyer's acculturation level moderates how strongly transparency affects both of these intermediate variables.

2.7.1 PIT and trust

Trust is particularly important when consumers purchase from unfamiliar foreign sellers. In such situations, consumers may have limited opportunities to verify seller claims or directly evaluate the quality of products and services. Information provided through the platform can therefore become an important basis for judging whether a seller and transaction are reliable.

Previous research indicates that transparency can strengthen trust by improving the openness, clarity, and timeliness of information available to consumers [37]. In addition, transparent information can reduce uncertainty and perceived risk, which may further contribute to the development of trust [5]. This relationship is especially relevant to CBEC because international transactions involve greater informational and institutional distance between buyers and sellers [38].

When consumers perceive product, seller, and transaction information as sufficiently clear and accessible, they should have greater confidence in evaluating the foreign seller and the transaction.

Therefore, the following hypothesis is proposed:

H1: PIT has a positive effect on consumers' trust in CBEC.

2.7.2 PIT and perceived risk

Uncertainty represents an important source of perceived risk in online purchasing. Consumers may worry about whether the product will correspond to its description, whether payment information will remain secure, whether delivery will occur as expected, or whether problems can be resolved when purchasing from an overseas seller [24, 26, 27].

Information transparency can address some of these concerns by giving consumers greater visibility into the characteristics of the product and the conditions under which the transaction will take place. From the perspective of Information Asymmetry Theory, reducing the informational disadvantage between consumers and sellers should make it easier for buyers to evaluate potential negative outcomes [34].

Previous empirical evidence also suggests that transparency is associated with lower perceived risk in both conventional e-commerce and CBEC settings [5, 18, 39]. Thus, consumers who perceive greater transparency should experience less uncertainty about the purchase and consequently perceive lower levels of risk.

H2: PIT has a negative effect on consumers' perceived risk when shopping on CBEC platforms.

2.7.3 PIT and purchase intention

Information transparency may also influence purchase intention directly. When consumers receive information that is sufficiently detailed and understandable, they can evaluate products and transaction conditions with greater confidence. This may reduce the hesitation associated with purchasing from an unfamiliar foreign seller.

Research in B2C e-commerce has shown that information concerning products, sellers, and transaction conditions can positively influence consumers' willingness to purchase [5]. Evidence from CBEC environments, including live-streaming commerce, similarly indicates that the accessibility and clarity of information are relevant to consumers' purchase decisions [16].

Accordingly, when consumers perceive information on a CBEC platform as clear, complete, and reliable, they should be more willing to proceed with a purchase. The following hypothesis is therefore proposed:

H3: PIT has a positive direct effect on consumers' purchase intention in CBEC.

2.7.4 Trust and perceived risk

Trust and perceived risk are conceptually interconnected in CBEC because consumers' confidence in a seller can affect how they evaluate the potential negative consequences of a transaction.

International online purchases may involve uncertainty related to geographic distance, unfamiliar merchants, and cross-border transaction procedures [21, 24]. Under these circumstances, trust provides consumers with an expectation that sellers and platforms will behave appropriately and fulfill their stated obligations [20].

When consumers believe that a seller is reliable and trustworthy, concerns about financial loss, product quality, privacy, delivery, and other potential problems may become less salient [40, 41].

Consequently, stronger trust should be associated with lower perceived risk.

H4: Trust has a negative effect on consumers' perceived risk in CBEC.

2.7.5 Trust and purchase intention

Trust is also expected to encourage consumers to form stronger purchase intentions. In online environments, consumers frequently have to make decisions without being able to physically inspect products or interact directly with sellers. Trust can therefore reduce hesitation and provide consumers with greater confidence in proceeding with a transaction.

This role becomes even more important in CBEC because consumers may have less familiarity with foreign sellers and the institutional environment in which the transaction occurs. Previous research indicates that trust can increase willingness to purchase by reducing uncertainty and facilitating consumer decision-making [36]. Evidence also supports a positive association between trust and purchase intention in online shopping contexts [41].

