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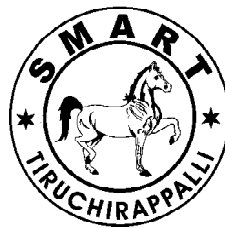
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**AN ANALYSIS ON THE IMPACT ON CUSTOMER TRUST IN THE
DIGITAL ERA WITH SPECIAL REFERENCE TO AGE GROUP**

Joseph Varghese*

*Research Scholar, Karunya School of Management, Karunya Institute of Technology &
Sciences, Coimbatore.
jovarthot@gmail.com*

and

Clement Sudhahar, J.

*Professor, Karunya School of Management, Karunya Institute of Technology & Sciences,
Coimbatore.
clement@karunya.edu*

Abstract

As the techniques to attract new customers for the online market, is seriously in progress, the trust of the customer is focused by every company, entrepreneur or firm. The current research on the area of Customer Trust is focused on the age group of people, less than 35 years, which forms the testing area for Ola and Uber taxi service providers in Coimbatore City, Tamil Nadu. The study concluded that attributes like Perceived Usefulness, Information Quality and Security were the main factors, which went into the formation of the Customer Trust.

Keywords: Age, Antecedents, Customer Trust, Digital Marketing, Quality of Information, Security, Usefulness.

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*** Corresponding Author**

1. Introduction

With the introduction of the World Wide Web, ordinary consumers gained access to vast amounts of information and developed opportunities to influence their own lives, in the marketplace and beyond (**Handgraaf, et al., 2008; Keltner, et al., 2003; Rucker, et al., 2011**). The social media landscape of ubiquitous connectivity, enabled through mobile devices, in turn, has not only enhanced access to information but also allowed consumers to create content and amplify their voices, across the globe, to anyone willing to listen. For instance, the current rate of internet use, among American adults, is about 87% and it is closer to 100% for demographic groups such as college-educated and higher-income adults (**Pew Research Center, 2015**). Younger people, the next generation of mass consumers, have similarly high levels. People also spend increasing time online. For example, in the UK, over the last decade, the number of hours spent online by adults has more than doubled and now averages 20.5 hours per week (**Ofcom (2015)**). Social media has fuelled part of this growth and worldwide there are now more than two billion people, using the social media. In fact, by 2017, approximately one third of global advertising spending was through digital channels (**eMarketer (2015)**). Thus, future consumer marketing will largely be carried out in digital settings, particularly social media and mobile. It is, therefore, necessary for consumer research, to examine and understand consumer behaviour, in digital environments.

For centuries, power has fascinated scientists from various disciplines, with particularly intensive research in sociology and psychology (**Magee and Galinsky, 2008**). Researchers agree that power is a key human concern (**Schwartz, et al., 2012**) that constantly

influences behavior and constitutes a fundamental component of social systems and hierarchies (**Rucker, et al., 2011; Russell, 1938**). The execution of and exposure to power are endemic to human nature (**Nietzsche, 1883**), so the omnipresent effects of power shape human behavior in nearly every situation (**Giddens, 1982**). Yet this concept is relatively rarely discussed in consumer behavior contexts (**Rucker, et al., 2011**). Power shapes consumers' everyday activities in manifold ways, especially online and search algorithms control what information consumers can access. For example, bloggers and other opinion leaders continuously influence consumption decisions through recommendations and product tests, distributed through social media. Consumers also adjust browsing behaviors if they fear that providing personal information would give companies too much power over them (**Ariely, 2000; Jayanti and Singh, 2010**). Therefore, differences in the distribution of power among stakeholders (e.g., consumers, marketers, online infrastructure) should directly affect how information gets distributed, how consumers behave online and how consumers choose among different consumption options in digital worlds.

