

Role of Visual Elements (Color, Typography, and Layout) on User Trust in Online Payment Processes

BMUKS Ekanayake^{1#} and WAAM Wanniarachchi¹

¹Department of Information Technology, Faculty of Computing, General Sir John Kotelawala Defence University, Sri Lanka

#kavisandeepani@gmail.com

Trust is a significant factor when it comes to online business, especially in the e-commerce sector. This study aimed to explore the effects of colour, layout, and typography as visual factors of website user's trust in the payment process. The study aimed to determine the key visual elements that affect users' perception and trust while using the digital platform. The current study employed both quantitative survey method and qualitative interview to obtain adequate data from a range of online shopper. The findings suggest that colour schemes influence emotions of users instantly and the presence of blue increases perceptions of security. The concept of easily uncluttered layouts, enabled enhanced navigation and reduced anxiety amongst the users. Typography, more specifically font size and font style influence the readability and the perceived credibility of the content. Concern on these visual elements are crucial for e-commerce platforms to promote trust and provide the best experience to clients. Finally, it is pointed out that the strategic use of visual language objectives is critical in enhancing and sustaining trust in payments made on the Internet, which can lead to higher customer satisfaction and transaction success rates.

Keywords: *visual elements, user trust, online payment processes, user experience, trustworthiness in e-commerce*