



UNIVERSITI TUNKU ABDUL RAHMAN FACULTY OF
ACCOUNTANCY AND MANAGEMENT
UNDERGRADUATE FINAL YEAR PROJECT

Final Year Project Assessment Form - Report

Final Year Project Title:

Impact of Data Security on Users' Trust and Loyalty in Digital Platform in Kuala Lumpur

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No	Criteria	Excellent (8 - 10 marks)	Good (5 - 7 marks)	Fair (3 - 4 marks)	Poor (0 - 2 marks)	Awarded
1	Title and Abstract	Clear, concise, and informative; abstract summarizes all key elements effectively.	Title and abstract are clear but may miss some key elements.	Title and abstract are somewhat unclear or incomplete.	Title and abstract are unclear and do not summarize key elements.	
2	Introduction	Comprehensive background and context; clearly stated research question/hypothesis.	Adequate background; some context missing; research question/hypothesis is stated.	Background and context are vague; research question/hypothesis is unclear.	Background and context are missing or inadequate; research question/hypothesis is absent.	
3	Literature Review	Extensive review, critical analysis, and synthesis of relevant literature.	Adequate review with some analysis of relevant literature.	Limited review with minimal analysis of relevant literature.	Inadequate or no review of relevant literature.	
4	Problem Statement & Objectives	A clear, specific, and well-defined research problem was identified, including its significance and relevance. Clearly defined, specific, and measurable objectives.	Clearly stated problem, but may lack specificity or clarity in its significance. Objectives are stated but may lack specificity or measurability.	Problem statement is present but lacks clarity, specificity, or relevance. Objectives are vague or not well-defined.	The problem statement is unclear or missing. Objectives are absent or unclear.	
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7	Discussion	Insightful interpretation of results, connects to literature, discusses reasons for the findings.	Interpretation of results is present but may lack depth, some connection to literature.	Limited interpretation of results, minimal connection to literature.	Interpretation of results is absent or unclear, no connection to literature.	
8	Conclusion	Comprehensive conclusion with discussions on implications supported by findings. Suggests future research.	Conclusion is present with key points somewhat summarized. Discussions on implications somewhat supported by findings. Suggests future research.	Weak conclusion, does not effectively summarize findings or suggest future research. Implications irrelevant to findings.	Conclusion is absent or very weak.	
9	Writing Quality	Excellent writing, free from errors, clear and professional.	Writing is clear but contains some errors or lacks professionalism.	Writing is unclear in parts, contains errors, and lacks professionalism.	Writing is unclear, contains numerous errors, and is unprofessional.	
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IMPACT OF DATA SECURITY ON USERS' TRUST
AND LOYALTY IN DIGITAL PLATFORMS IN
KUALA LUMPUR

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BACHELOR OF INTERNATIONAL BUSINESS
(HONOURS)

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IMPACT OF DATA SECURITY ON USERS' TRUST
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KUALA LUMPUR

BY

TAI BUO TING

A final year project submitted in partial fulfilment of the
requirement for the degree of

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- (3) Sole contribution has been made by me in completing the FYP.
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Date: 10 December 2024

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DEDICATION

I dedicate this research project to my family and friends for their support of my academic pursuits. Support and assistance from them have helped me enhance my knowledge and education throughout this journey. Making this journey an unforgettable experience to cherish.

I am also greatly thankful to my supervisor who has helped me gain knowledge on my research journey and career path. I am grateful for the time, effort and patience she has supported and guided me towards my professional and academic development.

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LIST OF ABBREVIATION

TAM	Technology Acceptance Model
PCT	Privacy Calculus Theory
PLS-SEM	Partial Least Squares Structural Equation Modelling
MMA	Measurement Model Assessment
SMA	Structural Model Assessment
DPC	Data Privacy Concerns
DT	Data Transparency
PEOU	Perceived Ease of Use
PU	Perceived Usefulness

PREFACE

This research project has been prepared as part of my final year project submitted in partial fulfilment of the requirement for the degree of Bachelor of International Business (Honours) in Universiti Tunku Abdul Rahman under the supervision of Puan Ezatul Emilia binti Muhammad Arif. This study aims to provide knowledge, results and findings about the impact of data security towards digital platform users. The objective of this research is to investigate how data security can impact user's trust and loyalty based on digital platforms in Kuala Lumpur using the TAM and PCT model. This study aims to analyse the relationship between perceived usefulness, perceived ease of use, data privacy concerns, data transparency, trust and loyalty on digital platforms in Kuala Lumpur.

ABSTRACT

In today's digital age, data protection is common because people have shared vast data across platforms, with over 120 zettabytes generated in 2023. While advancements in technology have simplified data collection and analysis, privacy, transparency, and security concerns persist, risking breaches and misuse. High-profile incidents, like the misuse of Facebook data, erode user trust and loyalty, emphasising the need to explore how privacy and transparency practices influence user confidence in digital platforms. The research objective is to investigate how data security can impact user's trust and loyalty based on digital platforms in Kuala Lumpur using the TAM and PCT model. Quantitative research using questionnaires was conducted on a sample size of 386 for empirical analysis. The results show that perceived ease of use and trust, as well as trust and loyalty, have significant relationships. However, perceived usefulness, data privacy concerns, and data transparency show no significant relationship with trust. Hence, this final year project has provided results and findings on the topic of data and digital platforms user's trust and loyalty.

Keywords: Data Security, Digital Platforms, Trust, Loyalty, Data Privacy, Data Transparency

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

From here onwards, the research will start with an overview and acknowledgement of data activities on digital platforms. This research will aim to study and investigate this topic.

1.1 Research Background

Data app protection has become integral to our daily lives. Data are going in and out from different places as applications run on mobile devices or online websites represent IT usage by individuals (Ruckelshausen et al., 2024). Digital platform users often share, transfer, and collect personal information from third parties. With data app protection, it helps users have robust data protection essentially.

In today's digitalised era, data has become essential in all. Data, also known as raw figures, can be represented through various forms such as textual, numerical, visual, multimedia, and tabular (Graeff and Baur, 2020). According to Djuraskovic (2024), data plays a crucial role in collecting and collating information daily with 120 zettabytes of data generated, stored and consumed in 2023. Advancements in computation and storage can simplify data collection and processing which helps enable digital platforms to access information effectively.

Data collection is essential for businesses in services, but they must have a linkage with data privacy and data transparency which both activities are categorized in data security (Todt & Kiersten E, 2024). Data privacy is the ability to control and collect

one's personal information with safeguards. While data and information are being collected rapidly, people are being concerned about their data being collected by others which leads to applying safeguards such as two-factor authentication, device cleaning, backing up usually etc (The Star Online, 2024). Data transparency refers to having visibility into data being shared, transferred, collected, used and analysed when information is shared with others. It involves the knowledge of how data is used, who has access to data and what data is being tracked and transferred. Transparency is crucial in transferring data because confidential data or information may be involved and keeping it safe is essential. It helps parties have trust in each other by clearly communicating how data is handled. Furthermore, reducing the risk of data breaches, leakage and misuse of confidential information

1.2 Research Problem

The research goal addresses the 'grey area' or underexplored relationship between data security, trust and loyalty. Even though technology has become more advanced, it remains unclear if data activities and practices can meet user's expectations. For example, US President Donald Trump was tied with political data from more than fifty million Facebook users' private information which breached and leaked various information from identity to location of users (Alpert, 2024). Situations that are similar to this can lead to loss of identity and confidential information. It can also cause problems and burden to users leading to a lack of trust and loyalty in using websites or social media platforms. For instance, websites such as online newspaper distribution can have data on how readers select their articles which helps them interfere with their interests without consent (Froomkin, 2024). In worse cases, it may lead to data breaches, identity theft and financial loss. This situation can not only worsen data privacy but also eliminate data transparency.

The digital world today leads to many problems in data privacy and transparency. According to Todt & Kiersten E (2024), government or private company sectors can collect larger and higher quality data with technological advancements. It makes individuals more concerned about activities such as browsing websites,

purchasing online, and interacting with social media platforms with the easiness of gathering and utilising their data. Another example which is currently one of the hottest topics is correlated to cookies. Cookies are small data browsers that allow a website to retrieve user data (Froomkin, 2024). It can be done with two processes which are called opt-in and opt-out. Opt-in is a process in which individuals consent to their data while opt-out is a process where individuals automatically permit websites. This research aims to investigate data privacy concerns and data transparency factors that can influence users' trustworthiness and loyalty while understanding similar topics that may align.

1.3 Research Questions

1. Will there be a relationship between perceived usefulness and trust?
2. Will there be a relationship between perceived ease of use and trust?
3. Will there be a relationship between data privacy concerns and trust?
4. Will there be a relationship between data transparency and trust?
5. Will there be a relationship between trust and loyalty?

1.4 Research Objectives

1. To analyse the relationship between perceived usefulness and trust.
2. To analyse the relationship between perceived ease of use and trust.
3. To analyse the relationship between data privacy concerns and trust.

4. To analyse the relationship between data transparency and trust.
5. To analyse the relationship between trust and loyalty.

1.5 Research Significance

This research is designed to clarify complex topics related to data security and consumer behaviour. It explores how data can influence trust and loyalty with actionable knowledge for digital platforms to enhance their practice for user experience and satisfaction. It serves as a theoretical framework for understanding the usage of data and its impact on consumer behaviour. These results help guide future studies on data activities impacting user behaviour. It emphasises key factors influencing trust and loyalty while improving data management practices to align with user expectations, retain customers and foster long-term trust.

