

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
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**FACTORS INFLUENCING TRUST AND PURCHASE
DECISION TOWARDS DIGITAL ZAY**

KHIN SABAI AUNG MYINT

EMBA II - 52

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Supervised by:

Dr. Than Thu Zar
Professor
Department of Management Studies
Yangon University of Economics

Submitted by:

Khin Sabai Aung Myint
EMBA II - 52
EMBA 20th Batch
2023 – 2025

ACCEPTANCE

This is to certify that the thesis entitled “**Factors Influencing Trust and Purchase Decision Towards Digital Zay**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

(Chairman)

Dr. Tin Tin Htwe

Rector

Yangon University of Economics

(Supervisor)

(Examiner)

(Examiner)

(Examiner)

(Examiner)

(Examiner)

(Examiner)

MAY, 2025

ABSTRACT

The objectives of the study are to analyze the factors influencing trust towards Digital Zay and to examine the effect of trust on purchase decision towards Digital Zay. Both primary and secondary data are collected in this study. The population of this study consists of 77,526 registered users on Digital Zay. The sample size is 383 users of Digital Zay, calculated with the Raosoft sample size calculator. The simple random sampling method is used to select the sample respondents. To collect the primary data an online survey method is used, and structured questionnaires are distributed via online. The secondary data is gathered from various sources, including textbooks, previous research papers, internet sources, and the departments of Digital Zay. For data analysis, both descriptive statistics and linear regression analysis are applied. The multiple regression analysis indicates that perceived usefulness, brand image, security, and perceived risk have significant and positive effect on trust. The simple linear regression analysis reveals that trust has a significant and positive effect on purchase decision. It is suggested that Digital Zay should continue strengthening its security measures and increase transparency about data protection to build even greater trust among users, ultimately leading to higher purchase rates.

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CHAPTER 1

INTRODUCTION

The global e-commerce industry has seen rapid expansion in recent years, driven by advancements in technology and the increasing reliance on online platforms for both business and consumer needs. E-commerce platforms serve as crucial digital marketplaces, facilitating the buying and selling of goods and services over the Internet. These platforms provide businesses with the ability to establish an online presence, allowing them to reach a global audience of potential customers. Beyond simple transactions, e-commerce platforms offer essential infrastructure for various functions, including product catalog creation, website design, payment processing, inventory management, and order fulfillment (Laudon & Traver, 2020).

As e-commerce continues to evolve, businesses face new opportunities and challenges related to consumer trust, security, and the overall online shopping experience. Trust has become a key factor in influencing consumer decisions, as users are increasingly cautious about sharing sensitive information and making purchases online due to concerns over security, usability, and product quality. Understanding the factors that affect consumer trust is essential for businesses aiming to remain competitive.

Technology-oriented perspective refers to an approach that prioritizes the role of technology as a driving force in shaping processes, strategies, and solutions across various sectors, such as business, education, and healthcare (Brynjolfsson & McAfee, 2014). This perspective emphasizes the potential of technology to drive innovation, improve efficiency, and solve complex challenges, often assuming that technological advancements inherently lead to better outcomes. The technology-oriented perspective is particularly relevant to understanding trust in e-commerce. According to Davis (1989), consumers are more likely to engage with a platform if they perceive it as useful and easy to use.

Perceived usefulness refers to the degree to which a person believes that using a particular system would enhance job performance (Davis, 1989). Users are more likely to accept and use technology if they believe it will help them perform their tasks more effectively and efficiently (Venkatesh & Davis, 2000). Essentially, it captures users' perceptions of the benefits and improvements they expect to gain from utilizing a specific

technology or system. Perceived ease of use is a concept from the technology acceptance model that refers to the degree to which a user believes that using a particular technology or system will be free of physical and mental effort (Davis, 1989). It reflects how user-friendly and accessible a technology appears to potential users. Perceived ease of use, alongside perceived usefulness, significantly impacts a user's intention to adopt and use a technology. Website content refers to all the information presented on a website, including text, images, videos, and interactive elements that aim to inform, engage, or persuade users (Krug, 2000). It plays a critical role in shaping user experience and supporting the site's goals, such as providing information, promoting products, or fostering user interaction. The quality of website content, such as product descriptions, customer reviews, and clear terms of service, significantly impacts consumer trust (Gefen, 2000).

Brand image refers to the overall perception of a brand's reliability and reputation (Keller, 1993). A positive brand image can help reduce perceived risks and increase consumer confidence in making purchasing decisions. When consumers have a favorable perception of a brand, they are more likely to feel comfortable engaging in transactions, which can lead to increased sales and customer loyalty (Chaudhuri & Holbrook, 2001). Security refers to measures like data encryption and secure payment processing that are essential for protecting consumer information; platforms that prioritize these measures are perceived as safer and more trustworthy (Beldad et al., 2010). Security is a broad term encompassing various aspects of protection and safety in different contexts. Perceived risk, which refers to the uncertainty consumers associate with online shopping, can deter purchases (Yang & Fang, 2004). Perceived risk encompasses multiple dimensions, including financial risk, performance risk, and privacy risk (Featherman & Pavlou, 2003). Additionally, perceived risk is often influenced by the lack of physical interaction with products and the intangible nature of online transactions, which can amplify consumer concerns (Forsythe & Shi, 2003).

Platforms that address these concerns through secure transactions, transparent policies, and quality assurances are more likely to foster trust (Forsythe & Shi, 2003). Trust refers to the degree of confidence consumers have in a company's ability to meet expectations without exploiting them (McKnight et al., 2002). Trust is a foundational element of consumer decision-making in e-commerce. When consumers trust a platform, they are more likely to engage with it, make purchases, and become repeat customers.

Several studies emphasize the role of trust in shaping consumer behavior, highlighting the importance of transactional security, website properties, service quality, and communication in establishing trust (Yoon, 2002; Sin et al., 2002). Trust also contributes to consumer commitment, which predicts loyalty and future purchases (Moorman et al., 1992).

Consumer purchase decision refers to the process by which a consumer selects a product or service after evaluating alternatives, considering personal preferences, and responding to various internal and external influences (Schiffman & Kanuk, 2010). It represents the final step in the decision-making process, where the consumer commits to making a purchase based on factors such as perceived value, trust, and emotional responses to the brand or product (Pavlou, 2003). This decision is influenced by multiple elements, including product features, price, and the overall consumer experience, as well as social factors like recommendations from peers or influencers (Kotler & Keller, 2016). By understanding these influences, businesses can refine their marketing strategies to better align with consumer decision-making processes, ultimately increasing the likelihood of converting intentions into actual purchases.

Digital Zay is a leading technology brand under ATG Systems Co., Ltd, an e-commerce platform offering a diverse selection of cutting-edge electronics, gadgets, and IT solutions, catering to the evolving needs of both consumers and businesses. Unlike traditional e-commerce platforms, Digital Zay focuses exclusively on technology-related products, ensuring a specialized and high-quality selection for tech enthusiasts and professionals. The platform is designed to provide a seamless online shopping experience, with features such as secure payment systems, detailed product descriptions, and reliable customer service, aimed at fostering trust and satisfaction among its users. Digital Zay's commitment to delivering innovative solutions and a user-friendly interface positions it as a key player in the competitive digital marketplace for technology products. The technology-oriented perspective provides valuable insights into how technological factors influence consumer trust and purchase decision in e-commerce. By examining dimensions such as perceived usefulness, perceived ease of use, website content quality, and external factors like brand image, security, and perceived risk, this study aims to uncover the dynamics that drive trust in the digital marketplace. Understanding these factors is essential for Digital Zay, striving to optimize their platforms and build lasting consumer relationships.

1.1 Rationale of the Study

The rapid growth of the e-commerce sector has transformed how consumers make purchasing decisions, with technological features playing a critical role in shaping user behavior. Understanding consumer purchase decision is fundamental for businesses, as these decisions directly affect sales, revenue, and customer retention. Consumer purchase decision are not only pivotal for driving business success but also serve as a key indicator of customer satisfaction and loyalty. In today's competitive landscape, building and maintaining consumer trust has become a key challenge for businesses. The trust serves as a pivotal factor in the purchase decision-making process, mediating the relationship between platform attributes and consumers' willingness to complete transactions.

The technology-oriented perspective offers a valuable lens to examine these dynamics. Perceived usefulness is the extent to which consumers believe a platform helps them achieve their purchasing goals. It significantly shapes their attitudes toward digital platforms. Platforms that demonstrate clear utility in meeting consumer needs foster higher trust, which ultimately leads to greater purchase intentions. Perceived ease of use, another critical dimension, the degree to which consumers find a platform easy to navigate and interact with. User-friendly interfaces reduce cognitive effort and enhance the overall shopping experience, which in turn builds trust and encourages purchase behavior. Website content, including accurate product descriptions, customer reviews, and clear terms of service, plays a crucial role in enhancing consumer confidence. By providing essential information, these elements help consumers make informed decisions, thereby strengthening their trust in the platform. When combined with other user experience factors, they contribute to a positive overall experience, which is vital for fostering trust and influencing purchase decision.