Based on these arguments, the following hypothesis is proposed:

H5: Trust has a positive effect on consumers' PI in CBEC.

2.7.6 Perceived risk and purchase intention

Perceived risk is generally considered an obstacle to online purchasing because consumers may avoid transactions when they anticipate undesirable consequences. In CBEC, such concerns may involve product quality, payment security, delivery reliability, customs procedures, and other uncertainties associated with international transactions [26, 27, 29].

When consumers perceive these risks as substantial, the expected disadvantages of purchasing may outweigh the perceived benefits, resulting in weaker purchase intentions. Previous studies have reported negative relationships between perceived risk and purchase intention in both online shopping and CBEC contexts [21, 28, 42].

Therefore, consumers who perceive greater risk in a cross-border transaction are expected to be less willing to purchase.

H6: Perceived risk has a negative effect on consumers' PI in CBEC.

2.7.7 The mediating roles of trust and perceived risk

The preceding arguments suggest that the influence of information transparency on purchase intention may not be limited to a direct relationship. Transparency can also alter the psychological conditions under which consumers evaluate a potential purchase.

From the perspective of Information Asymmetry Theory, clearer and more accessible information reduces the informational disadvantage faced by consumers [5, 34]. This may increase their confidence in the seller and transaction, thereby strengthening trust. At the same time, greater transparency may reduce uncertainty and consequently lower perceived risk.

Both mechanisms can then influence purchase intention. Previous research has identified trust as a pathway through which information quality and platform characteristics affect purchase-related outcomes [41, 43]. Perceived risk has similarly been identified as an important mechanism connecting information transparency with consumer responses [5, 31].

Therefore, the proposed model assumes that PIT can influence purchase intention indirectly through both trust and perceived risk.

H7: Trust mediates the positive relationship between PIT and PI.

H8: Perceived risk mediates the negative relationship between PIT and PI.

2.7.8 The moderating role of consumer acculturation

Consumer acculturation may determine how effectively individuals interpret and respond to information originating from foreign markets. Acculturation reflects the extent to which consumers become familiar with foreign cultural values, norms, and consumption practices through exposure to international environments [31, 32].

In CBEC, this issue is particularly relevant because consumers routinely encounter foreign brands, sellers, product descriptions, languages, and purchasing practices. Consumers with greater exposure to international consumption environments may be more familiar with these cues and may therefore be better equipped to evaluate information provided by foreign sellers [44, 45].

This difference in familiarity may influence the effectiveness of information transparency. Highly acculturated consumers may be more capable of using transparent information to assess seller credibility and reduce uncertainty. In contrast, consumers with lower levels of acculturation may remain cautious even when considerable information is available because they may be less familiar with foreign marketplace environments [5, 31].

Accordingly, consumer acculturation is expected to strengthen the positive relationship between PIT and trust. At the same time, greater acculturation is expected to strengthen the negative relationship between PIT and perceived risk because consumers who are more familiar with foreign shopping environments may be better able to use transparent information to reduce uncertainty.

The following hypotheses are therefore proposed:

H9: Consumer acculturation moderates the relationship between PIT and trust, such that the positive effect of PIT on trust is stronger for consumers with higher levels of acculturation.

H10: Consumer acculturation moderates the relationship between PIT and perceived risk, such that the negative effect of PIT on perceived risk is stronger for consumers with higher levels of acculturation.

