

# Trust Digitalization and Micro-Level Consumer Choices

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## ABSTRACT

Trust digitalization or digital trust is the basic need of current global economy with a mandate to establish trust on digital technological solutions through the establishment of trust worthiness, provision of security and through counseling not only to accept but to adopt digital solutions. This initiative require encouragement that motivate stakeholders to set cyber security on top priority as ethical and security lapses already create mistrust on that. In this era of digitalization every action partially or fully performed by the digital platforms including consumption of good and services, demand and supply decision, mode of production, time cost evaluation and many more which indicates the fact that, every decision of micro and macro level are now require digital platforms to complete their action. This paper is an attempt to highlight the buying behavior of individuals and their possible shift from traditional to modern consumer, carried out through survey of 100 respondents at Karachi and come up with the fact that, shopping is a universally common activity all around the globe through but continuous improvement in technology will totally change the mode we are using in ancient days and shed light upon a new way of shopping which is online via different mobile phone applications or through different social media platforms like other disciplines global trade and commerce are now e-commerce having a very big share in economic contribution. Although, the consumer preferences represent a slow but steady shift from traditional to digital platforms as it always saves the time cost of money but the outbreak of COVID-19 was the real cause behind quick shift of consumers as well producers towards the digital systems.

**Keywords:** Mode of purchasing, Substitute and Compliment, Post purchasing regret, Technology acceptance, Technology implementation, Psychological manipulation and DEI (digital evolution index)

## Introduction

With the advent of the technology and Internet, the horizon of marketing and purchasing has witnessed a significant expansion (Adjaino *et al.*, 2009). 21st century skills and competences for new millennium learners in OECD countries) Products that were once available to the people of its own country of origin are now within the reach of everyone all around the world and buyers and sellers are not limited due to physical distances anymore. The factors of our daily life style have also paved the way to adapt to

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Internet-based shopping due to its quickness and hassle-free selection opportunities (Vazquez et al., 2020). Investigating narrative involvement, social interactions, and impulse buying behaviors within a second screen social commerce context. A buyer can search for his/her needed product, compare it for the best and most reasonable price and availability and order it in a comparatively short amount of time. However, still there is a certain part of community who prefer traditional ways of buying and selling. The sense of seeing and touching the product physically is one of the key factors that render the buyers to opt for in-store shopping. Additionally, Internet literacy is also not required for in-store shopping (Jarvenpaa, & Todd, 1996).

But the transformation from retailer to e-tailer and consumer to e-consumer require huge trust on technology and privacy associated with the use of technology as trust is a deal breaker in case of any digital online shopping. Trust digitalization require reliability, ease in adoption, transparency, clarity with compatibility, accessibility and the attached privacy because gaining trust of others require years to build, seconds to break and forever to repair.

The target of this research study is to evaluate the preference of customers in terms of their choice in preferring online shopping or in-store version of this activity.

### ***Rationale of the Study***

With the transformation of technologies, we observe cataclysm in consumer behavior regarding the mode of purchases as it eliminates the constraints of opening and closing time and location with negligible time and minimum transaction and time cost. But the acceptance and adoption of this mode of purchase depends on discern of consumer regarding this technology-based purchases. This study aims to study consumer awareness and priorities towards online availability of goods and services along with the frequency of purchases to identify the factors that impact their technological purchases in order to draw fruitful conclusions for the betterment of entire purchasing process.

### **Literature Review**

Before taking the decision regarding mode of purchasing consumer always assess that the mode he/she adopt is a substitute or compliment? Most of the buyers who prefer online methods of purchasing either through internet, television, advertisement campaigns, phone applications, social media platforms or any of the e-purchasing channels finds that the products buyers purchase via online mode is only due to convenience which not only save their time cost but also secure their transaction cost while some users refuse to buy online and show their dissatisfaction towards online shopping as it miss the physical touch of product to check its quality while some buyers enjoy browsing different online sites but still their loyalty attached with the in store purchases but retailers are still trying to convert their stores into e-stores (Scarborough *et al.*, 2002) .