Brand image plays a significant role in shaping consumer trust. A strong brand image, characterized by reliability and a favorable reputation, reassures consumers and reduces uncertainties during online transactions. Consumers are more likely to engage with platforms they perceive as credible, as positive brand associations enhance their confidence in the quality and reliability of the products or services offered. Security is another crucial factor in building trust. Security measures, such as data encryption, fraud prevention protocols, and secure payment systems, are essential for protecting sensitive consumer information and fostering trust. When platforms demonstrate a commitment to

safeguarding user data, consumers are more likely to feel confident in making transactions, ultimately leading to greater purchase intentions.

Perceived risk is a critical factor in shaping consumer behavior, as it represents the uncertainty consumers associate with online shopping, particularly concerns about product quality, privacy, and financial security. Platforms that effectively address and reduce these risks by offering secure payment systems, transparent return policies, and clear product information are more likely to foster trust and encourage purchase behavior. Therefore, understanding and mitigating perceived risk is essential for businesses aiming to create a safe, trustworthy environment that not only attracts consumers but also motivates them to complete purchases and return for future transactions.

In the context of Digital Zay, a leading e-commerce platform, understanding how trust drives purchase decision is crucial for optimizing platform design and functionality. To gain the platform's trust, the important factors include the technology-oriented perspective and its dimensions: perceived usefulness, perceived ease of use, website content, and external factors such as brand image, security, and perceived risk. By aligning these factors, Digital Zay can create a trustworthy environment that encourages consumer confidence and drives purchase decision.

This study is uniquely positioned to examine the interplay between technological features, external factors, and consumer trust, with a focus on how trust affects purchase decision. Digital Zay serves as an ideal case for exploring these dynamics, as understanding how trust drives purchase decision is crucial for optimizing its platform. By leveraging these insights, Digital Zay can enhance its platform's design, improve the user experience, and strengthen security measures, ensuring its competitiveness in the evolving digital marketplace. This study aims to provide actionable insights that will help Digital Zay build stronger customer trust and increase conversion rates.

1.2 Objectives of the Study

The objectives of the study are as follows:

- (a) To analyze the factors influencing trust towards Digital Zay, and
- (b) To examine the effect of trust on purchase decision towards Digital Zay.

1.3 Scope and Method of the Study

The study focuses on examining the factors influencing trust in Digital Zay and their effect on purchase decision. The population for the study consists of 77,526 registered users on Digital Zay who have already made at least one purchase on the platform in 2025. Both primary and secondary data are used in the study. Using the Raosoft sample size calculator, the sample size is 383 users. The simple random sampling method is used to select 383 customers among 77,526 users. Primary data are collected through an online survey using structured questionnaire with a five-point Likert scale. The secondary data is gathered from various sources, including textbooks, previous research papers, internet sources, industry reports, and related information resources.

The online survey began in the second week of March 2025 and concluded in the third week of March 2025. For data analysis, the study applies descriptive statistics to describe the data and regression analysis to explore the relationships between variables.

1.4 Organization of the Study

This paper consists of five chapters. Chapter one introduces the study by outlining the rationale of the study, objectives of the study, scope, and method of the study, and organization of the study. Chapter two presents the theoretical background, focusing on the technology-oriented perspective and its dimensions: perceived usefulness, perceived ease of use, and website content. Additionally, it examines other influential factors such as brand image, security, and perceived risk, which affect consumer trust in Digital Zay. This chapter also reviews empirical studies and provides the conceptual framework that guides the study.

Chapter three focuses on the profile and activities of Digital Zay, detailing its history, organizational structure, and operations. This chapter highlights the platform's initiatives and features aimed at fostering consumer trust, offering a contextual understanding of Digital Zay's approach to trust-building. Chapter Four presents the data analysis, exploring the factors that influence trust and their effects on purchase decision. Using descriptive statistics and regression analysis, it examines the relationships between perceived usefulness, perceived ease of use, website content, brand image, security, perceived risk, and trust, and how these elements affect consumer behavior on the

platform. Chapter five is the conclusion part presenting the summary of the main findings and discussions, suggestions and recommendations, and the needs for further research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter presents the theories and concepts related to the technology-oriented perspective, brand image, security, perceived risk, trust, and purchase decision. It also reviews relevant empirical studies and outlines the conceptual framework developed to guide the study's objectives.

2.1 Concept of Technology-Oriented Perspective

Technology-oriented perspective refers to the role of technology in enhancing business processes and delivering value to customers by fostering innovation (Aziz & Yassin, 2010). This perspective assumes that technology catalyzes creating sustainable competitive advantages and solving complex challenges within industries such as business, education, and healthcare. Technologically-oriented firms can provide their customers with value through innovation, therefore leading to sustainable profit; organizations employ technology to improve their means of collecting customers' information. Technology orientation displayed the idea of "technological push," which suggests that consumers have a preference for products and services of high-tech capacity (Abeni, 2014).

(a) Perceived Usefulness

Perceived usefulness refers to the extent to which users believe a platform enhances their ability to achieve goals, while perceived ease of use highlights the effortlessness associated with using the platform (Cyr, 2008). Additionally, this perspective is extended by referring to the importance of website content quality, including accurate product descriptions, customer reviews, and clear navigation, as critical factors in fostering trust.

Perceived usefulness refers to the extent to which individuals believe that using a particular system enhances their ability to achieve their goals (Gefen & Straub, 2000). This construct is essential as it reflects the consumer's assessment of how effectively a platform supports key activities, such as searching for products, accessing detailed and

reliable information, and completing transactions seamlessly. Systems that integrate efficient functionalities such as intuitive navigation, personalized recommendations, and streamlined checkout processes are perceived as more useful by users, which positively influences their trust and willingness to engage. When users perceive a system as beneficial for accomplishing their shopping goals, it reduces uncertainty and builds confidence in the platform (Pavlou, 2003).

Perceived usefulness is closely linked to the perceived value users gain from the technology, further enhancing their intention to adopt and use it (Liao & Cheung, 2002). The perception of usefulness in an e-commerce platform is pivotal for encouraging initial purchases and repeat transactions, reinforcing its role as a key driver of consumer behavior (Wafiyah et al., 2021). Perceived usefulness significantly affects purchase intentions in e-commerce, particularly among younger consumers who place high value on the utility of the platform in meeting their needs (Yulianita, 2018).

Perceived usefulness has been widely recognized as essential in fostering consumer trust and engagement. According to Venkatesh and Davis (2000), user perceptions of a platform's usefulness are directly correlated with their decision to adopt and continue using it. E-commerce platforms that are perceived as helpful in achieving specific goals whether by offering convenience, value, or efficiency, tend to build greater consumer satisfaction and loyalty (Ashraf et al., 2014). Gefen and Straub (2000) noted that the influence of perceived usefulness extends beyond initial adoption, serving as a key factor in customer retention. By continuously improving platform features to enhance perceived usefulness, e-commerce platforms can not only attract users but also retain them, ensuring long-term engagement. Furthermore, as technology continues to evolve, the ability to continually enhance perceived usefulness through innovative features and personalized experiences will be critical for e-commerce platforms to maintain a competitive edge and sustain long-term customer loyalty.

(b) Perceived Ease of Use

Perceived ease of use is a critical factor in the adoption and success of e-commerce platforms, as emphasized by the technology acceptance model. Perceived ease of use refers to the degree to which a person believes that using a particular system would be free of effort (Davis, 1989). This construct is essential as it reflects how simple and

user-friendly a platform is, influencing its adoption by consumers. Platforms that are intuitive and user-friendly significantly reduce cognitive and operational barriers, fostering a positive attitude toward their use (Gefen & Straub, 2000).

According to Zuniarti et al. (2021), the intensity of interaction between users and the system directly impacts how easy users perceive it to be. Bassiouni et al. (2019) highlighted that perceived ease of use reflects the level of effort required to operate a system, noting that users are more likely to adopt technologies that are simple to navigate and require minimal effort to understand, such as video games. Intuitive interfaces, clear navigation structures, and fast-loading pages ensure users can find information or complete transactions efficiently (Venkatesh & Bala, 2008). Providing responsive designs that adapt seamlessly to different devices, such as desktops and smartphones, further supports ease of use and aligns with consumer expectations in a mobile-first era.

Training and support also play a role in addressing initial barriers to ease of use. Clear onboarding tutorials, help centers, or customer support services can familiarize users with platform functionalities, making their experience smoother and more enjoyable (Reijonen et al., 1998). Similarly, usability innovations, such as streamlined payment options or simplified account creation processes, significantly enhance user trust and satisfaction (Joyce et al., 2016). When users perceive a platform as easy to use, they are more likely to trust it and engage with its services. User-friendly platforms foster trust by reducing friction during interactions, enabling smooth navigation, secure payment, and efficient product discovery. This trust translates into higher conversion rates and customer loyalty (Pavlou, 2003).

(c) Website Content

Website content refers to all the information presented on a website, including text, images, videos, and interactive elements, aimed at informing, engaging, or persuading users (Urmi, 2023). It plays a crucial role in shaping user experience and supporting the platform's objectives, such as providing information, promoting products, or fostering user interaction. Also, website content plays an important role in influencing consumer trust and engagement in e-commerce platforms. High-quality content that is clear, reliable, and relevant fosters trust by reducing uncertainties and providing consumers with the necessary information to make informed purchase decision (Cyr,

2008). Elements such as detailed product descriptions, authentic customer reviews, and clearly stated terms of service significantly contribute to consumer confidence.