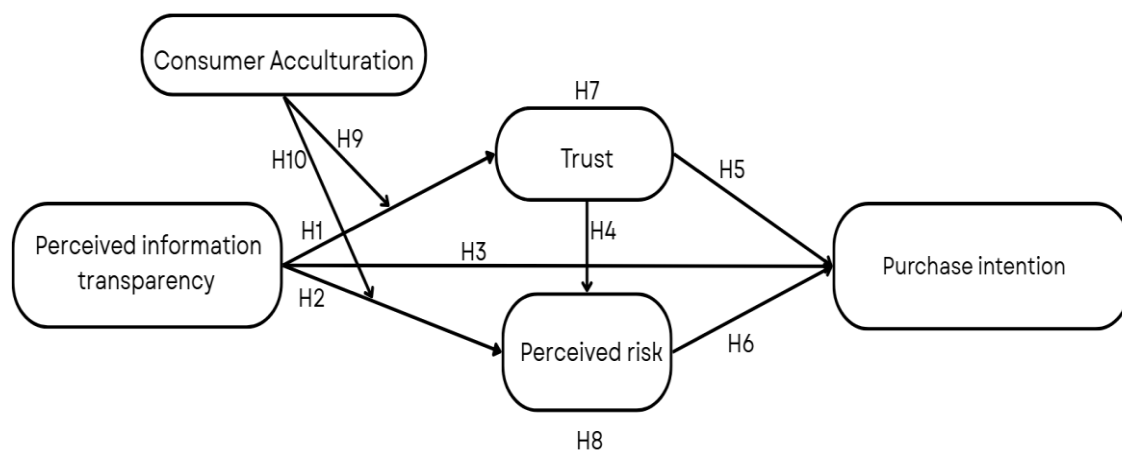


Fig 1. Research framework

3. Methodology

3.1. Research Design

To evaluate the theoretical framework, this research adopts a quantitative, cross-sectional survey methodology, a standard practice in digital commerce studies for analyzing latent variables [46, 47]. This numerical approach directly aligns with the study's goals of measuring specific mediation and moderation pathways. By deploying a survey, the research efficiently gathers standardized responses across a broad consumer base, enabling robust statistical testing and broader applicability of the findings.

3.2. Participants and Sampling

The target population of this study consists of Vietnamese consumers who have prior experience purchasing products through CBEC platforms. CBEC platforms include websites and mobile shopping applications that allow Vietnamese consumers to purchase goods from foreign sellers, such as Amazon, Shein, Temu, Shopee, Lazada and similar platforms. Participants were selected using purposive and convenience sampling, as the study focuses on consumers with prior experience in CBEC [46, 48].

Respondents were recruited through online channels, including social media platforms (e.g., Instagram, Tiktok, Facebook), university networks. Screening questions were included at the beginning of the questionnaire to ensure that participants had prior CBEC purchasing experience.

3.3. Data Collection Procedure

The finalized questionnaire is distributed online over a period of four to six weeks. Participation is voluntary, and respondents are informed that their responses are anonymous and used solely for academic research purposes. To improve response quality, incomplete questionnaires and responses showing clear patterns of inattentive answering (e.g., straight-lining) are excluded during data screening. Only valid and complete responses are retained for subsequent data analysis. Data collection took a total of 389 responses. After excluding 27 incomplete or inconsistent responses, a final total of 362 valid questionnaires was obtained, resulting in an effective response rate of 93.06%.

3.4. Questionnaire design and development

To measure the core constructs, this study utilized established scales from previous literature, tailoring them specifically for the cross-border e-commerce environment. The survey utilized a closed-ended format featuring multi-item Likert scales, a standard approach in consumer research [5, 16]. The instrument was divided into two distinct parts: an initial section to capture respondent demographic profiles, followed by the primary questions targeting the theoretical model. Responses for all theoretical variables were recorded on a five-point continuum, anchored by 1 (strongly disagree) and 5 (strongly agree).

To guarantee linguistic accuracy and preserve the original meaning, the English survey underwent a rigorous back-translation into Vietnamese [49, 50]. An initial trial involving roughly 30 participants helped evaluate the phrasing, overall readability, and time required to finish the survey. Using this preliminary input, slight adjustments were implemented to strengthen the tool's overall reliability and empirical validity.

In this study, PIT is conceptualized as a second-order construct. Specifically, overall PIT is

formed by the combination of its first-order dimensions, namely perceived product transparency, perceived seller transparency, and perceived transaction transparency [5]. The first-order constructs are measured using reflective indicators [46]. In contrast, the second-order construct is modeled as formative, as it is formed by the aggregation of its lower-order dimensions [51, 52].