1.6 Research Scope

This research is conducted to determine if data activities will affect user trust and loyalty. The study will target individuals who engage with any online digital platforms including any age, gender, religion, education or income. This is because many are digitally exposed in our era making anyone relevant for research and data collection. This specific study will be conducted in Kuala Lumpur representing impactful research due to the higher population. Data from the study will be collected through physical QR code surveys, making it more effective and efficient. In this study, we will analyse and cover insights into how data privacy and transparency can influence user's trust and loyalty.

1.7 Conclusion

Chapter 1 summarizes the overview of the research background, research problem, research significance and research scope of data activities on digital platforms towards users. Also, the research objectives and research questions have been stated clearly.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In this segment, the research will include a literature review of underlying theories, dependent variables and independent variables from relevant journal articles and past study sources. Furthermore, a conceptual framework and development of hypotheses will be provided and discussed.

2.1 Research Keywords

2.1.1 Digital Platform

According to Olson et al. (2016), a digital platform is a versatile digital framework that enables interactions among participants. It can also be defined as a place that mediates value perception between consumers and service providers (Woodcock & Graham, 2020). According to Khan (2024), there are many types of integrated dominant digital platforms such as Amazon (Amazon Marketplace & Alexa), Alphabet (Google), Facebook (Ads & Apps) and Apple (IOS, App Store and Apple Apps). There are different types of digital platforms such as search and social media platforms, marketplace, infrastructure providers, sharing platforms, mobile phone app stores and user-generated content platforms etc. This industry is rapidly evolving with continuous innovation and widespread social adaptation. Additionally, digital platforms provide various services such as Amazon Web Services (AWS) helping users build platforms.

2.1.2 Data Privacy

The awareness of users' data being gathered, stored or utilised is based on how consumers perceive a violation towards their privacy (Foxman & Kilcoyne, 1993). Data privacy is important because it helps digital platforms balance consumer rights, and the provider's profitability and goals. Data privacy affects both the provider and the consumer. The provider may lead to minimal (visible privacy policies) and bigger changes (consumer consent choices) which affect how data privacy is collected or processed. Consumers are also affected leading to more protective behaviour in data collection by digital platforms (Quach et al., 2022). According to Ashworth and Free (2006), consumers have a higher risk of privacy violation because they do not have the exact knowledge and control over their data on a digital platform. In contrast, protected data used ethically by providers can lead to better privacy for users.

2.1.3 Data Transparency

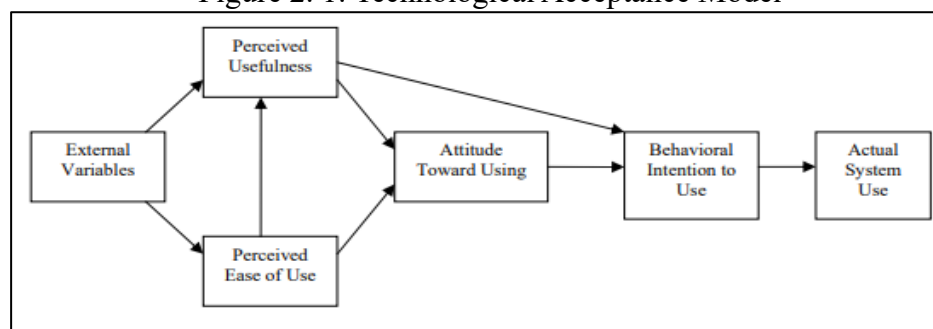
Data transparency is defined as customers knowledge in knowing that their information is being collected, analysed, stored and used for customer preferences, social networks and geographical collection usage clearly in digital platforms (Awad and Krishnan, 2006; Schwartz, 2004; Wohlgemuth et al., 2014). Data transparency is important to users because data has become a valuable asset for digital platform providers (Gimpel et al., 2018; Tsai et al., 2011). This alerts users to acknowledge how their data is being used while policymakers help strengthen the rights of users' personal information. According to Shklovski et al (2014), it has been argued that transparency can decrease cognitive load so it must increase the benefits rather than exposing privacy risks. By benefiting transparency, it helps users understand the need for data practices while having the choice to grant access to their information (Betzing et al., 2020).

2.2 Underlying Theories

2.2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a widely recognised framework that understands users' usage and adaptability to technology (Davis, 1989). It was designed to help researchers recognise why users approve or decline a specific technology (Sharp, 2007). The TAM model is tested and applied throughout research and has many types of TAM frameworks. This is because TAM is one the most common and broadly used models such as technology-focused sectors. The TAM model (Figure 2.1) recognizes and uses perceived usefulness and perceived ease of use in its framework influencing the attitude towards using and behavioural intention to use (direct influence from perceived usefulness) which influences the actual usage of the system (Miller & Khera, 2010). Additionally, TAM has external variables that can help further enhance the explanation of perceived usefulness and perceived ease of use. Even though TAM is widely adopted, it faces criticism for over-usage and requires enhancements in external validation for a better understanding of technology adoption.

Figure 2. 1: Technological Acceptance Model

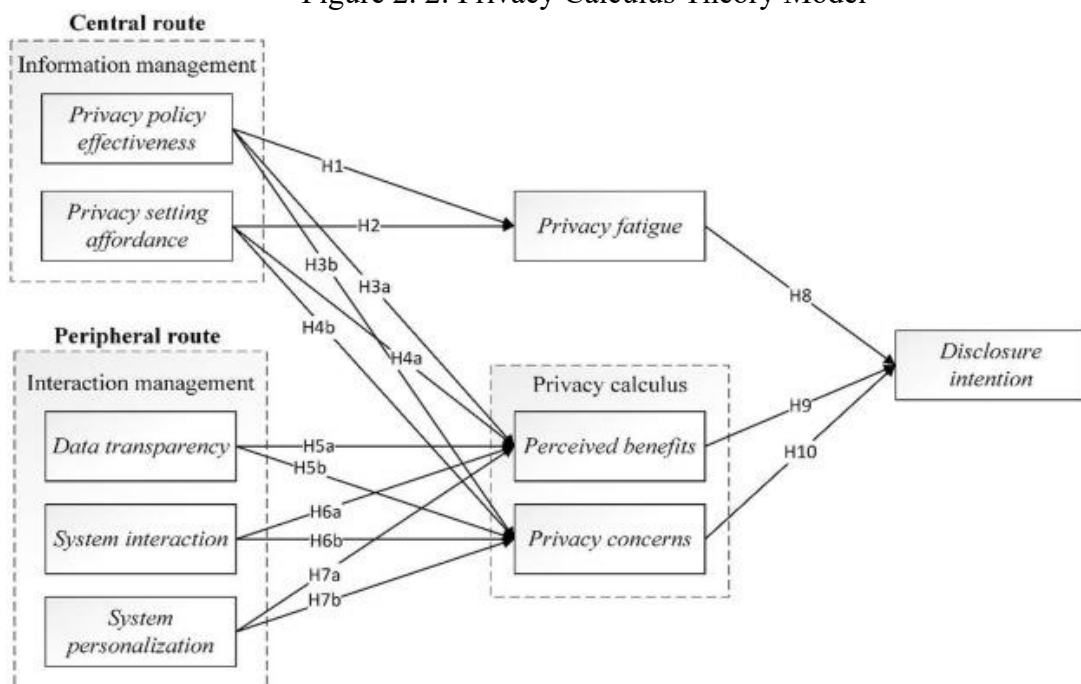


Source: Miller, J., & Khera, O. (2010). *Digital Library Adoption and the Technology Acceptance Model: A Cross-Country Analysis*.

2.2.2 Privacy Calculus Theory (PCT)

According to Ajzen (1991); Ajzen & Fishbein (1980), Privacy calculus theory can be defined as a rational theory that explains users' attitudes, beliefs and behaviours when using technology with the cost of a perceived privacy risk. Privacy calculus theory (Figure 2.2) is a common theory to analyse user privacy behaviour while balancing concerns and benefits (Tang & Ning, 2023). It is a trade-off between privacy concerns and the perceived benefits of sharing private information. It shows how individuals decide their behaviour by looking at the benefits and advantages of privacy benefits they gain against the possible costs of privacy loss. However, it has disadvantages such as behavioural consistency which may make information have misaligned behaviour or oversimplify assumptions and biased behaviour which leads to unperfect rational assumptions (Dienlin, 2024)

Figure 2. 2: Privacy Calculus Theory Model



Source: Zhu et al. (2021)

2.3 Review of Variables

2.3.1 Loyalty

Customer loyalty can be defined as the willingness of customers to build a long-term relationship commitment with specific companies (Lovelock and Wirtz, 2011). It can also be understood as a lasting commitment to a favourable digital platform which can provide repeated purchasing for that specific item (Marinković et al., 2019). In an online business context, customer loyalty can drive profitability through repeated transactions, activities, or reach, benefiting companies with increased revenue while fostering better relationships with consumers. It shows insight into how user behaviour would be by providing valuable feedback and helping companies improve their platforms. It is essential for building and maintaining successful business relationships with practices that promote repurchasing and positive word-of-mouth (Pérez & Rodríguez del Bosque, 2015). Hence, knowing the loyalty can help increase revenue and improve cost efficiency for companies.

2.3.2 Trust

According to Wang et al. (2020), Customer trust is defined as the willingness of users or consumers (trustors) to give consent to companies (trustees) in activities such as controlling and monitoring. It can also be defined as having enough confidence, reliability and integration in businesses and companies during interaction (Munuera-Aleman et al., 2003). People have mentioned that trust can be very subjective wording as the range of trust can differ between individuals. In this research, trust creates relationships between customers through online businesses, which consist of activities such as sharing transactions, collecting information, etc.