Additionally, visually appealing and well-organized content enhances the user experience by making navigation more intuitive and interactions more satisfying. Website features that offer timely and relevant information, clear delivery timelines, and easy accessibility foster perceptions of reliability and effectiveness. Furthermore, Cyr (2008) emphasized that well-structured website content, such as detailed product descriptions and accurate customer reviews, enhances perceived usefulness by helping users make informed decisions. This alignment of platform functionality with consumer expectations underscores the critical role of perceived usefulness in fostering trust and influencing purchase decision.

When product descriptions include comprehensive details, such as dimensions, materials, and usage instructions, consumers feel more confident about their purchasing decisions (Gefen & Straub, 2000). Similarly, authentic customer reviews help reduce perceived risk by offering social proof, allowing users to gauge the reliability of a product or service. Another critical aspect of website content is transparency. Articulated policies on returns, refunds, and warranties help to build trust by demonstrating the platform's commitment to fair practices (Beldad et al., 2010). Moreover, the use of high-quality images and videos further enhances the appeal of the platform by providing users with a better understanding of the products being offered.

2.2 Brand Image

Brand image refers to people's collective perceptions and emotional responses toward a brand (Aggarwal & Commuri, 2023). It is shaped by customer experiences, advertising, and word-of-mouth, reflecting how the brand is viewed in terms of quality, reliability, and personality. Brand image is defined as the set of perceptions about a brand as reflected by the brand associations held in consumer memory (Keller, 1993). It encompasses consumers' overall impression of a brand based on their experiences, beliefs, and emotional connections. In the e-commerce landscape, brand image plays a critical role in shaping consumer trust and influencing purchase decision. A strong and positive brand image not only attracts consumers but also instills trust, reducing perceived risks associated with online transactions (Chaudhuri & Holbrook, 2001).

Brand image acts as a signal of credibility, particularly in the digital marketplace, where consumers rely on the reputation of a platform to mitigate uncertainties. A well-established brand is perceived as more reliable and trustworthy, which significantly reduces concerns about product quality, service efficiency, and transaction security (Keller, 1993). Consumers are more likely to trust a platform with a strong brand image because it reflects a commitment to ethical practices, quality assurance, and customer satisfaction. Positive associations with a brand, such as high-quality products, prompt customer service, and transparent policies, enhance consumer confidence. Additionally, a favorable brand image reduces perceived risks by addressing common concerns such as fraud, data breaches, and product misrepresentation (Beldad et al., 2010). This reassurance encourages consumers to engage with the platform, increasing their willingness to make purchases and fostering long-term loyalty.

Brand image plays a pivotal role in influencing purchase decision. Consumers are more likely to choose platforms that align with their values and meet their expectations. Platforms that emphasize sustainability, innovation, or customer-centric practices often attract consumers who prioritize these values. Moreover, a positive brand image creates an emotional connection with consumers, influencing their behavior and loyalty even in competitive markets (Chaudhuri & Holbrook, 2001). A strong brand image also impacts repeat purchases. Consumers who associate a platform with reliability and quality are more likely to return for future transactions.

2.3 Security

Security refers to the measures and mechanisms implemented to protect consumers' sensitive information, such as personal data, financial details, and transaction records, from unauthorized access, misuse, or fraud (Beldad et al., 2010). Security is essential for building consumer trust, as online shoppers are often concerned about potential threats such as identity theft, fraud, and data breaches. Hoffman et al. (1999) emphasized that security concerns are a significant barrier to the adoption of e-commerce, as consumers need assurance that their personal and financial data is protected. Consumers are often hesitant to share personal and financial information online due to concerns about identity theft, cyberattacks, and fraudulent transactions (Hoffman et al., 1999).

By implementing robust security measures, e-commerce platforms can mitigate these concerns and create a sense of safety for their users. Transparency in security practices further enhances trust. Communicating security measures, such as encryption protocols, two-factor authentication, and secure checkout processes, reassures consumers that their information is protected. Additionally, platforms that offer guarantees against fraud or unauthorized transactions further strengthen consumer confidence (Kim et al., 2008).

Security significantly influences purchase decision, as consumers prioritize platforms that prioritize their safety. Platforms that fail to provide adequate security measures often experience low conversion rates and high cart abandonment. Conversely, platforms with strong security features and a reputation for safeguarding customer data are more likely to convert visitors into buyers. Perceived security directly impacts consumer trust, which acts as a mediating factor in their willingness to engage in online transactions (Beldad et al., 2010). Moreover, security concerns can influence repeat purchase behavior. Consumers who have positive experiences with secure platforms are more likely to return for future transactions, fostering customer loyalty and long-term business growth.

Security is a multifaceted aspect of e-commerce that extends beyond just the protection of data. According to Liang et al. (2007), e-commerce platforms must also consider factors such as the authentication of users, secure payment gateways, and the protection of digital assets, including intellectual property. Ensuring the integrity of data transmission and transaction processes through secure protocols like SSL (Secure Socket Layer) and TLS (Transport Layer Security) is critical in maintaining consumer confidence. As highlighted by Zhang et al. (2018), the effectiveness of security mechanisms directly influences customer satisfaction and their perceived trust in a platform. Platforms that offer real-time fraud detection systems, secure login processes, and comprehensive customer support to address security concerns are more likely to foster positive user experiences, ultimately leading to increased consumer engagement and loyalty. This heightened security approach not only protects consumers but also safeguards the reputation and long-term profitability of e-commerce businesses.

2.4 Perceived Risk

Perceived risk refers to the uncertainty and potential negative consequences consumers associate with online transactions (Forsythe & Shi, 2003). Perceived risk encompasses financial security, product quality, privacy, and delivery reliability concerns. These concerns can deter consumers from completing transactions, highlighting the need for e-commerce platforms to address and minimize perceived risks to foster trust.

Perceived risk can be categorized into several dimensions. Financial risk arises from fears of monetary loss due to fraud, overcharging, or failed transactions, particularly when using unfamiliar platforms (Kim et al., 2008). Product risk refers to uncertainties about the quality, functionality, or suitability of products purchased online, as consumers cannot physically inspect items before purchase (Forsythe & Shi, 2003). Privacy risk involves concerns about unauthorized access or misuse of personal information shared during online transactions, a growing issue as cyberattacks and data breaches become more prevalent (Beldad et al., 2010). Delivery risk encompasses fears of delays, incorrect deliveries, or damaged goods, which further contribute to consumer hesitation (Cyr, 2008). Social risk, though less prominent, pertains to potential embarrassment or reputational damage if a purchased product is deemed inappropriate or undesirable by others (Stone & Gronhaug, 1993).

Perceived risk is inversely related to consumer trust, with high levels of perceived risk creating barriers to trust and discouraging online transactions. Conversely, reducing perceived risk fosters trust by giving consumers greater confidence in the platform (Kim et al., 2008). Platforms that provide secure payment options, transparent return policies, and detailed product descriptions can mitigate these risks and build trust. Furthermore, perceived risk acts as a mediating factor between platform attributes such as security and brand image, and consumers' purchase decision. By addressing perceived risks effectively, platforms can encourage first-time purchases and foster repeat transactions, thus enhancing consumer loyalty (Forsythe & Shi, 2003).

E-commerce platforms can implement several strategies to minimize perceived risk and enhance trust. Secure payment systems using trusted payment gateways and encryption technologies are essential for alleviating financial concerns. Transparent refunds, returns, and warranty policies can reassure consumers about their rights.

Authentic product descriptions, including high-quality images and reviews, can reduce product risk, while reliable delivery services help address delivery-related uncertainties.

2.5 Trust

McKnight and Chervany (2000) defined trust as the assurance that a platform can protect consumers from risks and provide reliable service. This is particularly crucial in e-commerce, where trust is not only based on technological and security measures but also on institutional mechanisms such as legal protections and industry standards. Dayal et al. (2001) emphasized that despite technological advancements, the lack of trust remains a significant barrier to the growth of e-commerce. Trust is essential for facilitating consumer engagement, alleviating hesitations around sharing sensitive information like credit card details, and promoting online transactions (Gefen et al., 2003). Building trust is fundamental for fostering exchange relationships between consumers and e-commerce platforms, serving as the foundation for transactional and long-term engagements.

Trust reduces consumers' hesitation to provide sensitive information, such as credit card details, and encourages them to engage in transactions. Without trust, consumers are unlikely to commit to financial exchanges or develop lasting relationships with online vendors (Gefen et al., 2003). Consumer trust is shaped by beliefs about the usability and trustworthiness of a vendor's website, with usability beliefs, including perceived usefulness and ease of use, forming the foundation for positive attitudes toward the platform (Davis, 1989).

Trust also fosters positive attitudes toward the platform, increasing the likelihood of repeat visits and purchases (Pavlou, 2003). Trust is influenced by various factors, making it a multifaceted concept tied to platform design, reputation, security, and user experience. Platforms that provide clear, accurate, and comprehensive information reduce consumer uncertainty and enhance trust (Cyr, 2008). Trust evolves through consistent interactions between consumers and the platform. While initial trust may be influenced by reputation and visual appeal, ongoing trust is built through consistent performance, transparency, and positive user experiences (Gefen et al., 2003).