Every variable in this research functions as an unobserved construct evaluated through several survey indicators drawn from existing scholarship. Specifically, PIT serves as a multidimensional framework encompassing three distinct sub-dimensions: product transparency, seller transparency, and transaction transparency. The measurement items were adapted from Zhou et al. [5] and Xu et al. [16]. Trust (TR) was measured using items adapted from Wang et al. [21], while PR (PR) was measured using scales adapted from Ariffin et al. [27] and Wang et al. [21]. Purchase Intention (PI) was measured using items adapted from Zhu et al. [36], and Consumer Acculturation (CA) was measured using scales adapted from Han et al. [31].

Table 1. Operational definition

Variables	Operational definition	References	Item numbers
Trust (TR)	It refers to consumers' belief that CBEC platforms and foreign sellers are reliable, honest, and capable of fulfilling transaction obligations.	Wang et al. [21]	4
Purchase Intention (PI)	The willingness of individuals to participate in shopping through CBEC platform.	Zhu et al. [36]	4
PR (PR)	It refers to consumers' subjective expectation of potential losses and negative consequences associated with purchasing products through CBEC platforms.	Ariffin et al. [27] and Wang et al. [21]	4
Perceived Product Transparency (PPT)	It refers to the degree to which consumers can easily access and comprehend the information necessary to evaluate product attributes and performance.	Zhou et al. [5] and Xu et al. [16]	5
Perceived Seller Transparency (PST)	It entails the clarity and accessibility of information regarding the seller's identity, reputation, profile, and history.	Zhou et al. [5] and Xu et al. [16]	4
Perceived Transaction Transparency (PTT)	It refers to the extent to which the entire transaction process (including payment, delivery, returns, taxes, and	Zhou et al. [5] and Xu et al. [16]	4

Variables	Operational definition	References	Item numbers
	dispute resolution) is clearly explained and easily understood by customers.		
Consumer Acculturation (CA)	The extent to which consumers are familiar with and adapt to foreign cultures and consumption practices in CBEC.	Han et al. [31]	4

Source: By authors.

To verify the robustness of the measurement model, both validity and reliability checks were executed. The internal consistency of the constructs was confirmed via Composite Reliability (CR) and Cronbach's Alpha, operating on a standard acceptance threshold of 0.70. Furthermore, convergent validity was established by ensuring all Average Variance Extracted (AVE) scores exceeded 0.50 and individual indicator loadings surpassed the 0.70 benchmark. Finally, the Heterotrait-Monotrait (HTMT) ratio was applied to confirm discriminant validity, with all ratios appropriately falling beneath the 0.90 ceiling [46, 53].

3.5. Data Analysis

Initial data screening and descriptive statistics were processed via IBM SPSS Statistics 27. To evaluate the proposed hypotheses, this study applied Partial Least Squares Structural Equation Modeling (PLS-SEM) utilizing SmartPLS 4.0, a suitable approach for accommodating the higher-order formations and simultaneous mediation-moderation pathways conceptualized in this research framework.

This study executed a two-step analytical approach. The initial phase involved validating the measurement framework by confirming its reliability, as well as both discriminant and convergent validity. Following this, the structural model was scrutinized utilizing predictive relevance (Q^2), effect sizes (f^2), the coefficient of determination (R^2), and path coefficients. Finally, to determine the statistical significance of the hypothesized links, a bootstrapping technique utilizing 5,000 resamples was applied. Mediation effects were assessed through indirect effect analysis, while the moderating role of Consumer Acculturation was examined using interaction terms between PIT and the mediator variables. This analytical approach enabled a comprehensive evaluation of both direct and indirect relationships within the proposed research framework.

4. Results

Two software packages are used in this study. IBM SPSS Statistics 27 is applied for data screening and descriptive analysis, while SmartPLS 4.0 is employed to conduct PLS-SEM for testing the research model, including mediation and moderation effects.

4.1. Demographic Profile of Respondents

A total of 389 questionnaires were collected, of which 362 valid responses were retained after data screening, resulting in an effective response rate of 93.06%. The sample was predominantly female (72.1%) and young, with 68.2% aged between 18 and 24 years. Most respondents held a

bachelor's degree (38.1%) and were full-time employees (42.0%) or students (35.4%). Regarding CBEC shopping behavior, 35.9% reported purchasing products from CBEC platforms two to three times per month. Shopee was the most frequently used platform (86.5%), followed by Shein (6.9%). These findings indicate that the respondents were relatively experienced CBEC consumers.