2. Review of Literature

Digital marketing concept originated from the internet and search engines. The first search engine was started in 1991, with a network protocol called Gopher for query and search. After the launch of Yahoo in 1994, companies started to maximize their ranking on the website. When the internet bubble burst in 2001, market was dominated by Google and Yahoo for search optimization. Internet search traffic grew in 2006 and the rise of search engine optimization grew for major companies like Google. In 2007, the usage of mobile devices increased the internet

usage on the move drastically and people all over the world started connecting with each other more conveniently through social media. In the developed world, companies have realized the importance of digital marketing. In order to be successful, businesses have to merge online with traditional methods, for meeting the needs of customers more precisely (Parsons, 1996). Introduction of new technologies has created new business opportunities for marketers to manage their websites and achieve their business objectives (Kiani, 1998). With the availability of so many choices for customers, it is very difficult for marketers to create brands and increase traffic for their products and services. Online advertising is a powerful marketing vehicle for building brands and increasing traffic for companies to achieve success. Expectations in terms of producing results and measuring success for advertisement money spent, digital marketing is more cost-efficient for measuring ROI on advertisement (Pepelnjak, 2008). A cornerstone in developing e-commerce world is customer trust. In a business-to-consumer relationship, trust in the e-vendor is important in assessing risk in the transaction (McCole, et al., 2010). Trust plays an important role in e-commerce (Aljifri, et al., 2003). There are different definitions of trust, which are based on different dimensions of benevolence, integrity, ability, competence and empathy (Gefen, 2002; McKnight, et al., 2002; Gefen, et al., 2003). There are also two-dimensional measurement scales for trust, competence and benevolence, leading to brand trust. However, all definitions and dimensions refer to risk and uncertainty in the online environment. Benevolence and credibility are the two main dimensions of trust (Ba and Pavlou, 2002) upon which this research is based. Credibility-based trust refers to the belief that the other party in a transaction

is reliable and relies on reputation information while benevolence refers to repeated seller-buyer relationships. Therefore, in this research, trust is viewed in the context of users' interaction that is making over the internet.

3. Statement of the Problem

The major components of Customer Trust in Digital Marketing Era, have been narrowed down to perceived usefulness, information quality and security. These create a major impact on Customers Trust in Coimbatore Taxi providers, with the age group of less than 35 years.

4. Need of the Study

Coimbatore is the most modern upcoming business centre and the transportation sector is served by Taxi providers like OLA, UBER, REDTAXI and TAXI TAXI. A study on this particular area of transport in Coimbatore, was undertaken to determine the customer trust, provided to the customers and which make them digitally sustainable.

5. Objective of the Study

To identify the key factors that determine the customer trust, with reference to young age group and to determine the variation in perception towards attributes of customer trust, according to the sample age group.

6. Hypotheses of the Study

NH-1: There is no significant difference in the relationship between Usefulness, Quality of information and Security on Digital Marketing of selected taxi service sectors towards Customer Trust.

NH-2: There is no significant difference in perception of usefulness and quality of information and security, on Digital Marketing, across the age group of less than 35.

7. Research Methodology

During the course of research, on determining the main factors which create the Customer Trust, among the age group of less than 35, in the field of Taxi segment in Coimbatore City, the Researchers developed a hypothesis to understand the age-related perception.

7.1. Sample Selection

The age group of people, who were less than 35 years and who were active users of the Uber and Ola taxi service in Coimbatore City, Tamil Nadu, was chosen. Stratified Random Sampling and Convenient Sampling identified 260 respondents.

7.2 Source of Data

For the entire research, the Researchers went to institutions in Coimbatore City, for secondary reference while the main primary data were obtained through a structured questionnaire, created by the Researchers, with the help of experts in the same field.

7.3. Period of the study

The research was conducted during the period of two months (Oct 2017 and Nov 2017).

7.4 Tools Used

The research was conducted with the help of SPSS v20 software, and to get the exact results, Multiple Regression analysis, Levens test for Homogeneity and One way ANOVAs, were used.

8. Analysis of Data

For this research, two analysis tools were taken up - Multiple Regression Analysis and One way ANOVA. **Table-1, 2 and 3** present the results of the Multiple Regression analysis, Levens test for Homogeneity and One way ANOVA.