Furthermore, trust plays a crucial role in shaping consumer behavior and decision-making in the online marketplace. According to Morgan and Hunt (1994), trust is an essential element of relationship marketing, where consumers are more likely to engage

with platforms that they perceive as reliable and committed to their interests. In e-commerce, this trust is reinforced by factors such as customer reviews, ratings, and the presence of transparent policies related to returns, refunds, and customer support (Kim et al., 2008). As highlighted by Lu et al. (2010), a positive online reputation, bolstered by consistent customer satisfaction, strengthens consumer trust and encourages word-of-mouth recommendations, which are vital for organic growth in the competitive e-commerce landscape. Therefore, platforms that prioritize building and maintaining trust can not only increase conversion rates but also create lasting customer relationships that drive long-term success.

2.6 Purchase Decision

The purchase decision refers to the final stage in a consumer's decision-making process, where they commit to buying a product or service after evaluating various alternatives and considering factors such as price, quality, brand image, and personal preferences (Schiffman & Kanuk, 2010). The purchase decision represents the final stage in the consumer decision-making process, where individuals evaluate available alternatives and commit to completing a transaction. The purchase decision is often viewed as the result of a complex set of influences, both internal and external. Kotler and Keller (2016) noted that the purchase decision involves both cognitive and emotional aspects, where consumers compare the perceived value of different alternatives and select the one that best satisfies their needs. Similarly, Alma (2016) emphasized that a purchase decision is influenced by various external factors, including financial conditions, technology, politics, price, location, and promotional efforts.

Venkatesh and Davis (2000) argued that perceived usefulness and ease of use also play significant roles in shaping the final purchase decision, especially in online shopping, where consumers evaluate the convenience and efficiency of the platform. A consumer's purchase decision can be seen as a commitment to the selected product or service, where both rational and emotional factors weigh into their final choice. Pavlou (2003) emphasized the importance of trust in online environments, arguing that consumers are more likely to proceed with purchases when they trust the platform's security, product quality, and service reliability.

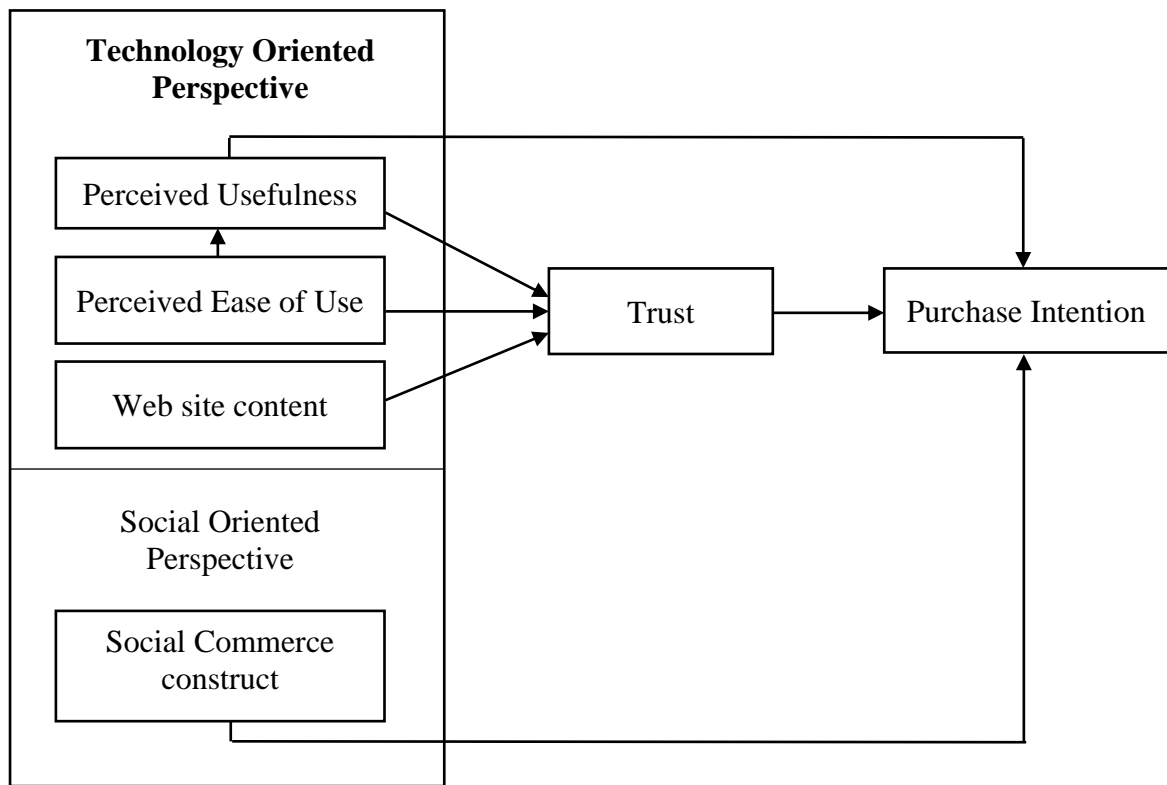
Purchase decision occur when consumers identify a need or problem and actively seek solutions through various channels, including research, peer reviews, and recommendations from trusted sources (Schiffman & Kanuk, 2010). Several factors influence the purchase decision, some driven by external stimuli, such as marketing tactics, promotions, and recommendations, such as preferences, attitudes, and past experiences (Kotler & Keller, 2016). The purchase decision is a multifaceted process that involves both rational and emotional factors, reflecting the complex nature of consumer behavior (Venkatesh & Davis, 2000). Understanding the factors influencing purchase decision is essential for e-commerce platforms aiming to improve their competitive positioning and enhance customer conversion rates.

2.7 Empirical Studies

This section presents studies relevant to the factors influencing consumer trust and purchase decision in e-commerce. The conceptual model utilized in this study is grounded in insights derived from two foundational frameworks developed by previous researchers. These frameworks provide valuable perspectives on how trust and purchase intentions are shaped by technological and social commerce constructs.

The first previous study, written by Athapaththu and Kulathunga (2018), investigated the factors affecting online purchase intention, focusing on the effects of technology and social commerce. The objective of this study was to examine the impact of technology-oriented and social commerce perspectives on trust and purchase intention. Specifically, it explored how perceived usefulness, perceived ease of use, website content, and social commerce constructs contribute to consumer trust, which subsequently influences purchase intention. The study focused on active online shoppers in Sri Lanka, specifically targeting individuals who had prior experience with e-commerce platforms. Using a quantitative research methodology, survey questionnaires were distributed to 250 respondents. Convenience sampling was employed to gather data for analysis. The conceptual framework of Athapaththu and Kulathunga (2018) is illustrated in Figure (2.1).

Figure (2.1) Conceptual Framework of Athapaththu & Kulathunga



Source: Athapaththu & Kulathunga, 2018

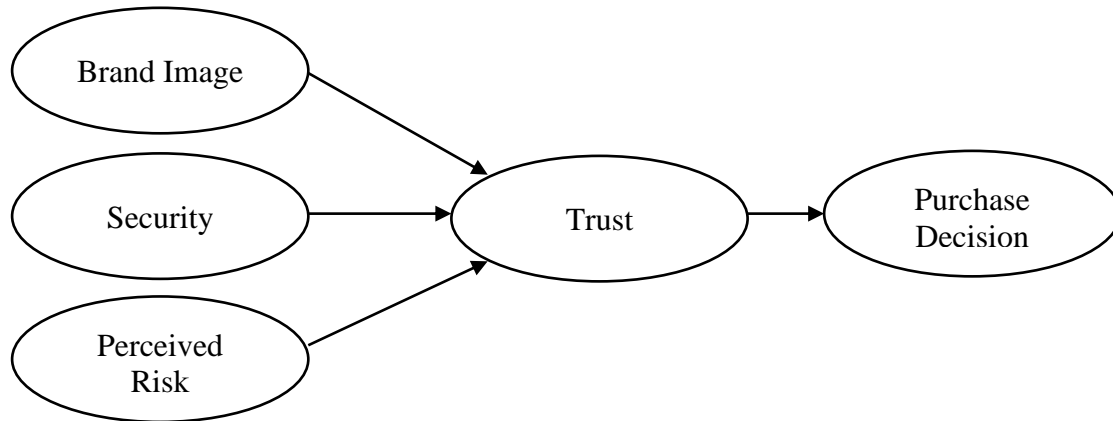
The findings revealed that perceived usefulness and perceived ease of use significantly influenced consumer trust, which in turn enhances purchase intentions. Additionally, website content was identified as a crucial factor in building consumer trust by providing reliable and relevant information. The study also emphasized the role of social commerce constructs, such as peer interactions and social proof, in fostering trust and shaping purchase behavior. These results underscored the complementary impact of technology-oriented and social-oriented perspectives in driving online purchase intentions.

The second study, conducted by Mahliza (2020), investigated consumer trust in online purchase decision. This research focused on the factors influencing consumer trust and its subsequent effect on purchase decision in the e-commerce context. Specifically, the study examined the interplay between brand image, security, perceived risk, and their collective influence on trust and purchase behavior.

The primary objective of the study was to evaluate the role of brand image, security, and perceived risk in shaping consumer trust and to examine how trust mediates their effect on purchase decision. The study used purposive sampling to select a total

sample of 120 respondents from Jakarta, who provided data through online questionnaires. The data analysis was conducted using Partial Least Squares (PLS), offering valuable insights into the critical determinants of consumer behavior in e-commerce. The conceptual framework Mahliza (2020) is shown in Figure (2.2).