4.2. Assessment of the Measurement Model

4.2.1. Assessment of measurement item quality

Indicator reliability was assessed using outer loadings. Two items CA2 (0.164) and PPT2 (0.336) were removed because their loadings were below the recommended threshold of 0.70. After item removal, all remaining indicators achieved satisfactory loading values ranging from 0.764 to 0.867. Furthermore, the three dimensions of PIT (PPT, PST, and PTT) significantly contributed to the second-order formative construct PIT, and all VIF values were below 3.0, indicating no multicollinearity concerns.

4.2.2. Reliability and convergent validity

The reliability and convergent validity results demonstrated satisfactory measurement properties. Cronbach's Alpha values ranged from 0.787 to 0.810, Composite Reliability values ranged from 0.862 to 0.883, and AVE values ranged from 0.610 to 0.716. All values exceeded the recommended thresholds, confirming adequate internal consistency and convergent validity. These results are presented in Table 2 below:

Table 2. Reliability and convergent validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
CA	0.802	0.883	0.716
PI	0.799	0.869	0.624
PR	0.794	0.866	0.617
TR	0.810	0.875	0.637
PPT	0.808	0.874	0.635
PST	0.798	0.869	0.623
PTT	0.787	0.862	0.610

Source: By authors.

4.2.3. Discriminant validity

Discriminant validity was assessed using HTMT, the Fornell-Larcker criterion, and cross-loadings. All HTMT values were below 0.90, with the highest value being 0.812 between Trust and Purchase Intention. In addition, the Fornell-Larcker criterion and cross-loading analysis confirmed that each construct was empirically distinct from the others. Therefore, discriminant validity was established.

4.3. The Assessment of the Structural Model

The structural model was evaluated through collinearity, explanatory power, effect size, and predictive relevance. Inner VIF values ranged from 1.006 to 1.810, indicating no multicollinearity

issues. The model explained 56.9% of the variance in Purchase Intention, 45.2% of the variance in PR, and 29.0% of the variance in Trust. Effect size analysis showed that PIT had the strongest impact on Trust ($f^2 = 0.338$), while Trust and PR exerted meaningful effects on Purchase Intention. Moreover, all Q^2 values were greater than zero (Trust = 0.273, PR = 0.279, PI = 0.355), demonstrating satisfactory predictive relevance.

4.4. Hypothesis Testing Results

Bootstrapping with 5,000 resamples was conducted to test the proposed hypotheses. The results showed that PIT positively influenced Trust ($\beta = 0.519$, $p < 0.001$) PI ($\beta = 0.266$, $p < 0.001$), while negatively influencing PR ($\beta = -0.317$, $p < 0.001$). Trust significantly reduced PR ($\beta = -0.464$, $p < 0.001$) and PI ($\beta = 0.327$, $p < 0.001$). PR negatively affected PI ($\beta = -0.299$, $p < 0.001$). Therefore, H1--H6 were supported.

Regarding mediation effects, both Trust ($\beta = 0.170$, $p < 0.001$) and PR ($\beta = 0.095$, $p < 0.001$) significantly mediated the relationship between PIT and Purchase Intention, supporting H7 and H8. However, Consumer Acculturation did not significantly moderate the relationships between PIT and Trust ($\beta = -0.011$, $p = 0.737$) or between PIT and PR ($\beta = -0.028$, $p = 0.361$). Therefore, H9 and H10 were not supported. Overall, the findings indicate that information transparency directly and indirectly influences PI through trust enhancement and risk reduction mechanisms.