There are various factors that creates influential impact on Chinese customers and their online shopping experiences reflecting satisfaction level of customers subject to their e-commerce domain under which they experience their online buying and concluded that extent of online seller plays an important role in customers satisfaction associated with online shopping experiences for which almost 1001 online customers are tested and result shows that quality of information, design of websites, brand's trade mark, safety and security of using the site, mode of payments, time of delivery and the customer service decides customers satisfaction towards any online mode of channel they used for shopping (Liu, *et al.*, 2008).

There exist a paradigm shift of buyers from physical to online shopping and the service providers are working hard to be innovative to create influential impact on their clients to prefer online shopping over in store physical shopping but there are many other factors that impact their attitudes for which a survey of US residents concludes that the individuals personal characters may also influence their behavior regarding online shopping that includes their age, family size and composition, income and their past experiences attached with the stores (Dholakia., & Usitalo, 2002).

It is also noticeable that some exogenous variables like their traits will also impact consumer's attitude towards online shopping in which technology acceptance will play an important role as most of the people in US are habitual of doing online transaction and enjoy doing online purchases due to its usefulness to save the time by avoiding exertion along with convenience strengthen by their previous experiences and technology acceptance mechanism (Monsuwé *et al.*, 2004). Another aspect that impact that impacts consumers' online shopping attribute is the cost of risk and benefit attached to it. The cost may be their inability to research for an appropriate site to purchase a product or data security issue arises due to open access of internet and different sites they search (Jarvenpaa, & Todd, 1996).

Sometimes the attribute to shop online also depends on the planned behaviors while subjective attitude like intention to purchase online and beliefs which is supported by a survey conducted from 705 consumers (Limayem *et al.*, 2008). Buying behavior in developed and developing countries are very different mainly due to the available pace of technology in developed nations while in developing nations the risk associated with the online shopping is evident due to which mostly companies spent extra their promotional activities by following different modes of promotion including boosting of post, their pages and viewership of their e-commerce websites to attract and gain the trust of customer by manipulating their psychological behaviors as online shopping is a normal trend for developed countries but the pandemic of COVID-19 sets a new normal for developing nations and give a large sales boost to the e-commerce websites and the pandemic enforce consumers to shop online in order to avoid crowds and maintain social distancing but as the pandemic is over it is expected that many brands who transform their stores into e-stores will not go back to the old versions of outlets and they experience huge cut downs in the cost of their office spaces and many other and continue with the same mode of sales while the pandemic also creates a general acceptance and trust of technology acceptance and technology adoption in consumers to shop

Online in future (Bhatti *et al.*, 2020) but productive utilization of this digital revolution definitely require trust on this digital technological platform. Fletcher school at Tufts University initiate research on measurement of digital trust by comparing 42 nations and concluded with the facts that, digital trust is nothing but the quality interaction of buyer & seller or simply between giver and user which is used as a tool to either eliminate or minimize different types of associated friction like infrastructure, incompetent functional design and other regulatory issues that make the digital experience compatible and seamless. The study measure digital trust as a comparative analysis between the nations including behavior, attitudes and attributes, environment and experiences as the key dimensions of measurement (table 1 attached) where behavior may include entering the code or time of loading etc where our study scale and score nations on the basis of their least tolerant behaviors. Attitude and attribute include their experience of using the platform and the type of security available. Furthermore, environment and experience measures trust through quick actions and robust technological advancement where negative friction results mistrust of buyers which is required to be replaced with intelligent friction so, for measuring the tradeoff we calculate the pace of using digital technology in performing any transaction (Chakravorti *et al.*, 2018). Market survey of trust paradox (surveyed on the basis of dimensions of behavior) indicated that, more tolerant nations have higher trust deficit issues which in turn impact businesses which suggest that policy makers must focus on huge available data of user behaviors rather than surveys.