Trust is a popular topic which can be viewed from different perspectives such as marketing, business management, psychology, innovation and technology. It is also associated with two trust foundations: cognition-based trust and affect-based trust. In short, cognition-based trust is understanding and predicting interaction while affect-based trust is emotion between companies and customers involving mutual care (Chowdhury, S. 2005). Hence, in the long run, it will foster user loyalty and provide long-term engagement.

2.3.3 Perceived Ease of Use (PEOU)

Perceived ease of use can be referred to an individual who believes the usage of a particular system or technology can be free of effort (Davis, 1989). According to Jahn et al. (2020), it depends on how usable the performance of the application and its functionality is. It helps digital platforms be more accessible and user-friendly to reduce complexity in usage. Some studies say it is a better selection for technology acceptance prediction, while some studies found that perceived ease of use predicts better than perceived usefulness when it comes to attitude towards using (Brown. 2002). It helps companies know what satisfies customers and improve user adoption with user-friendly experiences while boosting their experience.

2.3.4 Perceived Usefulness

According to Davis (1986), Perceived usefulness can be defined as an individual who believes that using a particular technology or system can improve the job of individual performance. It also increases user adoption and engagement which helps users to remain loyal to digital platforms. According to Subramanian (1994), perceived usefulness can have a better accuracy in predicting usage rather than perceived ease of use. It determines

the adoption of new technology and helps increase acceptance (Davis, 1989). Perceived usefulness is important because it helps digital platforms create competitive advantages towards competitors while improving user engagement if the technology helps users perform well.

2.3.5 Data Privacy Concerns

As mentioned in the previous statement, data privacy can be defined as gaining the ability to control own data and how others can collect that data (Kosinski & Forrest, 2024). However, adding a concern at the back gives a different definition. Data privacy concerns can be known as the worries of data being violated or collected from the Internet (Van der Geest et al., 2005). It is vital in tailoring information, data and communication towards users. It has negative impacts on posting info on digital platforms due to misuse of its data and environmental uncertainties leading to privacy risks. It leaves a negative impact on digital platforms reducing user trust and engagement further leading to hesitancy in sharing information or using the platform.

Besides knowing what data privacy concerns are, there are also external variables that are categorised in it. One of them is corporate social responsibility (CSR), defined as a commitment to maximise a company's advantage and minimise harm while being responsible to society of all positions (Thomassen et al., 2020). Another is regulatory practices defined as government rules for creating clear and transparent regulations with international standards. Lastly, the user consent mechanism is defined as having a choice or freely given control or consent in what data can be given out (Betzing et al., 2020).

2.3.6 Data Transparency

According to Beugelsdijk et al. (2020), data transparency refers to having clear and open data to enhance knowledge while acknowledging the ethical, legal and practical challenges of data transparency sharing. It can also be defined as a complete disclosure of all data to which users and companies have clear access to particular data. Other findings define it as knowing what data is being shared, collected, used or analysed during the exchange of data. Data transparency explains how personal data is collected to build trust and support decisions. Hence, ensuring data is clear, accountable and trustworthy in collecting, using or transferring.

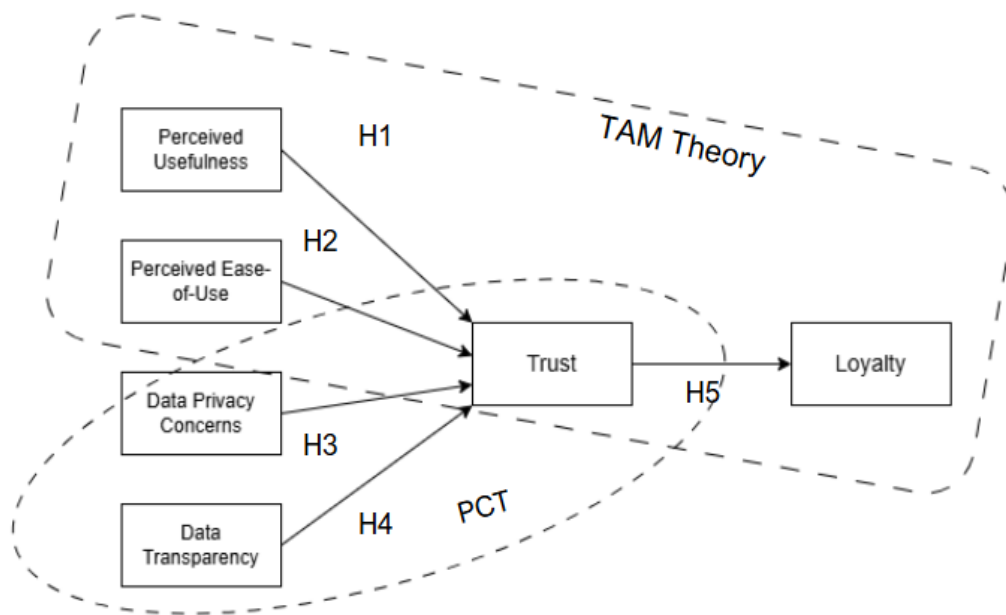
Data transparency also has external variables such as data dissemination, readability and transparency of data practices. Data dissemination can be explained as the process of transmitting or releasing personal information collected from users (Bar-Gill & Ben-Shahar, 2020). Readability can be defined as the easiness of reading and understanding a text. However, in this context, it talks about understanding the text on what data is collected and given when terms and conditions are accepted (Ermakova et al., 2016). Transparency in data practices is defined as collecting data transparently which builds trust and accountability between customers and companies (Zuar, 2024).

2.4 Conceptual Framework

The conceptual framework shows the relationship between the independent variables, mediator variables, and dependent variables linked to the test for this research. (Figure 2.3) below are four independent variables (Perceived Usefulness, Perceived Ease of Use, Data Privacy Concerns, and Data Transparency) that influence one mediator (Trust) and then the dependent variable, which is loyalty. Two frameworks (Figure 2.3) were used in this framework which were the Technology Acceptance Model (TAM) and the Privacy Calculus Theory (PCT).

TAM is used because it explains how users decide to adopt technology based on perceived usefulness and perceived ease of use (Davis, 1989). When users actively engage with digital platforms, it boosts their performance and overall usage experience (Komatsu, 2013). This action strengthens user's trust and loyalty by providing a better performance and usage experience on a digital platform. Privacy Calculus Theory is a rational theory that explains the actions of users with a certain amount of risk which will be involved (Ajzen, 1991; Ajzen & Fishbein, 1980). It describes a trade-off of the user's benefit in sharing confidential information with the risks associated with privacy concerns or issues the user may face (Majumdar & Bose, 2016). When digital platforms increase transparency while reducing privacy concerns it increases the trust in users. Interrelatedly, trust also leads to an enhancement in loyalty among users. In contrast, if data breaches increase and transparency in data worsens, it decreases trust in customers and lacks the usage of those digital platforms (Kezer et al., 2022).

Figure 2. 3: Conceptual Framework



Source: Developed for Research Purpose

2.5 Hypothesis Development

2.5.1 There is a Relationship between Perceived Usefulness and Trust

Perceived usefulness is important to trust because it influences the user's decision-making to continue using technology at a later time. According to Wright & Xie (2019), the perceived usefulness of enhancing the performance of user data activities enhances the trust and assurance of the user's perspective and preference for a digital platform leading to a positive relationship. Morey & Schoop (2020) stated that users expect more benefits in return for the collected data, which builds trust in exchange for fair value from both sides. Enhancing platforms' efficiency and effectiveness can help improve trust towards digital platforms. Additionally, more transparency can enhance perceived usefulness, interrelatedly enhancing customer knowledge about data usage and transparency in data practices. It can earn users' goodwill or profit in return, which enhances trust between the

company and users through perceived usefulness. It still lacks specificity and exploration due to the lack of research in this field so future research can study the evolution of this hypothesis. As little research is filling in the gaps towards the relationship in digital platforms, we can know trust will be influenced by perceived usefulness and filling the gaps in future research will be impactful.

H1: Perceived usefulness positively affects trust in the digital platform

2.5.2 There is a Relationship between Perceived Ease-of-Use and Trust

This relationship between ease of use and trust is influenced by shaping the system using user-friendly software to impact trust. According to Wang et al. (2016), research from Roy Morgan Research shows that there are 900 respondents out of 1524 who state their trust in the Internet increases when control over their data and info has been provided. Companies prioritising ease of use without consent will risk losing consumers' trust (Morey & Schoop, 2020). With the information given, we know that the amount of perceived ease of use can positively help us gain trust in digital platforms. When consumers trust how a company manages its data, they find it easier to use when it is secured and that is how we apply ease of use positively. They will think easier usage can lead to interest and trust in the company or platform. In this research, it helps show how perceived ease of use influences user adoption and reduces complexity in users. There may not be a fully addressed way of technically impacting trust with the mechanism of ease of use. However, perceived ease of use can positively affect trust in digital platforms.

H2: Perceived ease of use positively affects trust in the digital platform

2.5.3 There is a Relationship between Data Privacy Concerns and Trust

The relationship between data privacy concerns and trust is linked because individuals share their data with digital platforms, bearing risk and having the expectation that digital platform providers will handle their data responsibly. According to Rooy & Bos (2010), the ability to control personal information will influence the level of trust in society. According to Adedeji (2019), 87% of respondents are willing to share their information on a digital platform but will change to others if the company's data handling is untrustworthy. Klynveld Peat Marwick Goerdeler (KPMG) conducted a similar study showing that trust is influenced by data privacy. It explained that respondents were willing to continue to share their data as long as privacy was assured. Even though this relationship has been tested over and over, it would be impactful for future research to have more specificity in the field of digital platforms to improve the findings and analysis to mitigate privacy concerns and retain users. This research shows how trust can be built on privacy while acknowledging users feel safe having companies have control over their data. These findings explain good privacy handling can increase user's trust in giving information. In contrast, a digital platform with privacy concerns can lead to users switching to other platforms for safer alternatives. Therefore, data privacy concerns can negatively affect trust in digital platforms.