Table 3. Hypothesis testing results

Hypothesis	Path	β	t-value	p-value	Result
H1	PIT $\rightarrow$ TR	0.519	14.084	<0.001	Supported
H2	PIT $\rightarrow$ PR	-0.317	6.323	<0.001	Supported
H3	PIT $\rightarrow$ PI	0.266	6.298	<0.001	Supported
H4	TR $\rightarrow$ PR	-0.464	11.185	<0.001	Supported
H5	TR $\rightarrow$ PI	0.327	7.923	<0.001	Supported
H6	PR $\rightarrow$ PI	-0.299	5.734	<0.001	Supported
H7	PIT $\rightarrow$ TR $\rightarrow$ PI	0.170	7.200	<0.001	Supported
H8	PIT $\rightarrow$ PR $\rightarrow$ PI	0.095	4.256	<0.001	Supported
H9	PIT $\times$ CA $\rightarrow$ TR	-0.011	0.335	0.737	Not Supported
H10	PIT $\times$ CA $\rightarrow$ PR	-0.028	0.913	0.361	Not Supported

Source: By authors.

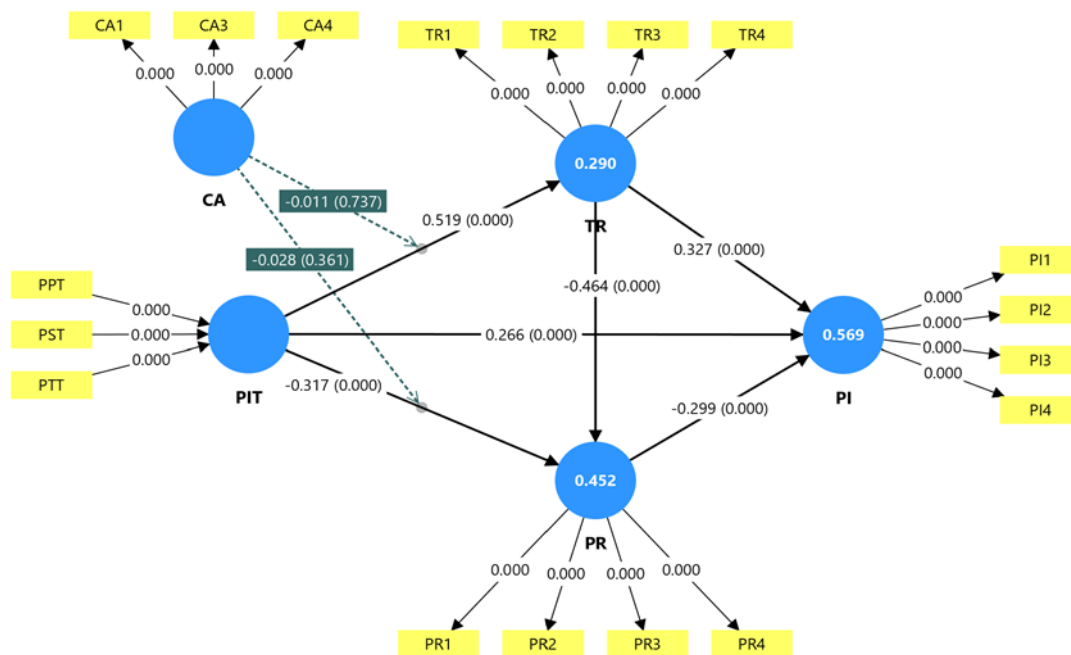


Fig.2. PLS results

5. Discussion and Conclusions

5.1 Discussion of Findings and Contributions

This study examined how PIT shapes consumers' responses to CBEC in Vietnam. The research model considered purchase intention as the main behavioral outcome and further examined the roles of trust and perceived risk as mediating mechanisms and consumer acculturation as a potential moderator. Based on 362 valid responses and PLS-SEM analysis, the results provide evidence that transparency is an important factor in explaining consumers' willingness to purchase through CBEC platforms.

Overall, the findings show that PIT has a positive relationship with trust and purchase intention, while its relationship with perceived risk is negative. The results also demonstrate that both trust and perceived risk transmit part of the effect of PIT to purchase intention. In contrast, consumer acculturation does not significantly change the effects of PIT on either trust or perceived risk.