If we compare Trust Deficit & Trust Abundance to evaluate the phase of digital evolution sixty nations are ranked among the categories of stand out, stall out, break out and watch out countries through DEI (digital evolution index) which represents that among listed 42 nations (break out nations) have high frictional tolerance experience less favorable experience and environment while the stall out nations have less DEI but high pace of digitalization where the first one has trust abundance and the later experience trust deficit representing a mismatch condition (positioning attached)

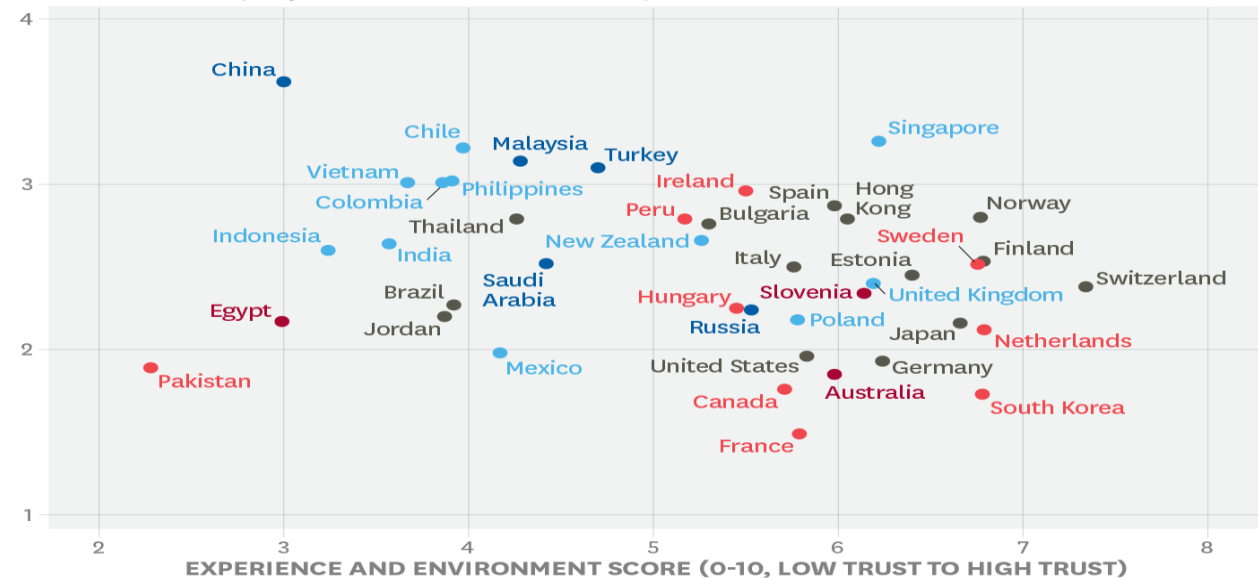
## “Break Out” Countries Have a Trust Surplus, “Stall Out” Countries Have a Trust Deficit

Countries that are still building their digital economies are trusted more than those that have lost digital momentum.

### DIGITAL EVOLUTION MOMENTUM, BY SPEED

● Slowest ● Slow ● Neutral ● Fast ● Fastest

BEHAVIOR SCORE (0-5, LOW TRUST TO HIGH TRUST)