H3: Data privacy concerns negatively affect trust in the digital platform

2.5.4 There is a Relationship between Data Transparency and Trust

The relationship between data transparency and trust is influenced by having less worry about data misuse and a safer environment that gains users' trust. According to Betzing et al. (2020), respondents have stated that explicit data

can lead to trust. Another study has shown that trust is a known influence, and that clear data can help provide personal information (Dinev et al. 2006). Transparency builds trust while benefiting service providers by allowing more informed privacy decisions (Betting et al, 2020). From these findings, users are more likely to trust a digital platform when platforms are open to their data usage and collection. A clearer and more understandable system helps enhance user's initial trust towards the system. It helps the research see if it helps enhance user engagement and mitigates the risk of breaches that may occur. This relationship addresses data transparency and can help increase user's trust in digital platforms. However, exploring challenges like ensuring transparency and user comprehension can be addressed. Overall, data transparency can positively affect trust in the usage of digital platforms.

H4: Data transparency positively affects trust in the digital platform

2.5.5 There is a Relationship between Trust and Loyalty

Trust can influence loyalty in the long-term run of a product, service or system. According to Chaudhuri and Holbrook (2001), trust between customers and companies can influence the relationship to be more likely to become loyal to that specific company or brand. This means that having a positive attitude to a company or brand can bring back customers into repurchasing or revisiting. According to Sun and Lin (2010), customer trust in a store or a digital platform can influence customer loyalty. Customer trust in the business sector has a positive influence on customer trust customer loyalty while also in the financial sector, it positively influences customer loyalty (Iglesias et al., 2020). It helps show if there will be an increase in loyalty by providing trust because gaining consumer trust can help them become loyal to the products or services that are offered. In this research, we can see if there is a foundation for long term engagement between users and companies while looking if digital platforms can increase customer retention and lifetime value. A few findings have denied that there

is no relationship between trust and loyalty, but the majority of past research has stated there is a relationship between them. Therefore, these findings have shown that it is possible evidence that customer trust can influence customer loyalty in the digital platform positively.

H5: Trust positively affects user loyalty in the digital platform

2.6 Conclusion

The literature review, hypothesis development, and conceptual framework have been discussed and evaluated specifically. In the next chapter, the research methodology will be discussed.

CHAPTER 3: METHODOLOGY

3.0 Introduction

This chapter will go through the details of research methodology to execute the study on data activities affecting user's behaviour on the digital platform.

3.1 Research Philosophy

Research philosophy is a system or framework of beliefs and assumptions about knowledge development (Saunders et al., 2009). It guides methodology, strategy and data collection by forming an efficient research philosophy. According to Johnson and Clark (2006), philosophy helps impact the actions and understanding of the investigation of research. The research approach or methodology used in this research is the deductive approach, having it developed through academic literature. After that, a research strategy is created to test the specific theory.

3.2 Research Design

According to Leedy (1997) and Akhtar (2016), research design is defined as the planning of a study providing the full framework for data collection and a structure that keeps the research project aligned. It is vital due to the important information gathered in the research (Sileyew, 2019). It serves as a middle step between the research questions and the outcomes of the research. It helps improve the efficiency in maximising data collection and minimising time and effort. Moreover, it aligns with the research objectives leading to a more accurate result with a structured approach.

3.2.1 Quantitative Research Method

In research design, it can be categorised into two different categories: one being quantitative and the other being qualitative research method. This research uses the Quantitative Research Method. It aims to test theories, show the relationship between variables and predict outcomes of the hypothesis (Ladikos, 2009). It is the best research because it measures data accurately and reliably by examining the relationships between variables. It uses statistical or computational methods and procedures with the data collected to imply a methodological analysis (Pandey et al., 2023). Quantitative research methods are most suitable for objective and reliable data. Hence, this research will be conducted using a survey questionnaire via Google Forms.

3.3 Data Collection Method

Data collection is gathering information to solve or address the research problem methodically and scientifically (Cote, 2021). It is a competitive, long-term, and practical way to accomplish the goal of this research. The data used in this study is obtained through primary sources.

3.3.1 Primary Data Collection

This research collects primary data, which is fresh and original data obtained firsthand (Mazhar, 2021). It is also referred to as field measurements, observations or statistics. Surveys can be gathered through observation or direct communication with respondents. Primary data collection can be separated into different types such as observation method, interview method, questionnaire, schedule etc (Mazhar, 2021). In this research, the targeted primary data is digital platform users. A questionnaire approach via Google Forms Questionnaire is chosen because it efficiently gathers the relationship

between digital platform activities, and users' trust and loyalty in the purest, authentic and original form.

3.4 Sampling Design

3.4.1 Target Population

The target population is individuals who intend to help conduct any intervention, marketing plan, research and conclude it (Barnsbee et al., 2018). A target population helps researchers find the answer they are looking for while representing a subset or sector of the general population. The research focuses on the target population of digital platform users ranging from 18 and above. This age group was chosen because it represents the majority of mature users who understand the digital platform's purpose and usage.

3.4.2 Sampling Frame and Sampling Location

A sampling frame is a set of data that is chosen to be included in your sample (Welser et al., 2020). In this research, the sampling frame is individuals who are using digital platforms. It represents the pool of users that are applicable for the part of the research. This digital platform user can be any activity that applies to online websites such as Facebook, Shopee, digital platforms or digital news websites. In short, any potential digital platform user applies to this research.

A sampling location is the geographical area from where the samples will be taken place (Kang et al., 2023). In this research, the sampling location will be among digital platform users in Malaysia specifically focusing on Kuala Lumpur. The location that is being selected has a higher population

rate, intense use of digital platforms and better results in sampling. Hence, Kuala Lumpur was selected because it has high traffic while being highly developed among other states. I did not include locations outside Kuala Lumpur because it may have a high variability in personal preferences which may affect the results of the research.

3.4.3 Sampling Elements

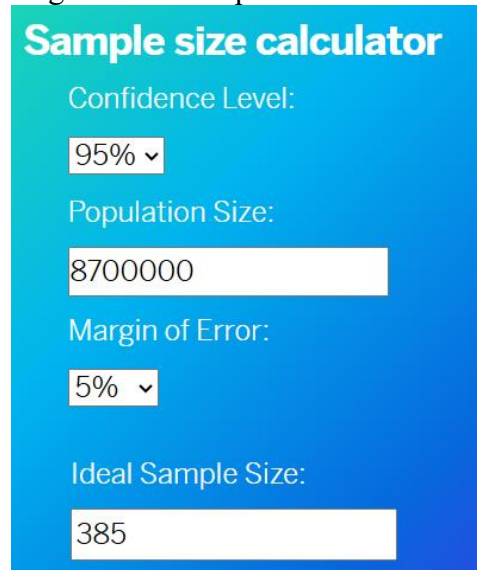
Sampling elements are defined as the units of the population being analysed. For this research, the sample includes anyone using the internet such as gamers, internet explorers, workers and web users. This survey questionnaire targets individuals who interact with any digital platform, for any online activities such as finding information or using software on the web.

3.4.4 Sampling Techniques

Sampling techniques can be used as a subset from a chosen sample frame or the entire population (Taherdoost, 2016). It can be used to conclude or provide results of a population or to make a general statement of an existing theory. In this research, the sampling technique used is probability sampling's simple random sampling. This research uses simple random sampling to explore how individuals perceive digital activities and the impact of activities on their trust and loyalty. It is also chosen due to having fairer data collection by randomly selecting respondents rather than choosing them. This means that every individual has an equal chance of being selected which enhances the reliability of the findings.

3.4.5 Sampling Size

Figure 3. 1: Sample Size Calculator



Sample size calculator

Confidence Level:
95% ▾

Population Size:
8700000

Margin of Error:
5% ▾

Ideal Sample Size:
385

Source: Developed for Research

Sampling size is the number of subjects included in a survey, study or experiment (Qualtrics, 2023). According to Qualtrics (2023), it is important for surveys with large populations because getting answers from everyone in that particular population is unrealistic. However, getting random samples as representers from that population is possible. To meet the outcomes of the research, there must be an ideal amount of data. The target population is 8.7 million digital platform users meaning that 385 or more respondents are required for sampling (Figure 3.1).

3.5 Research Instrument

3.5.1 Questionnaire Design

The survey questionnaire is divided into three sections and is designed in English (UK). The types of questions that are implemented are single-choice questions and multiple-choice questions.

Section A includes 5 general demographic questions for respondents to provide. These questions qualify respondents based on relevant characteristics needed for the results. For example, questions such as gender, age, race, level of education and income level.

Section B contains 5 questions that introduce respondents to the topic they will be answering. These questions are based on data utilization and literacy regarding the activities of data, privacy and personal information. It evaluates the familiarity of respondents with data activities in the digital platform.

Section C consists of 20 questions that show variables such as data privacy concerns, data transparency, perceived usefulness, perceived ease of use, trust and loyalty. The measurement items in this section will be based on a Five-Point Likert Scale from 1=Strongly Disagree to 5=Strongly Agree.