These findings suggest that the value of transparency in CBEC extends beyond simply providing consumers with more information. What appears to matter is whether the available information enables consumers to feel more confident about the seller and transaction while reducing concerns about possible negative outcomes.

5.1.1 Theoretical implications

The findings contribute to the literature on CBEC and information transparency in several respects.

First, the results provide empirical support for applying Information Asymmetry Theory to the CBEC environment. The theory emphasizes the informational imbalance that can arise between sellers and buyers [34]. Such an imbalance is particularly relevant when consumers purchase from

foreign sellers because they may have limited direct knowledge of product quality, seller credibility, and transaction conditions. The positive relationship between PIT and purchase intention, together with the negative relationship between PIT and perceived risk, indicates that transparent information can help reduce some of the uncertainty associated with this imbalance.

Second, the results provide a more detailed explanation of how transparency influences consumer behavior. The significant mediation effects of trust and perceived risk indicate that the relationship between PIT and purchase intention is not purely direct. Consumers appear to respond to transparent information partly because it changes their psychological assessment of the transaction. On one hand, transparency can strengthen confidence in sellers and platforms; on the other, it can reduce concerns about potential losses or unfavorable transaction outcomes. These two mechanisms therefore provide complementary explanations of how information transparency translates into purchase intention.

Third, the findings contribute to research concerning consumer acculturation. The proposed model assumed that consumers with greater exposure to foreign cultures and consumption practices would respond more strongly to transparent information. However, neither of the hypothesized moderating relationships was statistically significant. The effects of PIT on trust and perceived risk therefore appear relatively stable across different levels of consumer acculturation in this sample.

One possible explanation is that CBEC platforms have increasingly adopted standardized interfaces, localized content, familiar payment systems, consumer protection mechanisms, and other features that reduce the importance of cultural familiarity during online transactions. In addition, younger consumers who are accustomed to digital platforms may have developed similar patterns of evaluating online information regardless of their degree of cultural exposure. These possibilities should nevertheless be examined empirically in future studies rather than being treated as definitive explanations.

Finally, the study adds empirical evidence from Vietnam, an emerging CBEC market. Much of the existing literature has examined online consumer behavior in other national or institutional settings. By focusing specifically on Vietnamese consumers, this study provides evidence regarding the role of transparency in a market where international online shopping is becoming increasingly important.

5.1.2 Practical implications

The findings offer several implications for CBEC platforms, sellers, managers, and policymakers.

First, platforms should treat information transparency as part of the consumer experience.

Because PIT is positively associated with both trust and purchase intention, platforms should make important information easy to locate, understand, and compare. Product pages should provide sufficiently detailed descriptions, specifications, photographs, videos, and other relevant information rather than relying primarily on promotional statements.

Second, seller-related information deserves greater attention.

Trust has a significant positive relationship with purchase intention in the proposed model. Platforms can therefore support consumer confidence by making seller information more visible and verifiable. Seller profiles, business credentials, transaction histories, customer reviews, and contact

information can provide consumers with additional evidence when evaluating unfamiliar foreign sellers.

Third, platforms should make cross-border transaction conditions explicit.

International consumers may face uncertainty about shipping fees, delivery times, customs duties, return conditions, refunds, and payment security. Presenting these conditions clearly before consumers complete a purchase can reduce ambiguity and help them assess the actual consequences of the transaction.

Fourth, trust-building mechanisms should be integrated into platform design.

The results indicate that trust is not merely a desirable outcome; it is also an important pathway through which transparency can influence purchase intention. Platform-based mechanisms such as verified-seller indicators, authenticity guarantees, buyer-protection programs, secure payment systems, and clearly defined dispute-resolution procedures may therefore complement information disclosure.

Fifth, transparency policies can be applied broadly rather than being limited to specific cultural segments.

Consumer acculturation did not significantly moderate either the PIT–trust or PIT–perceived-risk relationship. Therefore, the findings do not provide evidence that transparency strategies need to be designed primarily according to consumers' levels of cultural adaptation. From a managerial perspective, improving the transparency of the platform may benefit a broad range of consumers.