Figure (2.2) Conceptual Framework of Mahliza



Source: Mahliza, 2020

This study uncovered significant insights into the relationships between brand image, security, perceived risk, and their collective influence on consumer trust and purchase decision. A strong and positive brand image emerged as a crucial determinant of consumer trust, with e-commerce platforms that maintain reputable and reliable brand identities demonstrating a greater ability to alleviate consumer concerns about product quality and service reliability. This, in turn, fostered higher levels of trust among users. Security measures, including encryption protocols, secure payment gateways, and transparent privacy policies, were also identified as vital in building trust. Platforms that prioritize safeguarding consumer data and ensuring secure transactions were more likely to earn consumer confidence.

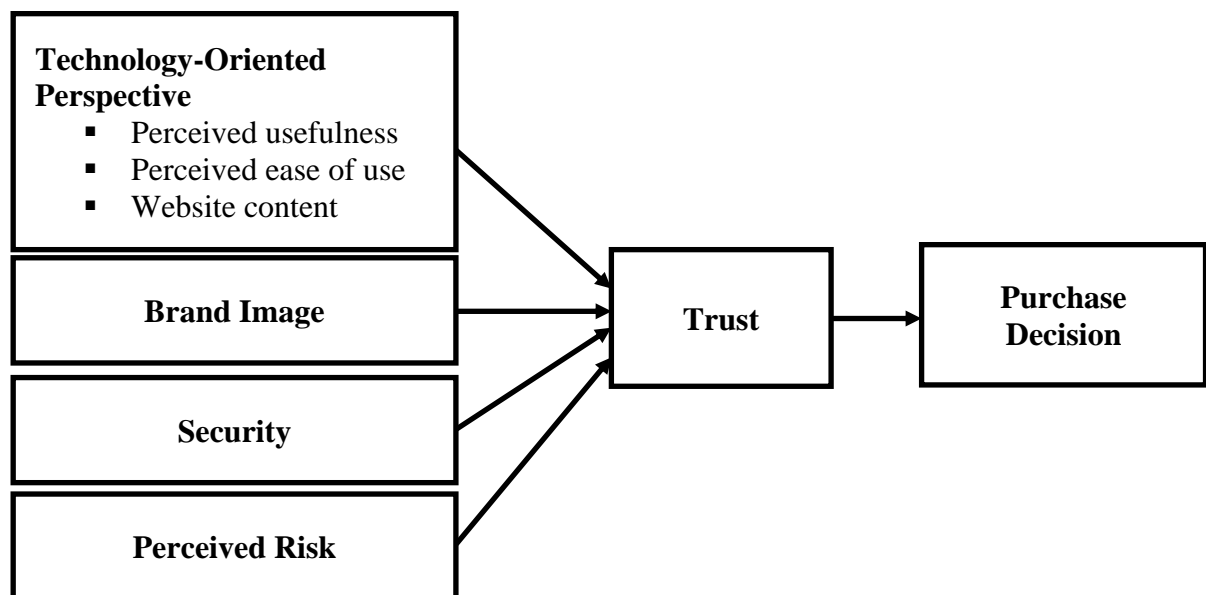
Moreover, perceived risk was found to have a significant impact on trust levels. Lower perceived risks, particularly those related to financial safety, product quality, and delivery reliability, were strongly associated with enhanced consumer trust. The study emphasized that addressing these risks through transparent policies, secure systems, and quality assurances can significantly bolster consumer confidence. Importantly, trust was established as a mediating factor in the relationship between brand image, security, perceived risk, and purchase decision. Consumers with higher trust levels were more

inclined to complete transactions, highlighting trust as a pivotal element in the decision-making process.

2.8 Conceptual Framework of the Study

Based on previous papers, this study developed a conceptual framework to analyze the factors influencing trust and purchase decision within the context of Digital Zay. This framework integrates key constructs, including the technology-oriented perspective (perceived usefulness, perceived ease of use, and website content), brand image, security, and perceived risk. These constructs are crucial for trust and shaping on consumer behavior. The detailed framework is illustrated in Figure (2.3).

Figure (2.3) Conceptual Framework of the Study



Source: Own Compilation, 2025

The conceptual framework presented in this study draws insights from two key previous studies. In the first part of the framework, the technology-oriented perspective, which includes its dimensions of perceived usefulness, perceived ease of use, and website content, serves as the independent variable, while trust is the dependent variable. This part of the framework is based on the study by Athapaththu and Kulathunga (2018), which highlighted the significant role of technology-oriented factors and social commerce constructs in shaping consumer trust and influencing purchase intentions. Additionally, brand image, security, and perceived risk are considered independent variables, with trust as the dependent variable. This part is based on Mahliza (2020), who studied the factors influencing consumer trust and its subsequent impact on purchase decision in e-commerce.

In the second part of the conceptual framework, which examines the relationship between trust and purchase decision, as referenced by Mahliza (2020), the purchase decision serves as the dependent variable, while trust is the independent variable.

CHAPTER 3

PROFILE AND ACTIVITIES FOR TRUST OF DIGITAL ZAY

This chapter provides an overview of Digital Zay, focusing on the profile and the activities it undertakes to build trust among customers. The profile includes the background of the business, vision, mission, and organizational structure of the business. Additionally, the technology-oriented perspective provided by Digital Zay is presented. The demographic profile of respondents and the reliability test are presented and described in the final part of the chapter.

3.1 Profile of Digital Zay

Digital Zay was an e-commerce platform founded on June 7, 2022, to provide a comprehensive range of IT products and home appliances. The platform is created to meet the growing demand for high-quality, authentic products in Myanmar. Digital Zay offers a wide variety of electronic devices, home appliances, and IT solutions, with an emphasis on customer satisfaction and trust.

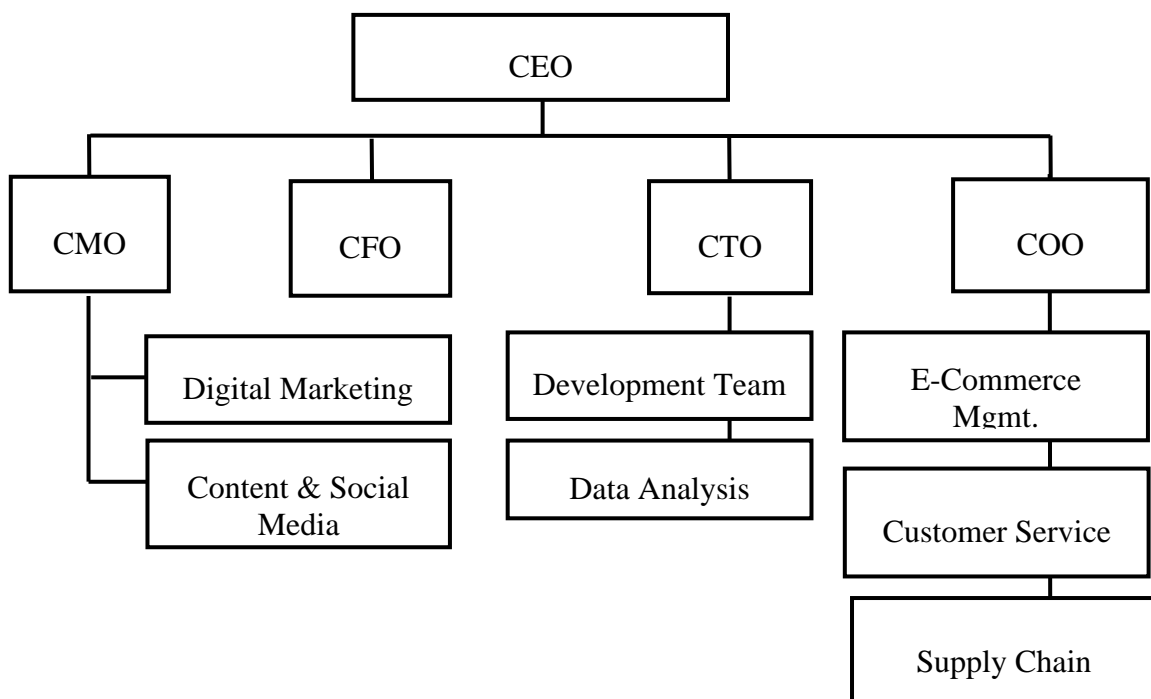
Digital Zay offers a diverse selection of over 70 IT brands and more than 2,900 product categories, ensuring that customers can find a wide range of electronics, appliances, and accessories. The platform provides flexible payment options, including installment plans, and ensures that all products are sourced from reputable vendors and official channels. In addition to its extensive product offerings, Digital Zay emphasizes building trust by providing excellent customer support, transparent return policies, and secure payment methods. The platform's commitment to quality and customer service has made it a key player in Myanmar's growing e-commerce landscape.

The vision of Digital Zay is to become Myanmar's most trusted online marketplace for IT products and home appliances, providing a seamless shopping experience that emphasizes quality, authenticity, and customer empowerment. The platform's mission is to offer consumers access to high-quality, official products backed by reliable warranties, all through a user-friendly interface and efficient delivery services.