3.6 Construct Measurement

3.6.1 Origin and Measure of the Construct

The origin of constructs is shown in Figures 3.1, 3.2 and 3.3 below, the scales are gathered through published literature with minor modifications to fit the research questions and have become existing research instruments as below:

Figure 3. 2: Research Instrument and Measurement Scale of Section A

Questions	Options	Construct Management
Gender	Male Female	Nominal Scale

Age	18 to 24 years old	Ordinal Scale
	25 to 40 years old	
	41 to 60 years old	
	61 and above	
Race	Chinese	Nominal Scale
	Malay	
	Indian	
	Other	
Level of Education	Secondary School	Nominal Scale
	Diploma/Bachelor's Degree	
	Master's Degree or Higher	
Income Level	Below RM2,000	Ordinal Scale
	RM2,000 to RM7,000	
	RM7,000 and Above	

Source: Developed for the research

Figure 3. 3: Research Instrument and Measurement Scale of Section B

Questions	Options	Construct Management
How familiar are you with data privacy regulations (e.g., GDPR, CCPA)?	Familiar Not Sure Not Familiar at All	Ordinal Scale
Are you aware of how digital platforms collect, store, and use your personal data?	Aware Not Sure Not Aware	Ordinal Scale
Do you know what can a data breach involving personal information do?	Yes, I Know Not Sure No, I Do Not Know	Ordinal Scale
Are you familiar with terms and conditions?	I am Familiar with Them Not Sure	Ordinal Scale

	Not Familiar at All	
Do you read or accept privacy policies or terms and conditions before using digital platforms?	Always Often Seldom Never	Ordinal Scale
<i>Source: Developed for the research</i>		

Figure 3. 4: Research Instrument and Measurement Scale of Section C

Sources	Construct	Item	Operation Definition	Construct Management
(Martin et al., 2017)	Data Privacy Concerns (IV)	DPC1	I am sensitive to the way digital platforms handle my personal information	Ordinal Scale
(Güner et al., 2024)		DPC2	Personal privacy is very important compared to other subjects in digital platform	Ordinal Scale
		DPC3	I am concerned about threats to my personal privacy	Ordinal Scale
		DPC4	I am concerned information I provide in digital	Ordinal Scale

platforms
could be used
in different
ways that I did
not foresee

(Martin et al., 2017)	Data Transparency (IV)	DT1	Data utilization from digital platforms must be clear to me	Ordinal Scale
		DT2	Data utilization from digital platforms must be straightforward	Ordinal Scale
		DT3	Data utilization from digital platforms must be easy to understand	Ordinal Scale
		DT4	Data utilization from digital platforms must be transparent	Ordinal Scale
(Güner et al., 2024)	Perceived Usefulness (MV)	PU1	Clear and safe terms and conditions will be useful in digital platforms	Ordinal Scale
(McCormack et al., 2021)		PU2	Clear and safe terms and conditions are	Ordinal Scale

		PU3	better than none Clear and safe terms and conditions will enhance effectiveness	Ordinal Scale
(Güner et al., 2024)	(Güner et al., 2024)	PEOU1	Clear and safe terms and conditions is easy for me to use digital platform	Ordinal Scale
(McCormack et al., 2021)	(McCormack et al., 2021)	PEOU2	Clear and safe terms and conditions are easy to use in digital platforms	Ordinal Scale
		PEOU3	Clear and safe terms and conditions are easy to understand in digital platforms	Ordinal Scale
(Martin et al., 2017)	Trust (MV)	TR1	I trust the digital platform with my data	Ordinal Scale
		TR2	The digital platform is trustworthy with my data	Ordinal Scale

			TR3	I have confidence in the digital platform's behaviours in using my data	Ordinal Scale
(Iglesias et al., 2020)	et	Loyalty (DV)	L1	I consider the company my first choice when I use their digital platform	Ordinal Scale
			L2	I am willing to maintain my relationship with the digital platform	Ordinal Scale
			L3	I am loyal to the digital platform	Ordinal Scale

Source: Developed for the research

3.6.2 Measurement Scale

Nominal Scale and Ordinal Scale will be used in this research. The measurement scale is finding the most suitable type of scale for questions that are asked and what answer will be received by the researcher to find the best measurements. Measuring scales are important for questions as asking the wrong questions may lead to discomfort or unnecessary question asking.

3.6.2.1 Nominal Scale

A nominal scale, also known as a categorical variable scale, is a scale that labels different variables together into categories (Anjana B . S, 2021). It classifies variables like people, objects, services and events, particularly seen in demographic questions (Anjana B . S, 2021). In this research, Section A of the questionnaire will use the nominal scale to gather information on the respondent's demographic. The selected demographic gathers information on users who use digital platforms. Using a nominal scale helps the research to simplify data categorisation, making it easier to analyse in groups.

3.6.2.2 Ordinal Scale

An ordinary scale, aka a ranking scale, assigns numbers into variables to represent their rankings or positionings in a data set (Anjana B . S, 2021; Shukla, 2023). It uses value-based and ranking questions, such as arranging responses from highest to lowest in this research. Section A will address the age and income levels while Section B consists of 5 questions asking questions from ‘Familiar’ to ‘Not Familiar at all’. For Section C, a Five-point Likert scale (1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree) was applied to determine the respondent's agreeability towards the statement.

3.7 Data Processing

Data processing involves organising and manipulating data by extracting information (Huang, 2019). Data processing requires strict data management strategies, critical thinking abilities and statistical expertise to transform raw survey data into a ready state for analysis, distribution and presentation (Psihoda et al.,

2022). Before data processing begins, data collection must be completed, and the questionnaire must go through ethical clearance to check grammar mistakes, sequence issues and sentence construction mistakes before it is applied. For this study, data processing includes three steps: Data Editing, Data Cleaning, and Data Coding.

3.7.1 Data Editing

Data editing includes adding, removing or modifying variables to detect and correct errors, gathering information on the quality of the data, and improving statistical processes (Seljak, 2019). These practices reduce bias and increase consistency in data further enhancing verification. In this stage, data will be applied without any errors in wording and selection mistakes. This means that irrelevant data to this research will be removed from the next stage of analysis.

3.7.2 Data Coding

After data editing, Data coding turns raw survey data into formats applicable for estimation and analysis (Psihoda et al., 2022). The main objective is to enable automated data processing for analysis and estimation purposes (UNESCO, 2023). The data will be transferred to Google Excel for better usability in further stages. It provides an increase in transparency and accuracy in data that makes reliable decision-making. Additionally, using Google Sheets can help simplify data and make it easier to import into Smart PLS for analysis.

3.7.3 Data Cleaning

Data cleaning is the practice that reduces mistakes and errors which improves data quality. It addresses problems in your data such as missing data, data errors, coding inconsistencies and missing or bad metadata (IBM, 2021). This action can help in cleaning out irrelevant data. For example, people who disagree with the acknowledgement of the notice will be removed from the data analysis or people who are not applicable in the data analysis such as age groups and education demographics.

3.8 Proposed Data Analysis Tools

The proposed data analysis tool that is used is the Partial Least Squares Structural Equation Modelling (PLS-SEM). It allows complex relationship analysis between the variables while handling constructs.

3.8.1 Descriptive Analysis

Descriptive analysis is a method utilised to identify patterns and summarise data to answer key questions about a population (Loeb et al., 2017). It simplifies and presents a graphical representation then summarises the data without making any conclusion about causal relationships. The results can be displayed as statistics, graphs, charts and tables. Microsoft Excel will be used to analyse survey results for the respondents' demographics and data familiarity in this study. It can be easier for future readers to examine and acknowledge the demographics and data familiarity of the respondents with convenient visual aids like bar charts and pie charts in this research.

3.8.2 Inferential Analysis

Inferential analysis enables users to identify trends in a larger population by analysing samples (Calvello, 2020). According to Stephan and Friston

(2009), SEM is used to analyse the relationship between variables based on the hypothesis development research has given. The study tests how different variables are influenced and connected towards each other. Partial Least Squares Structural Equation Modelling (PLS-SEM) is used as a subset of SEM. It is useful when analysing multiple variables and making effective predictions (Hair & Alamer, 2022). It benefits the study because of its user-friendly interface, mitigation of measurement error and examining the correlation between variables. Two PLS-SEM procedures are chosen for analysis: Measurement Model Assessment and Structural Model Assessment.

3.8.2.1 Measurement Model Assessment (MMA)

MMA is the start of the analysis PLS-SEM where it will be moved on to SMA when the requirement is approved. Cronbach's Alpha usage checks the internal consistency and reliability of the measurement model (Hair et al., 2020). It is important because it ensures questions effectively assess or have the same concept, providing relevancy in the study. The ideal Cronbach's Alpha point must be 0.70 or higher. In this research, Cronbach's Alpha will be used in pilot testing and the full research for better reliability in the variables.

3.8.2.2 Structural Model Assessment (SMA)

SMA is a framework that provides data for studying imbalances while projecting occupational demand requirements (Shah & Burke, 2010). It is a systematic approach beginning with collinearity issues, relationship significance to explanatory, predictive power and model comparisons (Hair et al., 2021). Collinearity uses a Variance Inflation Factor value above 5 significant collinearity issues. It shows whether the strength and outcome of the hypothesis relationship are likely to influence one construct. This

research allows accurate predictions and informed decisions influenced by the outcome. Relationship significance between variables must be less than 0.05 to be significant in the p-value. Model explanatory power is determined by R-square with the values of 0.75, 0.50 and 0.25 are categorised as substantial, moderate and weak. However, values that show 0.90 or above indicate overfitting (Hair et al., 2019).

3.9 Conclusion

The data is prepared for the data analysis while providing the questionnaire results. The next chapter continues with the interpretation and analysis of data.