For policymakers, the findings also highlight the potential value of minimum standards for information disclosure in CBEC. Clear requirements concerning product information, seller identification, transaction conditions, consumer rights, and dispute resolution could help create a more predictable environment for international online shopping.

5.2 Limitations of the Study

Several limitations should be considered when interpreting the findings.

First, the study uses a cross-sectional research design. Because all variables were measured at one point in time, the results establish statistical relationships but cannot provide strong evidence of causal direction. Consumer perceptions of transparency, trust, and risk may also change as consumers gain more experience with CBEC.

Second, the study relies on purposive and convenience sampling. Although 362 valid responses provide an adequate basis for the PLS-SEM analysis conducted in this study, the sample is relatively concentrated among younger consumers, particularly those aged 18–24. Consequently, the findings may not fully represent older Vietnamese consumers or consumers with different levels of CBEC experience.

Third, the research focuses exclusively on Vietnamese consumers. Consumer responses to information transparency may differ across countries because of differences in culture, economic conditions, digital infrastructure, consumer-protection systems, and familiarity with international commerce. The findings should therefore not automatically be generalized to other national markets.

Finally, the research model includes trust and perceived risk as mediators and consumer acculturation as the moderator. Other variables may also help explain the relationship between information transparency and purchase intention. Potentially relevant factors include perceived value,

customer satisfaction, platform reputation, electronic word-of-mouth, previous online shopping experience, and digital literacy.

5.3 Directions for Future Research

The limitations identified above suggest several opportunities for further research.

First, future studies could adopt longitudinal designs to examine whether the relationships among transparency, trust, perceived risk, and purchase intention change as consumers gain greater experience with CBEC. Such designs would also provide stronger evidence concerning the temporal sequence of the proposed relationships.

Second, researchers could conduct cross-national comparative studies. Comparing Vietnamese consumers with consumers from other Asian or Western markets would help determine whether the effects identified in this study are context-specific or more broadly applicable to CBEC.

Third, future research could extend the current mediation framework by considering other psychological mechanisms. Variables such as perceived value, satisfaction, perceived usefulness, platform reputation, and electronic word-of-mouth may provide additional explanations for how transparency affects purchase decisions.

Fourth, the moderating framework could be expanded beyond consumer acculturation. Digital literacy, platform familiarity, previous online shopping experience, technological readiness, and consumer innovativeness may influence how effectively consumers use information provided by CBEC platforms.

Finally, future research could focus on individual CBEC platforms or specific categories of products. Combining quantitative analysis with qualitative interviews or mixed-method designs could also provide deeper insight into how consumers interpret different forms of transparency and how these interpretations affect their purchasing decisions.

This study examined the role of PIT in shaping purchase intention among Vietnamese consumers participating in CBEC. The research further considered trust and perceived risk as mechanisms through which transparency may influence consumer decision-making and examined consumer acculturation as a potential moderator.

The empirical results provide three main conclusions. First, consumers who perceive greater transparency are more likely to trust CBEC sellers and platforms and to express stronger purchase intentions. Second, greater transparency is associated with lower perceived risk, while both trust and perceived risk play significant mediating roles in the relationship between PIT and purchase intention. These findings indicate that transparency affects consumer behavior not only through a direct pathway but also through changes in consumers' confidence and risk assessments.

Third, the hypothesized moderating role of consumer acculturation was not supported. The effects of information transparency on trust and perceived risk did not significantly differ according to consumers' levels of acculturation in the present sample. This finding suggests that, at least among the Vietnamese consumers examined in this study, transparent information may be broadly relevant regardless of consumers' degree of exposure to foreign cultural and consumption environments.

Overall, the findings highlight information transparency as an important foundation for consumer confidence in CBEC. Providing consumers with clear information about products, sellers, and transaction conditions can help reduce uncertainty, strengthen trust, and lower perceived risk. For

CBEC platforms and international sellers operating in Vietnam, transparency is therefore not merely an informational feature but an important component of the consumer decision-making environment.

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Conflicts of Interest

The authors confirm that there are no conflicts of interest.

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