SOURCE DIGITAL EVOLUTION INDEX 2017, THE FLETCHER SCHOOL AT TUFTS UNIVERSITY, IN PARTNERSHIP WITH MASTERCARD © HBR.ORG

It is therefore, development of digital platform is a great challenge for an organization as it is solely depend on the trust of buyer and may damage at any instant (Sannikova & Kharitonova, 2019). It is the matter of fact that use of digital technologies not only enhance the competitiveness of organization in local and international market but supplement the innovation and collaboration which results better outcomes. But acute developing nations like Pakistan confront a very different issue in digitalization that is digital inequality which impact not only socio economic development and wellbeing of society but influence effective governance (Jamil, 2020c; Jamil, 2021b and Chang *et al.*, 2014) as it is the source of connectivity that link individuals with industry and state to target sustainable development goals and missing access will create digital divide in the country (Robinson *et al.*, 2020a, 2020b) (Hanafizadeh *et al.*, 2013) and (Alampay, 2006) and limited or no access to digital technology limit the capability of individuals to access information and hence innovation (Warschauer, 2003). Although, during COVID-19 pandemic we witness huge development of digital infrastructure but still many sub-Saharan nations and other acute developing economies are struggling to address the challenge (United Nations, 2020a; United Nations, 2020b). In many Asian nations this digital divide is not restricted to access, geography and economy but on gender lines as well (Beaumont, 2020) but the case of Pakistan is little different as it experience fastest growth as compared to past 15 years where state’s policy will change the entire spectrum of technology (Digital Policy, 2020; Ministry of Information Technology & Telecom, 2017; Stryjak & James, 2016) but digitalization, access to technology and reduction in digital divide is useless until and unless the industrial communities back their digital platforms with embedded trust which is a multidimensional phenomenon that count several elements with may vary from city to city and country to country (Brattström *et al.*, 2012; Mubarik *et al.*, 2016).

## ***Objective of the Study***

The main objectivity to conduct this research is to analyze the buying behavior of consumers towards mode of purchasing and the reasons behind the mode of choosing any particular mode they adopt to purchase so that recommendations have been made to promote the digitalization of economy by identifying the reasons that lack trust digitalization.

## **Methodology**

To identify the consumer attitude towards the mode of purchasing and reason behind their choices, frequencies are examined through a close ended survey. The collected survey is based on life style of buyers, level of income, availability of options of making purchases, level of ICT facilities available and the surrounding environment of individuals where the level of income act as a primary variable which determine life style, options availability and ICT facilities of any consumer.

This empirical research was conducted through primary data via structured questionnaire with the sample of 100 respondents at Karachi by ensuring the participation of both genders lie in the age bracket of adult population through a convenience sampling as this kind of sampling is readily available and attainable and on the basis of which we may easily draw generalized results.

Table 1: *Gender and Age Ratio of Participants of Survey*

<b>Respondents' Demographic</b>		<b>F</b>	<b>%</b>
Gender	Male	46	46.0
	Female	55	55.0

## **Data Analysis/ Results**

An online survey of 100 respondents provided the database for this study. Most of the participants among the 100 in this survey were female (55%) and male participants were at 46%. Maximum responses (73.5%) were recorded from participants of the age group 18-25 years. One observation regarding the age groups was that as the age number increased, the number of responses decreased, thus majority of the participants were the youth.

Our survey regarding frequency of shopping in a month shows that 72.4% of the participants go for shopping 2-3 times in a month and 17.3% choose to go 5-6 times in a month. Very few of them opted to go more than 8-9 times a month and less than few chose to go once in a month whereas, 59% participants prefer in store shopping and only 41% would go with the online shopping modes.

The survey results indicated the fact that the reasons people opt for online shopping are mostly due to the convenience, time spam (less time consuming) and quicker way of shopping. Majority of the participants (34.5%) believe that online shopping is an easier mode of shopping.

The survey also highlighted the reasons behind choosing the option of in-store shopping which are mostly reliability and accuracy of the product along with the satisfaction regarding the quality of that good. Majority of the participants (53.1%) prefer in store mode of shopping for better satisfaction. In addition, it is very clear that 99% of the respondents are satisfied with the mode of shopping they prefer which represents satisfied consumers in the society.