Chapter 4: Data Analysis

4.0 Introduction

This chapter will interpret and analyse the collected data. In this developed research, 395 sets of data are collected, and two questionnaires are filtered out according to the research criteria. Hence, 393 sets of surveys will be used and analysed using the PLS-SEM.

4.1 Descriptive Analysis

4.1.1 Descriptive Analysis: Demographic Profile

4.1.1.1 Gender

Table 4. 1: Gender

Gender				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Male	205	52.2	205	52.2
Female	188	47.8	393	100

Source: Developed for Research

Table 4.1 shows that 205 out of 393 (52.2%) respondents are Male while the other 188 out of 393 (47.8%) are Female.

4.1.1.2 Age

Table 4. 2: Age

Age				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
18 to 24 years old	222	56.5	222	56.5
25 to 40 years old	81	20.6	303	77.1
41 to 60 years old	64	16.3	367	93.4
61 and above	26	6.6	393	100

Source: Developed for Research

Table 4.2 shows that 222 out of 393 (56.5%) respondents are 18 to 24 years old. Following the age group of 25 to 40 years old, it has 81 respondents (20.6%) Next up is the age group of 41 to 60 years old, having 64 respondents (16.3%) while 26 out of 393 respondents (6.6%) from 61 and above.

4.1.1.3 Level of Education

Table 4. 3: Level of Education

Level of Education				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Diploma/Bachelor's Degree	298	75.8	298	75.8
Master's Degree or Higher	56	14.2	354	90
Secondary School	39	10	393	100

Source: Developed for Research

Table 4.3 shows the level of education of respondents. The highest level of education is a diploma/bachelor's degree with 298 out of 393 (75.8%) respondents. Followed by a master's degree or Higher with 56 out of 393

(14.2%) respondents and secondary school with 39 out of 393 (10%) respondents

4.1.1.4 Income Level

Table 4. 4: Income Level

Income Level				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Below RM2,000	208	52.9	208	52.9
RM2,000 to RM7,000	137	34.9	345	87.8
RM7,000 and Above	48	12.2	393	100

Source: Developed for Research

Table 4.4 shows the income level of respondents. There are 208 out of 393 (52.9%) respondents have an income level below RM2000. 137 out of 393 (34.9%) respondents have an income from RM2000 to RM7000 while 48 out of 393 (12.2%) respondents have an income level of RM7000 and above.

4.1.2 Descriptive Analysis: Data Utilization Act Literacy

4.1.2.1 Data Familiarity

Table 4. 5: Data Familiarity

How familiar are you with data privacy regulations (e.g., GDPR, CCPA)?				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Familiar	154	39.1	154	39.1

Not Sure	157	39.8	311	78.9
Not Familiar at all	83	21.1	393	100

Source: Developed for Research

Table 4.5 shows how familiar respondents are with data privacy regulations. Both familiar and not sure are similar in getting 154 (39.1%) and 157 (39.8%) out of 393 respondents. The other 83 out of 393 (21.1%) respondents are unfamiliar.

4.1.2.2 Data Usage

Table 4. 6: Data Usage

Are you aware of how digital platforms collect, store and use your personal data?				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Aware	171	43.5	171	43.5
Not Sure	160	40.7	331	84.2
Not Aware	62	15.8	393	100

Source: Developed from Research

Table 4.6 shows the awareness of how digital platform data are used. Most respondents are either aware or not sure of data usage, with 171 (43.5%) and 160 (40.7%) out of 393 being aware and not sure of data usage, respectively. The other 62 respondents (15.8%) are not aware of it.

4.1.2.3 Data Breach

Table 4. 7: Data Breach

Do you know what can a data breach involving personal information do?				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Yes, I Know	143	36.3	143	36.3
Not Sure	153	36.8	296	73.1
No, I Don't Know	98	24.9	393	100

Source: Developed for Research

Table 4.7 shows if respondents know the definition of data breach and what it does. 153 out of 393 (38.8%) respondents are not sure what is a data breach. 143 (38.8%) respondents know what it is while 98 (24.9%) are not familiar with it.

4.1.2.4 Terms and Conditions

Table 4. 8: Terms and Conditions

Are you familiar with terms and conditions?				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Yes, I Know	172	43.8	172	43.8
Not Sure	154	39.2	326	83
No, I Don't Know	67	17	393	100

Source: Developed for Research

Table 4.8 shows how familiar respondents are with the terms and conditions. Most responses were familiar with them, with 172 (43.8%) respondents. The response not sure had 154 (38.2%) respondents, and not familiar at all had 67 (17%) respondents.

4.1.2.5 Policy Acceptance Behaviour

Table 4. 9: Policy Acceptance Behaviour

Do you read or accept privacy policies or terms and conditions before using digital platforms?				
	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Always	74	18.8	74	18.8
Often	113	28.7	187	47,5
Seldom	139	35.3	326	82.8
Never	68	17.3	393	100

Source: Developed for Research

Table 4.9 shows how respondents act when reading and accepting policies and terms. The highest response is seldom reading and accepting policies, with 139 (35.3%) respondents. This is followed by 113 (28.7%) respondents for often reading. Always and never reading and accepting policies and terms are close, with 74 (18.8%) and 68 (17.3%) respondents, respectively.

4.2 Reliability Analysis

4.2.1 Before Pilot Testing

Table 4. 10: Pilot Testing Cronbach's Alpha

	Item	Cronbach's alpha
Data Privacy Concerns	DPC	0.879

Data Transparency	DT	0.788
Perceived Ease-of-Use	PEOU	0.906
Perceived Usefulness	PU	0.753
Trust	-	0.905
Loyalty	-	0.707

Source: Developed for Research

From Table 4.10, we can see that Trust and Perceived Ease-of-Use (PEOU) have the highest values of 0.905 and 0.906 which have excellent reliability. Data Privacy Concerns (DPC) has a value of 0.879 which is in the good range. Finally, data transparency, perceived usefulness and loyalty have the lowest reliability values of 0.788, 0.753 and 0.707, indicating acceptable reliability. The pilot test must have a minimum of 30 sample sizes to address potential issues that may occur. Hence, with a good reliability level in Cronbach's Alpha, full-scale research can be conducted.

4.2.2 After Pilot Testing

Table 4. 11: Cronbach's Alpha

	Item	Cronbach's alpha
Data Privacy Concerns	DPC	0.881
Data Transparency	DT	0.912
Perceived Ease-of-Use	PEOU	0.88
Perceived Usefulness	PU	0.879
Trust	-	0.912
Loyalty	-	0.865

Source: Developed for Research

Figure 4. 1: Range of reliability and its coefficient of Cronbach's alpha

No	Coefficient of Cronbach's Alpha	Reliability Level
1	More than 0.90	Excellent
2	0.80-0.89	Good
3	0.70-0.79	Acceptable
4	0.6-.69	Questionable
5	0.5-0.59	Poor
6	Less than 0.59	Unacceptable

Source: Zahreen Mohd Arof et al., 2018

Cronbach's alpha values are used to measure the questionnaire's internal consistency. Higher values in Cronbach's Alpha indicate better consistency and reliability. Figure 4.11 shows that all the variables are within the acceptable value, with more than 0.70 having acceptable, good or excellent reliability while less than 0.7 are reliability levels that are questionable, poor or acceptable. (Zahreen Mohd Arof et al., 2018). With low-reliability levels, it must avoid correcting or eliminating variables in the contents. From Table 4.11, we can see that DT and Trust are the highest reliable values with 0.912 while DPC, PEOU and PU are the second highest with 0.881, 0.88 and 0.879. Lastly, Loyalty has the lowest 0.865.

4.3 Correlation Analysis

4.3.1 Pearson's Correlation Analysis

Table 4. 12: Pearson's Correlation Coefficient: IVs and Loyalty

	Data Privacy Concerns	Data Transparency	Loyalty	Perceived Ease-of-Use	Perceived Usefulness	Trust
Data Privacy Concerns	1	0.845	0.703	0.806	0.817	0.581
Data Transparency	0.845	1	0.707	0.865	0.901	0.595
Loyalty	0.703	0.707	1	0.731	0.714	0.826
Perceived Ease-of-Use	0.806	0.865	0.731	1	0.882	0.683

Perceived Usefulness	0.817	0.901	0.714	0.882	1	0.604
Trust	0.581	0.595	0.826	0.683	0.604	1

Source: Developed for Research

Figure 4. 2: Interpretation of Correlation Coefficient

Coefficient Interval	Correlation
0.00 – 0.199	Very Weak
0.20 – 0.399	Weak
0.40 – 0.599	Medium
0.60 – 0.799	Strong
0.80 – 1.000	Very Strong

Source: Napitupulu et al., 2018

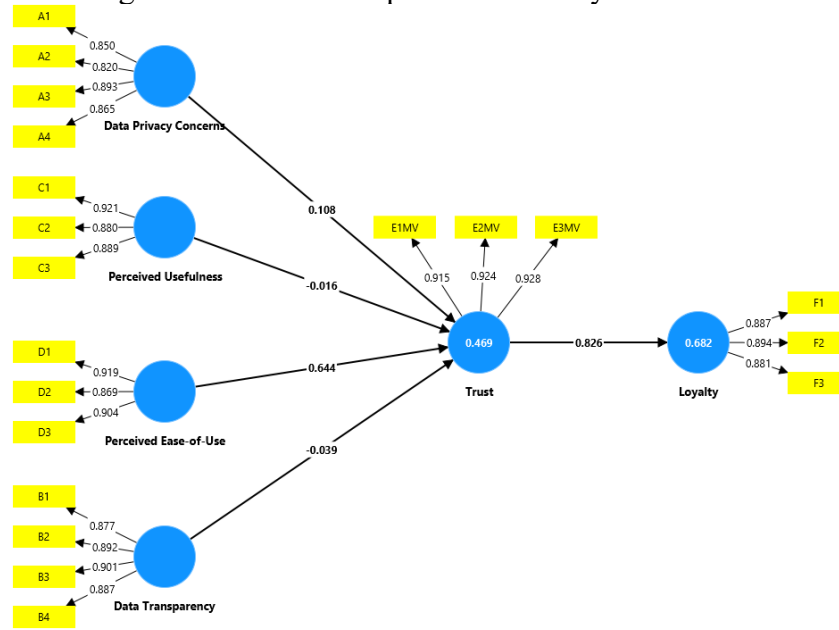
Pearson's correlation coefficient shows us the strength and direction of variables relationship (Fernando, 2024). The coefficient Figure 4.2 between 0.80–1.00 is defined as a very strong correlation, followed by 0.60-0.79 a strong correlation, 0.40-0.59 medium correlation, 0.2-0.39 weak correlation and 0.0-0.19 very weak correlation.