Digital Zay is ATG Systems Co., Ltd.'s flagship initiative, established to provide a one-stop online marketplace for IT products and home appliances. The platform reflects ATG Systems' commitment to innovation and customer empowerment, offering a wide range of high-quality, official products at competitive prices. The platform is designed to enhance the shopping experience through flexible payment options, including installment plans, and efficient delivery services such as standard and express delivery. Additionally, Digital Zay offers customer-centric membership and rewards programs, allowing loyal customers to earn points and redeem exclusive benefits.

In addition to its website platform, Digital Zay connects with customers through various social media channels, including Facebook, YouTube, Instagram, LinkedIn, and TikTok, etc. With over 42,000 followers on Facebook, Digital Zay actively engages with its audience, sharing product updates, promotions, and customer support. The platform's mobile application is available for download on both the Google Play Store and Apple App Store, making it accessible to users on Android and iOS devices. The app provides a seamless shopping experience, offering exclusive deals, product updates, and personalized recommendations. Figure (3.1) shows that the organizational chart of Digital Zay provided a visual representation of the hierarchical structure within the company.

Figure (3.1) Organization Chart of Digital Zay



Source: Digital Zay, 2025

At the top of the hierarchy is the Chief Executive Officer (CEO), who drives the overall vision and strategic direction of the platform, ensuring that Digital Zay aligns with its mission to become Myanmar's most trusted e-commerce platform. Reporting to the CEO, the Chief Marketing Officer (CMO), Chief Financial Officer (CFO), Chief Technology Officer (CTO), and Chief Operating Officer (COO) are responsible for overseeing their respective departments and ensuring that they align with the company's goals.

The CMO leads the marketing strategies for Digital Zay, with a focus on three key teams. The digital marketing team is responsible for online marketing efforts, including digital ads and SEO strategies. The content and social media team handles content creation and the management of Digital Zay's social media platforms, ensuring the brand maintains a strong online presence. The CMO focuses on expanding Digital Zay's customer base through strategic initiatives that drive brand awareness and customer acquisition. The CFO manages the financial health of Digital Zay, overseeing budgeting, forecasting, and financial strategies to ensure sustainable growth.

The CTO oversees all technological aspects of the platform, ensuring smooth development and performance. Under the CTO, the development team is responsible for maintaining and enhancing Digital Zay's website and mobile platform to ensure a seamless user experience. The data analysis team manages data, analytics, and business intelligence to optimize platform performance and improve decision-making.

Finally, the COO manages the operations department, which is dedicated to handling day-to-day operations across key functional areas. The e-commerce management team oversees the platform's product listings, pricing strategies, and inventory management, ensuring that products are well-organized and available for customers. The customer service team ensures that customer inquiries and issues are addressed promptly, maintaining high levels of satisfaction. The supply chain team manages product sourcing, logistics, and delivery to ensure timely and efficient shipping, helping to maintain a smooth order fulfillment process. This structure enables Digital Zay to operate efficiently, continuously innovate, and deliver a high-quality e-commerce experience to its customers.

3.2 Activities for Trust of Digital Zay

Digital Zay undertakes several activities to build and maintain customer trust, focusing on a technology-oriented approach, strong brand image, robust security measures, and managing perceived risks. From a technology-oriented perspective, Digital Zay implements three key practices to enhance customer trust: perceived usefulness, perceived ease of use, and website content. Additional practices related to the brand image, security, and perceived risk of Digital Zay are also addressed in this section. Through these efforts, Digital Zay creates a trustworthy environment where customers feel confident in their purchasing decisions.

3.2.1 Technology-Oriented Perspective Provided by Digital Zay

The technology-oriented perspective focuses on how customers perceive the usefulness, ease of use, and content of Digital Zay's platform. These factors are critical in building trust and encouraging customer adoption of the platform. This section is divided into three sub-sections: perceived usefulness, perceived ease of use, and website content.

(a) Perceived Usefulness of Digital Zay

Digital Zay has implemented several practices to enhance perceived usefulness, ensuring that customers find the platform valuable and reliable. Digital Zay offers a wide range of IT products and home appliances, ensuring customers can find everything they need in one place. This aligns with the platform's mission to provide a comprehensive online marketplace for high-quality, official products, as highlighted in the above section. By offering over 70 IT brands and more than 2,900 product categories, Digital Zay ensures that customers have access to a diverse selection of genuine products backed by official warranties.

The platform incorporates practical search tools that enhance the shopping experience, similar to those on Google and YouTube. Digital Zay allows customers to quickly find products using keyword search, where users can enter specific terms to find relevant items. The filtering system lets customers narrow their search by categories such as brand, price range, rating, and other key features, ensuring they can find products that meet their needs. For product comparisons, Digital Zay enables users to view side-by-side

comparisons of selected items, showing differences in features, specifications, and prices. The platform also provides personalized recommendations by analyzing user behavior, browsing history, and preferences, offering tailored suggestions that encourage product discovery. Digital Zay user-friendly interface and advanced search features are designed to simplify the shopping process, making it more efficient for customers to find exactly what they're looking for. Additionally, the platform's ability to recommend new products based on previous purchases and preferences further personalizes the shopping experience, ensuring a smooth and convenient journey for each customer.

Digital Zay's flexible payment options and efficient delivery services further contribute to the platform's perceived usefulness. The platform offers various payment methods, including cash on delivery, KBZ Bank, AYA Bank, Yoma Bank, C B Bank, and A Bank for direct bank transfers. Additionally, customers can make payments via digital wallets such as KBZ Pay, AYA Pay, and MPU, providing secure and convenient payment options. Digital Zay's mobile app, available on both the Apple App Store and Google Play Store, enables seamless transactions for iOS and Android users, making it easy for customers to complete their purchases on the go.

The platform enhances its perceived usefulness by offering discount systems and attractive promotions, providing customers with additional value on their purchases. Digital Zay also offers a 3-day return policy for damaged products, guaranteeing customer satisfaction and trust in the quality of its offerings. Furthermore, the platform ensures 100% authenticity for all products, giving customers peace of mind when making a purchase. For orders exceeding 300,000 kyats, customers benefit from zero-cost delivery, adding more convenience and affordability. Digital Zay also provides hotline support, ensuring that customers can easily access assistance when needed. Additionally, the platform features detailed product descriptions, customer reviews, and comparison tools, enabling customers to make well-informed purchasing decisions.

Through these practices, Digital Zay aligns with its commitment to providing high-quality, well-organized content. By ensuring that customers can quickly access relevant information, make secure payments, and receive reliable customer support, Digital Zay maximizes its perceived usefulness and customer trust.

(b) Perceived Ease of Use of Digital Zay

Digital Zay is designed to be easy to navigate and shop, with a focus on user-friendliness. The platform's simple interface plays a crucial role in enhancing ease of use, offering a streamlined and visually appealing design that guides users through the shopping process without confusion.

The homepage is well-organized, featuring clearly labeled categories like all products, brands, promotions, feeds, and contact us included in the navigation bar. Digital Zay makes it easy for users to find what they're looking for. The navigation bar and dropdown menus provide quick access to various product categories, while the search bar is prominently placed, enabling customers to quickly search for items by keywords, brands, or categories. The search bar and filtering options make it even easier to find products by narrowing searches based on key attributes such as price, ratings, and brands.

One of the standout features is the quick order option, which reduces the order process to just a few clicks. Customers can quickly select products and proceed to checkout without unnecessary steps, streamlining the purchase process. Digital Zay also offers 24/7 online support, ensuring that customers have access to assistance at any time. Whether via social media platforms like Facebook, Instagram, YouTube, or TikTok, customers can get help with their inquiries or concerns around the clock.

The order tracking feature lets users track their orders in real time, providing peace of mind by ensuring they are informed about the status of their purchases. The discover latest items section allows customers to stay up-to-date with the newest products on the platform. This featured ensuring customers can quickly access trending items. Additionally, the promotions area showcases hot deals, discounts, and time offering even greater value to customers.

Digital Zay has integrated an advanced filtering system to further improve ease of use. This feature helps customers find products that meet their specific needs by allowing them to filter based on key attributes such as price, brand, and ratings. The platform is designed to be user-friendly for all ages, with a simple layout and intuitive navigation that makes it accessible to both tech-savvy users and those with less digital experience. These design choices help make it easier for customers to make informed decisions and navigate the platform without difficulty, regardless of their familiarity with online shopping.

(c) Website Content of Digital Zay

Digital Zay has implemented several practices to ensure that its website content meets high standards, enhancing the overall shopping experience for customers. The website content of the platform provides detailed product descriptions, reputable brand offerings, and well-organized information, which help customers compare and choose products more effectively. Each product page includes key details, clear images, and colorful designs, allowing users to make well-informed decisions. Digital Zay also guarantees that all products are official warranties, which further strengthens customer trust and ensures that they are buying reliable items.

The website features a visually appealing and well-structured layout that ensures a pleasant browsing experience. The clear categorization of products and the menu make it simple for users to find exactly what they are looking for. With categories like promotions, brands, and feeds, customers can effortlessly explore various product options. The search bar and filtering options also allow customers to narrow down results based on factors like price, brand, or product specifications, making the search process more efficient.