Figure 1: *Frequency of Shopping in a Month*

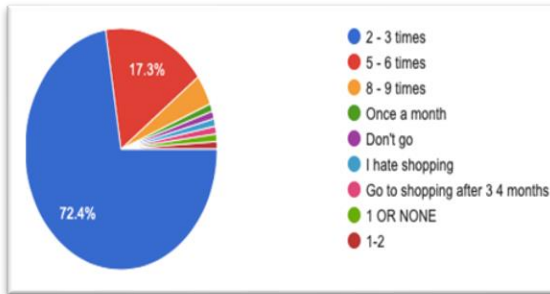


Figure 2: *Mode of Consumption*

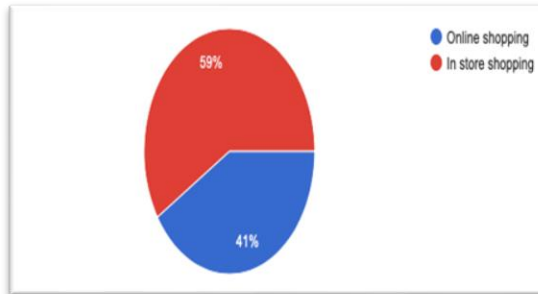


Figure 3: *Reasons of Opting In store shopping*

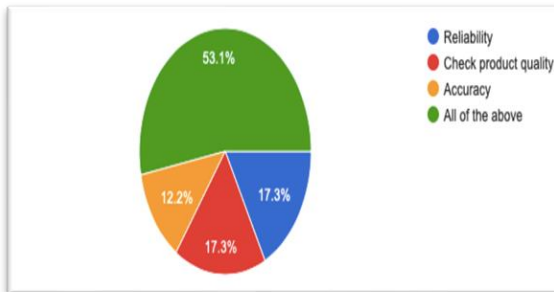


Figure 4: *Reasons of Opting Digital Channels*

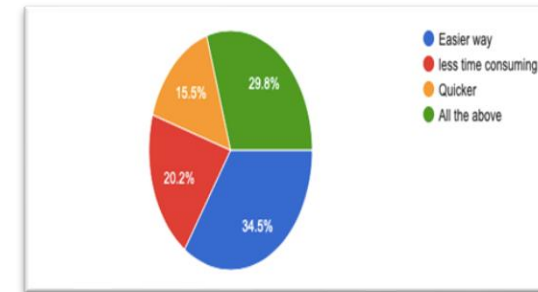


Figure 5: *Reasons of Opting Non-Digital Channels Satisfaction from the Mode of Shopping*