Table 4.12 shows the ranges of all correlations. The correlation table shows very strong relationships between DPC and DT (0.845), DT and PEOU (0.865), DT and PU (0.901), and PEOU and PU (0.882). Strong correlations include DPC with PEOU (0.806) and PU (0.817), Loyalty with PEOU (0.731) and PU (0.714), and Trust with Loyalty (0.826). Medium correlations are observed between Trust and DPC (0.581), DT (0.595), PEOU (0.683), and PU (0.604). There are not any weak or very weak correlations presented in the data set.

4.4 Structural Equation Modelling

4.4.1 Structural Model Assessment (Path Coefficients)

Figure 4. 3: Result Output Generated by SmartPLS 4



Source: Developed for Research

Figure 4.3 shows that all of the IVs are significantly influencing Trust, forming an equation of:

$$\text{Trust} = 0.108\text{DPC} - 0.016\text{PU} + 0.644\text{PEOU} - 0.039\text{DT}$$

While Trust significantly influences loyalty forming an equation of:

$$\text{Loyalty} = 0.826\text{Trust}$$

Table 4. 13: Structural Model

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Rejection of Null Hypothesis
Perceived Usefulness -> Trust	-0.016	-0.019	0.110	0.148	0.882	Not Rejected
Perceived Ease-of-Use -> Trust	0.644	0.641	0.101	6.400	0.000	Rejected

Data Privacy Concerns -> Trust	0.108	0.115	0.089	1.213	0.225	Not Rejected
Data Transparency -> Trust	-0.039	-0.039	0.112	0.349	0.727	Not Rejected
Trust -> Loyalty	0.826	0.826	0.025	32.396	0.000	Rejected

Source: Developed for Research

Before knowing the significance of the relationship, we must understand that when the p-value < 0.05, the null hypothesis is rejected. In contrast, a p-value > 0.05 will not reject the null hypothesis. The above table shows that perceived ease-of-use (H2) and trust (H5) are significant at 0.05 with p-values = 0.000 having a significant effect on satisfaction level. In contrast, perceived usefulness (H1), data privacy concerns (H3), and data transparency (H4) are non-significant variables with p-values of 0.882, 0.225, and 0.727, respectively, which are greater than 0.05, also not affecting the satisfaction level. This can be due to the respondents' demographic as only 395 are collected in the total population size.

Thus, the final model will be presented as:

$\text{Trust} = 0.644\text{PEOU}$ $\text{Loyalty} = 0.826\text{Trust}$
--

From the above model, it is observed that trust is expected to increase by 0.644 for each one-unit increment in PEOU. Furthermore, loyalty also is expected to increase by 0.208 for each one-unit increase in trust

4.4.2 R-squared

From Figure 4.3, R-squared = 0.682 tells that 68.2% of the variation in loyalty is explained by the variation in the predictors. While the other 0.312

or 31.2% is explained by the other factors which are not included in this study

4.5 Hypothesis Testing

H1: Perceived usefulness positively affects trust in the digital platform

Table 4.13 indicates that the significance value of PU is 0.882 ($p > 0.05$). Hence, H1 is not accepted, showing no significant relationship between perceived usefulness and trust.

H2: Perceived ease of use positively affects trust in the digital platform

Table 4.13 shows the significance value of PEOU is 0.000 ($p < 0.05$). Thus, H2 is accepted, confirming a significant relationship between perceived ease of use and trust.

H3: Data privacy concerns negatively affect trust in the digital platform

Table 4.13 indicates that the significance value of DPC is 0.225 ($p > 0.05$). Therefore, H3 is not accepted, showing no significant relationship between data privacy concerns and trust.

H4: Data transparency positively affects trust in the digital platform

Table 4.13 shows the significance value of DT is 0.727 ($p > 0.05$). Thus, H4 is not accepted, indicating no significant relationship between data transparency and trust.

H5: Trust positively affects user loyalty in the digital platform

Table 4.13 indicates that the significance value of trust is 0.000 ($p < 0.05$). Therefore, H5 is accepted, confirming a significant relationship between trust and user loyalty.

4.6 Conclusion

This chapter presents the results of the survey data analysis, including descriptive analysis of the respondents and inferential analysis of the study variables. Additionally, the hypotheses have been tested.

Chapter 5: DISCUSSION, CONCLUSION AND

IMPLICATIONS

5.0 Introduction

This chapter summarises and concludes the findings, implications, limitations and recommendations for future research and results.

5.1 Discussion of Findings

5.1.1 Discussion of Descriptive Analysis

From the results, we can see that both males and females were able to participate in the survey questionnaire. The demographic age shows that most respondents are 18 to 24 years old. This was because when conducting the survey, most adults or senior citizens rejected the offer of filling out the survey leading to young adults participating the most. The reason is that respondents aged 25 and above are more conscious about how their confidentiality is being collected. Hence, declining to fill out the survey. The last demographic is the level of education where most of the respondents have a level of education in diploma or bachelor's degree. It shows that respondents are educated and knowledgeable enough to apply the survey form.

Most respondents are either familiar or not sure about data familiarity, usage, breaches, and terms and conditions. It shows that most respondents possess varying levels of knowledge about data and its processing, from minimal to extensive. This varies from level of education and higher education can lead to better acknowledgement in the field. It is also due to increasing exposure

to digital programs and easier access to technology which boost awareness of data activities. In the digital era today, digital usage is highly reliant which can also be a factor in respondents acknowledging data processes. In the policy acceptance behaviour, we can see that respondents are widely spread out in the response. This may be caused by personal preference in applying data activities. Factors such as complex policies and time constraints can also influence respondent's responses.

5.1.2 Discussion of Inferential Analysis

Table 5. 1: Hypothesis Results and Decisions

No	Hypothesis	P-values	Decision
H1	There is a significant relationship between perceived usefulness and trust.	0.882	Hypothesis Not Supported
H2	There is a significant relationship between perceived ease of use and trust.	0.000	Hypothesis Supported
H3	There is a significant relationship between data privacy concerns and trust.	0.225	Hypothesis Not Supported
H4	There is a significant relationship between data transparency and trust.	0.727	Hypothesis Not Supported
H5	There is a significant relationship between trust and loyalty.	0.000	Hypothesis Supported

Source: Developed for Research

Table 5.1 concludes the findings of variables and the decision-making of hypothesis support. The result shows that perceived ease of use has a significant relationship with trust while trust has a significant relationship with trust and loyalty due to having a p-value smaller than 0.05. However,

perceived usefulness, data privacy concerns and data transparency have no significant relationship with trust due to having a p-value larger than 0.05.

There are a few reasons why perceived ease of use is influencing trust. One of them is the respondents are considered tech-savvy. With young adults with high education, it is more likely to be more tech-savvy in today's era which appreciates platforms that are easy to use. Hence, influencing trust towards the digital platforms. Another reason that may result in these findings is the simplicity of technology usage. Easier user-friendly interfaces and technology accessibility can impact trust positively by meeting respondent's expectations. With better usage and advantage in data activities established from trust, it helps strengthen the loyalty towards digital platforms which retains customers to continue using their platforms with confidence and trust. This means that consumers will likely be loyal to platforms if offered benefits in using them and reducing risks of breaches or leakage. Hence, trust has a significant relationship towards loyalty.

Only two hypotheses are supported while the other three were rejected. These can be due to many reasons. First of all, it may have a small sample size because of a small dataset of 395 respondents which may lack the statistics to detect a significant relationship between variables even if they exist. It leads to high variability in data due to the widely spread out or inconsistency of the respondents in Kuala Lumpur. Geographically, it has 8.7 million digital platform users in the area but only a total of 395 respondents are involved. These limitations may not capture the perspectives and behaviours of different individuals accurately. Hence, having a bigger sampling size may influence the relationship between the hypotheses.

In this survey, most young adults are aged 18 to 24 years old. According to Institute For Youth Research Malaysia (IYRES) et al. (2023), Malaysians

aged 19 to 30 do not take privacy and security seriously. This can be caused by behavioural habits of not using data security, overconfident and underestimating risks, and lack of education awareness. Young adults are overexposed to digital platforms, being convenient rather than concerned about data privacy or transparency. Hence, data privacy and transparency have a weaker influence towards trust. Limited awareness towards data transparency and privacy concerns also affects the influence towards trust. From the demographic, we can see that respondents have limited knowledge towards data security which reduces the ability to connect data transparency or privacy concerns with trust. Another reason for having no significant relationship between perceived usefulness is due to assumed reliability towards digital platforms. Users of digital platforms tend to have a default assumption that all platforms they are using are trustworthy, reducing the role of perceived usefulness, transparency and privacy concerns. Respondents may not critically evaluate how data activities can commence leading to a decrease in the significance of the factors influencing trust. Perceived usefulness and trust may not be as effective as other variables. It may also be due to long periods of build time in trust while usefulness is based on immediate results towards performance.