Table-1 displays the results of the Regression Analysis of three factors. Usefulness, Quality of Information and Security were clearly analysed, with a sample population of 260. From the result, it was able to identify that the R^2 recoded 67 percentage and simultaneously, the adjusted R^2 showed a clear value of 63%. In other words, they explained approximately 60% of the variables in the customer trust dimensions in the total score. From the Table, it is also evident that Security was an important factor, with Standard Beta Coefficient at 0.81 and t-value at 3.01, significant at 0.05 level. Quality of Information was the second important factor, at Standard Beta Coefficient being 0.76 and t-value being 2.76, significant at 0.05 level. Finally, Usefulness was statistically significant but exercised less impact. Hence the **NH-1**, there is no significant difference in relationship between Usefulness, Quality of information and Security on Digital Marketing of selected taxi service sectors, towards Customer Trust, is rejected.

Application of one way ANOVA was to test if there was a significant difference in perception of usefulness and quality of information and security, on Digital Marketing across the age group of less than 35. The initial phase of One Way ANOVA identified clearly the variance based on Levene's test. **Table-2** reveals that the p-value was entirely at non-significant range, at a level of 95% confidence for all the factors. Hence it is concluded that the population variance regarding factors was approximately equal. Now moving on to the One way ANOVA displayed in the **Table -3**, the F-value of Usefulness was 2.850, having a degree of freedom of two and 260 and significant at $p < 0.05$ (0.038) level. After the Usefulness value had been clarified, F value of perception of the Quality of Information, recorded a value of 3.881 and it was highly significant at $p < 0.01$ (0.006)

level. Regarding to the last factor of Security, the F value recorded a value of 3.901 and it was highly significant at $p < 0.01$ (0.003) level. In short, there was significant difference in Usefulness, Quality of Information and Security, on digital marketing, on selected taxi providers across the age group of less than 35. Hence the null hypothesis **NH-2**, there is no significant difference in perception of Usefulness, Quality of Information and Security on digital marketing on selected taxi providers across age group less than 35, is rejected.

9. Findings of the Study

The study was able to establish that Usefulness, Quality of Information and Security were the main attributes of Customer Trust, with reference to the age group of less than 35. The study was also able to establish that hypothesis generated for the study, can be accepted since Usefulness, Quality of Information and Security recorded significant differences, in the perception of people, less than 35 years of age.

10. Suggestions

The Researchers would like to suggest that whenever any company, who is currently established or going to start, may consider these three factors which cause trust in the minds of the customer. When trust is automatically generated, the company can gain the customers and thus the company can maximise the profit in a very systematic and efficient way, by adopting the research findings in their field of business.

11. Conclusion

The Researchers have clearly identified the various factors that impact the formation of the customer trust. The trust has got a very high and serious significance in the minds of the customers. Now in the present scenario of

business, whether it is in manufacturing or service sector, establishing themselves in the Digital Era, it is a highly volatile factor. Trust has got a very serious role and to create that trust, in the minds of the customers, the three factors that have been identified, should be put into practice.

12. Limitations of the Study

Limitation was primarily due to the time constraint and the geographical area.

13. Scope for Further research

The research could be taken up on other important aspects, to earn the trust of the customers in the Digital Era.

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Table-1: Multiple Regression results on Customer Trust by its Predicting Variables

Factors	Std. Beta Coefficient (t-statistics)	F-Statistics	R ²	Adj. R ²
Usefulness	0.55 (2.11)*	18.2*	0.67	0.63
Quality of Information	0.76 (2.76)*			
Security	0.81 (3.01)*			

Source: Primary Data using SPSS (version 20)

*Significant at 0.05 level; **Significant at 0.01 level

Table-2: Levene's Test of Homogeneity of Variances

Factors	Levene's Statistic	df1	df2	Sig.
Usefulness	1.393	2	258	0.135
Quality of Information	1.071	2	258	0.270
Security	1.214	2	258	0.207

Source: Primary Data using SPSS (version 20)

Table-3: One way ANOVA–Age

Factor	Groups	Df	F	Sig.
Perceived Usefulness	Between Groups	2	2.850	0.038*
	Within Groups	258		
	Total	260		
Information Quality	Between Groups	2	3.881	0.006**
	Within Groups	258		
	Total	260		
Security	Between Groups	2	3.901	0.003**
	Within Groups	258		
	Total	260		

Source: Primary Data using SPSS (version 20)

**Significant at p < 0.01 level; * Significant at p < 0.05 level