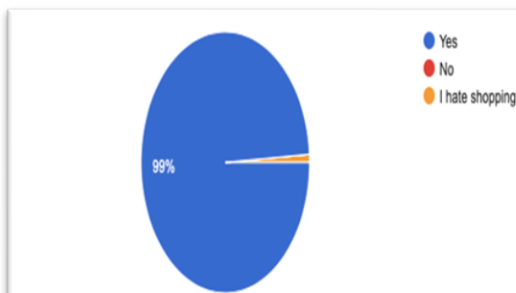


Figure 6: *Factors Influence Purchase Decisions*

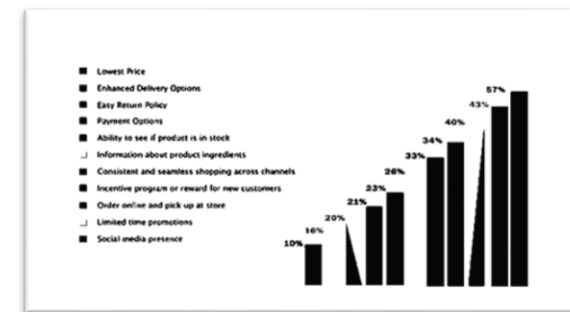


Figure 7: *Impact of Recommendation & Reviews*

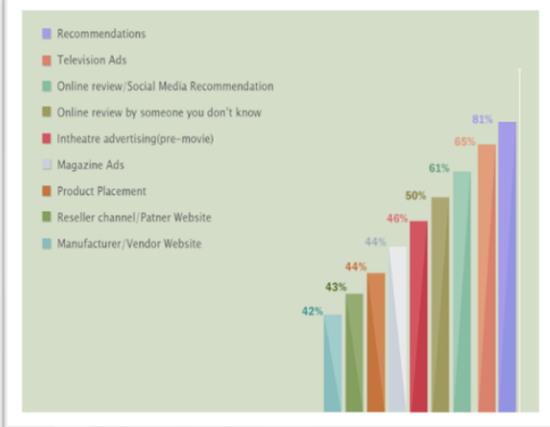


Figure 8: *Digital Shopping & Trust Model*

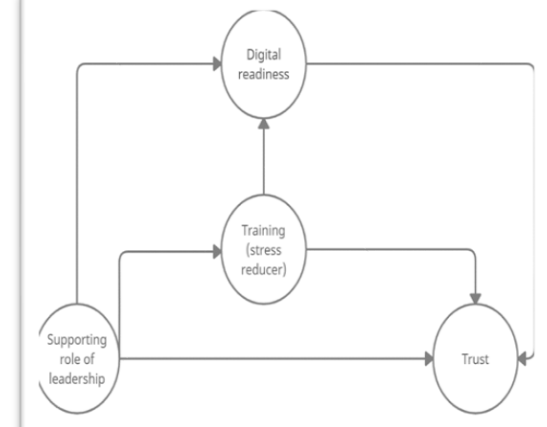


Table 1: Comparison of Digital Trust between the Countries

3-5 SCORE FOR EACH CATEGORY 3 is low trust and 5 is high trust	ATTITUDES How users feel about the digital environment	BEHAVIOR How users respond to frictions in digital experiences	ENVIRONMENT The mechanisms for building digital trust, and their robustness	EXPERIENCE How users experience the digital trust environment
Australia	2.90	1.85	2.73	3.25
Brazil	2.24	2.27	2.32	1.61
Bulgaria	2.34	2.76	2.39	2.91
Canada	2.66	1.76	2.71	3.01
Chile	2.12	3.22	2.66	1.31
China	3.04	3.62	1.73	1.27
Colombia	1.96	3.01	2.33	1.53
Egypt	2.71	2.17	1.95	1.05
Estonia	2.57	2.45	3.66	2.74
Finland	2.57	2.53	3.47	3.31
France	2.41	1.49	2.83	2.96
Germany	2.73	1.93	3.30	2.94
Hong Kong	2.62	2.79	3.21	2.84
Hungary	2.41	2.25	3.02	2.43
India	2.58	2.64	2.83	0.74
Indonesia	2.91	2.60	2.27	0.98
Ireland	2.27	2.96	2.70	2.80
Italy	2.51	2.50	3.23	2.53
Japan	2.25	2.16	3.15	3.51
Jordan	2.27	2.20	2.29	1.58
Malaysia	2.14	3.14	2.90	1.38
Mexico	2.31	1.98	2.26	1.91
Netherlands	2.75	2.12	3.64	3.15
New Zealand	2.51	2.66	2.96	2.29
Norway	2.41	2.80	3.43	3.34
Pakistan	2.66	1.89	1.87	0.40
Peru	2.07	2.79	2.56	2.61
Philippines	2.10	3.02	2.38	1.53
Poland	2.52	2.18	3.01	2.77
Russia	2.58	2.24	2.73	2.81
Saudi Arabia	2.22	2.52	2.18	2.24
Singapore	2.45	3.26	3.13	3.09
Slovenia	2.11	2.34	3.12	3.02
South Korea	2.40	1.73	3.29	3.49
Spain	2.21	2.87	2.85	3.13
Sweden	3.34	2.52	3.45	3.31
Switzerland	2.65	2.38	3.55	3.79
Thailand	2.73	2.79	2.37	1.88
Turkey	2.21	3.10	2.21	2.49
United Kingdom	2.29	2.40	2.97	3.22
United States	2.45	1.96	2.95	2.89
Vietnam	2.45	3.01	2.07	1.60

SOURCE: BHASKAR CHAKRAVORTI ET AL.