However, past research states that all hypotheses have a significant relationship. According to Rahmidani et al. (2023), the t-test indicates trust has a significantly positive impact on customer loyalty meaning that it is strongly correlated between them. Findings from Susanto & Pandjaitan (2024) confirmed that higher levels of trust increase customer loyalty towards products and services which has a significant relationship. Perceived usefulness significantly influences consumers' trust by improving the effectiveness and efficiency of online shopping which boosts trust in digital platforms (Primanda et al., 2020). Perceived Ease of Use also significantly influences trust by enhancing the clarity of information and mitigating confusion among digital platforms (Primanda et al., 2020). For data privacy regulations, trust in digital platforms is based on data security and privacy practices (Cetin, 2024). Data privacy concerns strongly

correlate with customer trust and are more likely to engage in products (Yadav et al., 2024). Lastly, Wanner et al. (2022) stated a significant relationship exists between data transparency and trust due to system visibility and understanding enhancing user trust.

5.2 Implications of Study

This result can be connected to real-life events for better usage and understanding. User trust can enhance digital engagement and loyalty in a world that relies on online digital platforms. Safe and transparent data helps users address privacy concerns while building relationships through sustainable digital interactions. With improvements in data protection, users can become aware of how data is being used and stored.

Businesses must recognize how they attract users to long-term relationships with the company or platform. They should create user-friendly platforms that simplify user experience while helping reduce user uncertainty. Businesses must also provide secure privacy and data transparency to help impact user trust and increase customer retention. However, organizations should offer better strategies and tactics that can help maintain customer loyalty with secure and transparent methods.

Lastly, this result can help educate uninformed users about data app protection, especially young adults. Users should learn the importance of data privacy and security to enhance the security of their confidential information. It helps users be more careful in digital platform usage while not being overconfident and ignoring privacy risks. Users benefit from this action while strengthening the digital ecosystem with ethical behaviour and engagement.

5.3 Limitations of the Study and Recommendations for Future Research

This research focused on four variables, and it may be limited. There may be more variables that can be implemented to see if they influence loyalty in digital platforms. There may be more usable variables in the TAM theory the Privacy Calculus theory or other theories that are not involved. For future studies, researchers can expand the range of variables to enhance academic research on this specific topic while considering other factors that can influence privacy policies and regulations.

Lastly, the limitation of geographical area. This research is only based in Kuala Lumpur which is restrained from findings of another country, city or region. Kuala Lumpur was chosen for its population and high traffic in technology usage, but it does not mean that it carries the same preference in other cities or countries. In future research, researchers can expand the study towards other countries or cities to better enhance the current research by collaborating to get different perspectives on this topic due to cultural, economic, social and political effects towards digital platforms. It can also increase more information on the status between country to country which helps boost knowledge towards others.

5.4 Conclusion

This research shows the relationships between perceived usefulness, perceived ease of use, data privacy concerns, data transparency, trust and loyalty on digital platforms in Kuala Lumpur. The findings have shown that perceived ease of use greatly impacts trust while trust has a strong relationship with loyalty. These findings revealed a positive user-friendly interface and customer experience can

influence the relationship to build trust and foster loyalty. However, perceived usefulness, data privacy concerns and transparency showed no significant relationship with trust. This is because of a lack of awareness of data practices and high reliability in digital platforms but can be influenced by a higher sample size, age group or personal preference.

In summary, providing trust through a more secure and transparent practice can help enhance digital engagement, customer loyalty and a better digital ecosystem in the real world today. Even though there are some limitations in aspects like small sample size and niche geographical focus, the findings offered insights that connect the relationship between variables on the digital platform. It helps businesses promote and provide user-friendly interfaces and secure data practices to enhance the awareness of privacy and transparency. It also educates users to gain knowledge about data security and activities for better protection. For future research, researchers can expand on stronger variables and diverse geographical areas for broader perspectives and behaviours of users. Hence, having a better understanding of digital platform trust and loyalty academically and practically.

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Appendix

Appendix 3. 1

Dear Respondents,

I am Tai Buo Ting from the Bachelor of International Business (Hons) at University Tunku Abdul Rahman (UTAR). I am currently working on my final year project titled **“Impact of Data Privacy Concerns and Transparency on Users’ Trust and Loyalty in Digital Platforms in Kuala Lumpur”**.

This questionnaire aims to gather feedback on the attitude, behaviour and preferences related to data privacy and transparency. It aims to understand how data privacy concerns and transparency may affect the attitude of consumers in trust and loyalty. The survey consists of **three sections:**

- Section A: Demographics
- Section B: Data Utilization Act Literacy
- Section C: Opinions on Data Utilization and Attitude towards it (Data Privacy Concerns, Data Transparency, Perceived Usefulness, Perceived Ease-of-Use, Trust and Loyalty)

Your participation is entirely voluntary. Your responses will be kept STRICTLY CONFIDENTIAL and are used for academic purposes only. Additionally, this survey will be approximately 3 to 10 minutes to complete. Your response is much appreciated.

If you wish to enquire further regarding this research project, please do not hesitate to contact the researcher through email buoting@utar.my

Sincerely,
Tai Buo Ting

Data Protection Act

Please be informed that under Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to take notice and require consent for collection, recording, storage, usage and retention of personal information.

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of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

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1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.
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 3. You may access and update your personal data by writing to us at buoting@utar.my
- You have notified me that I at this moment understood, consented and agreed per UTAR above notice
 - I disagree, my personal data will not be processed

Section A: Demographics

(Please tick “o” only one answer in the relevant box for each of the following statements)

1. Gender
 - ☐ Male
 - ☐ Female
2. Age
 - ☐ 18 to 24 years old
 - ☐ 25 to 40 years old
 - ☐ 41 to 60 years old
 - ☐ 61 and above
3. Race
 - ☐ Chinese
 - ☐ Malay
 - ☐ Indian
 - ☐ Other
4. Level of Education
 - ☐ Secondary School
 - ☐ Diploma/Bachelor’s Degree
 - ☐ Master’s Degree or Higher
5. Income Level
 - ☐ Below RM2,000
 - ☐ RM2,000 to RM7,000
 - ☐ RM7,000 and Above

Section B: Data Utilization Act Literacy

1. How familiar are you with data privacy regulations (e.g., GDPR, CCPA)?
 - ☐ Familiar
 - ☐ Not Sure
 - ☐ Not Familiar at All
2. Are you aware of how digital platforms collect, store, and use your personal data?
 - ☐ Aware
 - ☐ Not Sure
 - ☐ Not Aware
3. Do you know what can a data breach involving personal information do?
 - ☐ Yes, I Know
 - ☐ Not Sure
 - ☐ No, I Do Not Know
4. Are you familiar with terms and conditions?
 - ☐ I am Familiar with Them
 - ☐ Not Sure
 - ☐ Not Familiar at All

5. Do you read or accept privacy policies or terms and conditions before using digital platforms?

- Always
- Often
- Seldom
- Never

Section C: Opinions on Data Utilization and Attitude towards it

Please answer all questions in this section.

Please choose the likeliness on agreeing or disagreeing with each of the following questions based on a scale ranging from 1 (Strongly Disagree) to 7 (Strongly Agree)

1- Strongly Disagree (SD)

2-Disagree (D)

3-Neutral (N)

4-Agree (A)

5-Strongly Agree (SA)

Data Privacy Concerns

No.	Statements	SD	D	N	A	SA
I. Data Privacy Concerns						
1.	I am sensitive to the way digital platforms handle my personal information	1	2	3	4	5
2.	Personal privacy is very important compared to other subjects in trust	1	2	3	4	5
3.	I am concerned that information could be misused	1	2	3	4	5
4.	I am concerned information I provide in digital platforms could be used in different ways that I did not foresee	1	2	3	4	5
II. Data Transparency						
1.	Data utilization from digital platforms must be clear to me	1	2	3	4	5
2.	Data utilization from digital platforms must be straightforward	1	2	3	4	5
3.	Data utilization from digital platforms must be easy to understand	1	2	3	4	5

4.	Data utilization from digital platforms must be transparent	1	2	3	4	5
III. Perceived Usefulness						
1.	Clear and safe terms and conditions will be useful in digital platforms	1	2	3	4	5
2.	Clear and safe terms and conditions are better than none	1	2	3	4	5
3.	Clear and safe terms and conditions will enhance effectiveness	1	2	3	4	5
IV. Perceived Ease-of-Use						
1.	Clear and safe terms and conditions is easy for me to use digital platform	1	2	3	4	5
2.	Clear and safe terms and conditions are easy to use in digital platforms	1	2	3	4	5
3.	Clear and safe terms and conditions are easy to understand in digital platforms	1	2	3	4	5
V. Trust						
1.	I trust the digital platform with my data	1	2	3	4	5
2.	The digital platform is trustworthy with my data	1	2	3	4	5
3.	I have confidence in the digital platform's behaviours in using my data	1	2	3	4	5
VI. Loyalty						
1.	I consider the company my first choice when I use their digital platform	1	2	3	4	5
2.	I am willing to maintain my relationship with the digital platform	1	2	3	4	5
3.	I am loyal to the digital platform	1	2	3	4	5

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