The content that its promotions section showcases the latest discounts and special offers on top-selling products. The platform has various high-quality products dealing with high-demand items such as laptops, monitors, projectors, etc., with attractive discounts highlighted. The content of the hot deals and limited-time promotions encourage customers to take advantage of discounts, offering additional value during their shopping experience.

In addition to product information and promotions, Digital Zay's website fosters engagement by incorporating humorous content alongside technical explanations. This combination of entertainment and informative content adds a fun, engaging element to the platform, making the shopping experience more enjoyable for customers. Furthermore, Digital Zay runs weekly quiz and question-and-answer programs, encouraging customer interaction and creating a sense of community. These activities not only provide entertainment but also help customers engage with the platform in a dynamic way.

Digital Zay also maintains a strong presence within the gaming community by sponsoring and hosting online events like Mobile Legends tournaments, which are featured on their YouTube channel. This connection to gaming adds another layer of

engagement for tech enthusiasts and gamers, aligning with the platform's broader mission of creating an interactive, community-oriented experience.

Through these initiatives, Digital Zay ensures that its website content is high-quality, well-organized, and engaging. By incorporating interactive content, the platform empowers customers to make informed purchasing decisions while delivering a fun shopping experience.

3.2.2 Brand Image of Digital Zay

Digital Zay has established a strong brand image by focusing on key practices that emphasize reliability, quality, and customer trust. The platform is committed to offering branded products only, ensuring that every product sold is sourced from reputable, high-quality brands. By doing so, Digital Zay fosters trust among its customers, knowing they will receive genuine, top-tier products every time they make a purchase.

Building on this trust, Digital Zay takes extra steps to confirm order accuracy. The company ensures that the product delivered exactly matches the one ordered, eliminating any potential errors and preventing disputes. This attention to detail in fulfilling orders directly contributes to a positive customer experience and reinforces the platform's reliable reputation. In terms of pricing, Digital Zay carefully sets its prices to remain competitive with other e-commerce platforms, avoiding price inflation while maintaining service precision. By ensuring that its pricing is aligned with market trends, Digital Zay provides excellent value without compromising on quality. This practice makes the platform more accessible and attractive to customers who seek affordable, high-quality products.

In handling customer complaints, Digital Zay takes them seriously. Any issues or concerns raised by customers are handled thoroughly, ensuring that every complaint is addressed promptly and effectively. This commitment to resolving issues strengthens Digital Zay's brand image as a customer-first platform, ensuring that customers feel heard and valued. By consistently delivering on these principles of authentic products, flawless order fulfillment, fair pricing, and responsive support Digital Zay solidifies its reputation as a dependable, customer-driven marketplace.

Additionally, Digital Zay actively engages with its customers through multiple channels, including social media, product reviews, and community events. By creating meaningful interactions, whether it's through promotions, sponsoring events, or customer feedback initiatives, the platform builds a sense of community and loyalty. Its presence in the gaming industry, through sponsorships like Mobile Legends tournaments and content shared on YouTube, and TikTok, resonates particularly with younger, tech-savvy consumers. These efforts not only strengthen its connection with customers but also reinforce Digital Zay's image as a forward-thinking brand, continually evolving to meet customer needs and preferences.

3.2.3 Security of Digital Zay

Digital Zay prioritizes customer trust and security by implementing stringent measures to safeguard personal information and payment transactions. The platform advanced encryption standards and security protocols to mitigate unauthorized access, ensuring a secure e-commerce environment. To protect sensitive customer data, Digital Zay employs a multi-layered security framework by their development team under the CTO. All transactional and personal information, including payment details, is encrypted using industry-standard technologies, ensuring secure data transmission. Additionally, the platform conducts continuous monitoring to detect and prevent potential security breaches or fraudulent activities.

Digital Zay integrates a comprehensive fraud detection system to intercept unauthorized transactions. The platform routinely updates its security infrastructure to address evolving cyber threats, thereby enhancing user confidence in online transactions. Recognizing that consumer trust hinges on transactional security, Digital Zay provides explicit details regarding its security measures, including privacy policies and payment protection mechanisms. The platform supports multiple secure payment methods such as bank transfers, digital wallets, and cash on delivery to accommodate diverse user preferences while maintaining financial security.

Beyond transactional security, Digital Zay rigorously complies with data protection laws to ensure customer privacy. The platform follows best practices in data management, prohibiting unauthorized third-party sharing of personal information without explicit user consent. This adherence reinforces consumer confidence in the

platform's ethical operations. Digital Zay enhances security through real-time order tracking and responsive customer service, enabling prompt resolution of any concerns. The platform also maintains a transparent return policy for defective or incorrect items, further solidifying its commitment to a secure and reliable shopping experience.

To ensure the safety of every order, Digital Zay provides a door-to-door delivery system, adding an extra layer of security. The platform's order tracking feature allows customers to monitor the whereabouts of their deliveries in real time, offering transparency and peace of mind throughout the delivery process. This level of visibility reassures customers, knowing exactly where their orders are and when to expect them, further strengthening the trust they place in the platform.

Through robust encryption, secure payment processing, fraud prevention mechanisms, and strict privacy policies, Digital Zay establishes itself as a dependable online marketplace. These practices align with the platform's overarching objective of fostering a secure, transparent, and user-centric shopping environment.

3.2.4 Perceived Risk of Digital Zay

Digital Zay has implemented several strategies to mitigate perceived risks, ensuring a safe and reliable shopping experience for its customers. Perceived risks often arise in online shopping due to concerns about product quality, privacy, financial safety, and delivery issues. Digital Zay takes proactive steps to address these concerns, building trust and reducing the barriers to online purchasing.

Financial risk is one of the most common concerns, with customers worried about receiving faulty or incorrect products or even losing money in the process. Digital Zay mitigates this concern by offering a clear and straightforward refund process. If an item is damaged or does not match the order, customers are assured that they will receive either a refund or a replacement, which helps reduce the potential for financial loss and increases customer confidence in the platform. Privacy risk, particularly the misuse or theft of personal information, is another prevalent concern in online shopping. Digital Zay combats this risk by guaranteeing the security of customer data. The platform uses advanced encryption technologies and secure payment systems to protect sensitive information, providing customers with peace of mind and helping to alleviate privacy concerns that often accompany online transactions.

Another aspect of perceived risk is time risk, where customers may worry about delivery delays or poor service. Digital Zay addresses this by ensuring efficient delivery services and responsive customer support. By offering real-time order tracking, the platform provides customers with updates on their orders, reducing time-related risks and enhancing customer satisfaction. Effective communication is crucial in reducing perceived risks. Digital Zay ensures that interactions with the platform, including those via social media channels like Facebook, Instagram, YouTube, and TikTok, are quick, clear, and hassle-free. The platform's prompt and efficient communication reduces frustration, builds trust, and minimizes any misunderstandings. By providing transparency and timely responses, Digital Zay further strengthens its brand reputation and customer loyalty.

Digital Zay addresses financial, privacy, time, and communication-related risks, creating a secure shopping environment for its customers. Platforms that effectively mitigate these risks are more likely to build customer trust, encourage repeat purchases, and establish long-term loyalty. Through its comprehensive risk management strategies, Digital Zay ensures that customers have a safe, satisfying, and secure shopping experience every time they visit the platform.

3.3 Demographic Profile of the Respondents

The data are collected from 383 out of 77,526 registered users of Digital Zay. Demographic information is obtained through structured questionnaires. The 383 respondents are categorized based on eight factors: gender, age, marital status, education, occupation, income level, frequency of shopping, and approximate purchase amount at the Digital Zay platform. Table (3.1) presents a summary of these demographic details.

Table (3.1) Demographic Profile of the Respondents

Sr. No.	Demographic Factors	Descriptions	No. of Respondents	Percentage
		Total	383	100.0
1	Gender	Male	169	44.1
		Female	214	55.9
2	Age (Year)	Below 20	16	4.2
		21–30	37	9.7
		31–40	166	43.3
		41–50	88	23.0
		51–60	60	15.7
		Above 60	16	4.2
3	Marital status	Married	221	57.7
		Single	162	42.3
4	Educational background	High School	41	10.7
		Undergraduate	44	11.5
		Bachelor Degree	167	43.6
		Master Degree	131	34.2
5	Occupation	Student	45	11.7
		Company employee	169	44.1
		Government employee	62	16.2
		Self-employed	56	14.6
		Other	51	13.3
6	Monthly Income (MMK)	Under 500,000	71	18.5
		500,001 - 1000,000	51	13.3
		1000,001 - 1500,000	86	22.5
		1500,001 - 2000,000	74	19.3
		Above 2000,001	101	26.4
7	Frequency of Shopping	Rarely	112	29.2
		Occasionally	153	39.9
		Often	118	30.8
		Always	0	0
8	Approximately Purchased (MMK)	Less than 500,000	190	49.6
		500,001 to 1,000,000	66	17.2
		1,000,001 to 5,000,000	31	8.1
		5,000,001 to 10,000,000	49	12.8
		Above 10,000,001	47	12.3

Source: Survey Data, 2025

According to the breakdown of the majority of the respondents were female (55.9%), while 44.1% were male. This suggests that Digital Zay appeals slightly more to female users. The largest group of respondents aged 31–40 years (43.3%), indicating that middle-aged adults are the most active demographic on the platform. Other significant age groups include 41–50 years (23%) and 51–60 years (15.7%). Younger users (below 20 years old) and older users (above 60) each made up only 4.2% of respondents.