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## Discussion

Understanding consumer preference is always a difficult task which mutually impact business firm, consumer and eventually the society but in this complete process consumer response is always evident. But at the time of any financial downturn (like COVID-19) the response of consumers is unpredictable as it prominently shows the shift of consumer from buying durables and luxuries to necessities or may not



change the type of product they purchase but the mode of purchasing they adopt is continuously in the phase of transition but shopping, being the universally common activity facilitates our buying and selling through up gradation of technological innovations and will totally change the mode we are using in ancient days and shed light upon a new way of shopping which is online via different mobile phone applications or through different social media platforms.

This research concludes with the fact that, most of consumers still not prefer digital purchases to avoid inconvenience as it misses the feel of touch and lacks reliability and gaining reliability requires time not only to accept digitalization but also in advancement of facilitation they offer to their consumers.

## **Conclusion**

This research concludes that almost 59% of the consumers still prefer in store shopping while 41% prefer online mode to shop. Consumers who prefer online shopping mostly adopt technology for their ease while those who prefer in store shopping believes the feel of personal touch for the reliability and accuracy of product and both kinds of buyers are mostly satisfied with the way of shopping they choose so, digital transformation require strong efforts to gain consumer attraction through different modes of facilitation and attraction because it is need of time.

## **Recommendations**

It is recommended that, Paradigm shift in consumer purchasing behavior require addition of some crucial elements in technological purchases including:

- Understanding the perspective of consumer's quest towards his purchases which can be visualized through awareness, deliberation, modification and assessment.
- The shift and deviation of attitude towards technological purchases require some special attraction that enforce consumer to divert from his traditional mode of purchasing where most of the consumer enjoy tech-based purchases due to the ability to shop 24/7 so, managing this 24/7 serve as a magnetic force.
- One of the main reasons that attract consumer to divert from traditional purchasing mode is the diverse mode of payment and more facilitation in this domain will attract more customers towards technological purchases.
- Improvement in maintaining price certainty, options of delivery, return back policies and customer service are the turning points that gains consumer attention towards the use of digital mode of purchases.
- Good service results good reviews and feedback which is one of the major factors that build consumer trust so maintaining and improving reviews may attract more consumers.
- Website load management may also multiply the ultimate user of digital technology.
- Any site will not gain attention of buyer without good quality visuals so mandatory to focus on improving the visuals and minimization of written content.
- Color psychology of consumer is also very important that gains consumer attention and increase the visit of site or application like use of green button on websites to okay any transaction is attached to signal (to go) and in case of banks represents to go green avoiding use of paper to know the transaction details and make the transaction environment friendly. This color psychology influence consumers by creating positive image of site or application and motivate to visit again.
- Maintain clarity in purchases also enforce buyer to visit the site and app again and again as it is the matter of trust. This clarity require availability of number of goods available and exact date of delivery.
- Offering free delivery options, ease in contacting customer service either for purchases or for returns and offering live chats to resolve buyer's query are also the medium which motivate consumer to use digital modes of purchasing.
- As the development and maintenance of digital platform is very sensitive in nature so, strong leadership is mandatory to cope up the challenges of maintaining the trust of user/buyer as it



depends mostly depends on ideal effect, consideration of individuals, intellectual simulation and motivation towards the use of technology.

- Goal of rapid and accelerated implementation of digitalization of economy require addition of goal into the national development policy.

### Limitations of the Study

Although the research study was successful in obtaining its goal, there were a few limitations as well. One limitation was that majority of the participants were from the age group I 5-45 years? This is a limitation because it only shows us the preferences of the youth and does not provide any information regarding the preferences of the elderly in our society because technology acceptance for elderlies are quite difficult. Another limitation was that the most of the participants were females and data is restricted to the attitude of consumers in Karachi with a sample of 100 respondents. These two limitations may impact the reliability so, there exist a possibility that influence factors on the preferred method of shopping.

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### Conflict of Interest


Authors have no conflict of interest.


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