Married individuals dominate the respondent pool (57.7%), contrasting with single users (42.3%), which may reflect higher engagement from those managing household needs. Educationally, a significant proportion hold bachelor's (43.6%) or master's degrees (34.2%), underscoring a predominantly educated user base. This demographic characteristic may correlate with discerning purchasing habits, as educated consumers often prioritize product reliability and brand reputation.

Company employees constitute the largest occupational group (44.1%), followed by government employees (16.2%) and self-employed individuals (14.6%). Students account for 11.7%, suggesting the platform also attracts younger users, possibly for electronics or budget-friendly appliances. Income data reveals a relatively affluent customer base: 26.4% earn above 2,000,000 MMK monthly, while 18.5% fall below 500,000 MMK. This disparity indicates that Digital Zay serves both high-income shoppers and budget-conscious consumers, though the former may drive revenue through premium purchases.

Most respondents shop occasionally (39.9%) or rarely (29.2%), with none reporting habitual ("always") purchases. This pattern implies that users engage with the platform for intermittent, potentially high-consideration transactions rather than daily essentials. Correspondingly, nearly half (49.6%) spend under 500,000 MMK per transaction, aligning with modest, routine purchases. However, a smaller but significant segment (12.8%) spends 5,000,001–10,000,000 MMK, likely on big-ticket items like electronics or appliances, highlighting Digital Zay's appeal for both small-scale and high-value buyers.

These findings collectively depict Digital Zay's user base as predominantly middle-aged, educated, and employed, with a slight female majority and a tendency toward infrequent but deliberate purchases. The platform's ability to cater to diverse income levels—from budget shoppers to high-spending customers—positions it as a versatile player in Myanmar's e-commerce landscape. Further research could explore how these demographics influence brand loyalty and long-term growth strategies.

3.4 Reliability Test

Reliability is a crucial factor in the data collection process, ensuring that the results obtained are accurate, stable, and reproducible. This means that the methods applied must yield consistent outcomes. Reliability analysis is the process used to evaluate whether a scale produces consistent results, thereby assessing the quality of the measurement tool. In this study, Cronbach's Alpha is employed to assess the internal consistency of the variables. Cronbach's Alpha acts as a coefficient of confidence for evaluating the consistency of scales composed of multiple items. This analysis determines the reliability of a scale by summing the scores of various items to compute a total score. Internal consistency is quantified using Cronbach's Alpha, which provides a specific numerical value. A Cronbach's Alpha value of 0.9 or higher indicates excellent reliability, between 0.8 and 0.9 is considered good, between 0.7 and 0.8 is deemed acceptable, between 0.6 and 0.7 is regarded as questionable, between 0.5 and 0.6 as poor, and below 0.5 is deemed unacceptable. The reliability of the variables in this study is summarized in Table (3.2).

Table (3.2) Reliability Analysis

Variables	Cronbach's Alpha	Numbers of Items	Interpretation
Perceived Usefulness	0.917	5	Excellent
Perceived Ease of Use	0.911	5	Excellent
Website Content	0.906	5	Excellent
Brand Image	0.907	6	Excellent
Security	0.903	5	Excellent
Perceived Risk	0.909	5	Excellent
Trust	0.912	5	Excellent
Purchase Decision	0.913	5	Excellent

Source: Survey Data, 2025

When analyzing the results using Cronbach's Alpha, it is clear that all variables in the study exhibit excellent reliability, with Cronbach's Alpha values exceeding 0.9. The

highest value is found in the Perceived Usefulness variable, with a Cronbach's Alpha of 0.917, followed closely by the trust variable 0.912, and purchase decision variable with a value of 0.913. Given that all Cronbach's Alpha values are greater than 0.9, it can be concluded that the questionnaire variables are both valid and reliable for use in this study.

CHAPTER 4

ANALYSIS OF FACTORS INFLUENCING TRUST AND PURCHASE DECISION TOWARDS DIGITAL ZAY

This chapter is arranged into three parts. The first section presents a descriptive statistics analysis of various variables such as perceived usefulness, perceived ease of use, website content, brand image, security, perceived risk, trust, and purchase decision. The second part, the factors influencing trust towards Digital Zay, is examined. And, the last part analyzes the effect of trust on purchase decision towards Digital Zay.

4.1 Customer Perception on Factors Influencing Trust and Purchase Decision

This section measures customer perception using a five-point Likert scale (1= Strongly Disagree, 2= Disagree, 3= Neutral, 4= Agree, and 5= Strongly Agree). The mean and standard deviation for the measurement are then obtained using descriptive statistics. To examine the result, a regression model was designed and calculated.

According to Best (1977), the mean values are interpreted as follows:

The score between 1.00-1.80 means strongly disagree.

The score between 1.81-2.60 means disagree.

The score between 2.61-3.40 means neither agree nor disagree.

The score between 3.41-4.20 means agree.

The score between 4.21-5.00 means strongly agree.

4.1.1 Customer Perception on Influencing Factors

Customer perception of influencing factors is measured from technology-oriented perspective, focusing on dimensions such as perceived usefulness, perceived ease of use, and website content. Other influencing factors include brand image, security, and perceived risk.

(1) Technology-Oriented Perspective

Technology-oriented perspective consists of three factors: perceived usefulness, perceived ease of use, and website content. Data are collected from 383 respondents.

(a) Perceived Usefulness

This section aims to explore the customer perception on the perceived usefulness. The respondents are asked five structured questions designed to assess perceived usefulness. The survey findings for perceived usefulness are described in Table (4.1).

Table (4.1) Perceived Usefulness

Sr. No.	Description	Mean	Std. Deviation
1	Being useful for buying electronics	4.11	0.848
2	Simplifying the platform for searching and purchasing electronics	4.32	0.781
3	Improving the ability to assess electronic products	4.25	0.785
4	Helping quickly discover new products and shopping ideas	3.87	0.836
5	Being more convenient than other platforms	4.11	0.766
	Overall Mean	4.13	

Source: Survey Data, 2025

According to the mean value except 4.32 and 4.25, including the overall mean, the range between 3.41 and 4.20, as shown in Table (4.1), it can be observed that most of the respondents agree on the perceived usefulness of Digital Zay. Digital Zay is seen as a valuable tool for purchasing electronics, with users particularly appreciating its usefulness and streamlined purchasing process.

The statements related to how the platform simplifies searching and purchasing electronics, as well as improving the ability to assess electronic products, have mean values between 4.21 and 5.00. This indicates that some respondents strongly agree with the perceived usefulness of Digital Zay. It reflects that respondents generally perceive

Digital Zay as a useful platform for purchasing electronics, with a strong consensus on its effectiveness in simplifying the shopping process.

(b) Perceived Ease of Use

This section aims to explore the customer perception on perceived ease of use of Digital Zay. The respondents are asked five structured questions designed to assess the perceived ease of use. The survey findings for perceived ease of use are described in Table (4.2).

Table (4.2) Perceived Ease of Use

Sr. No.	Description	Mean	Std. Deviation
1	Being the platform clear and understandable	4.36	0.639
2	Becoming skillful at using the platform is easy	4.30	0.651
3	Learning to use the platform is easy.	4.30	0.668
4	Requiring minimal effort to learn.	4.27	0.639
5	Interacting with the platform is easy.	4.22	0.704
	Overall Mean	4.29	

Source: Survey Data, 2025

According to the mean value, including the overall mean, the range between 4.21 and 5.00, as shown in Table (4.2), the respondents strongly agree on the perceived ease of use of Digital Zay. This means that Digital Zay is viewed as an intuitive and user-friendly platform, with users particularly appreciating its clarity and ease of interaction. The platform is clear and understandable, highlighting that users find the platform’s interface easy to navigate. The overall mean score reflects that respondents generally perceive Digital Zay as highly easy to use, with a strong consensus on its simplicity and user-friendliness.

(c) Website Content

This section aims to explore the customer perception on website content of Digital Zay. The respondents were asked five structured questions designed to assess of website content. The survey findings for website content are described in Table (4.3).

Table (4.3) Website Content

Sr. No.	Description	Mean	Std. Deviation
1	Finding the needed information quickly is easy	4.26	0.693
2	Offering products from reputable brands is a key feature	4.23	0.681
3	Providing sufficient product information for comparisons is essential	4.23	0.709
4	Looking attractive is one of the website's strengths	4.36	0.664
5	Organizing information well and making it easy to navigate is a priority	4.23	0.661
	Overall Mean	4.26	

Source: Survey Data, 2025

According to the mean value, including the overall mean, the range between 4.21 and 5.00, as shown in Table (4.3), it can be observed that respondents strongly agree on the quality of the website content provided by Digital Zay. This means that Digital Zay is considered a platform with well-organized and accessible content that meets the users' information needs effectively. Digital Zay's website looks attractive, and the respondents find the platform visually appealing, which is crucial for maintaining user engagement and trust. The overall mean score reflects that respondents generally perceive the website content as high-quality, with an emphasis on quick access to information, well-organized content, and reputable product offerings.

4.1.2 Brand Image

This section aims to explore the customer perception on brand image of Digital Zay. The respondents were asked five structured questions designed to assess brand image. The survey findings for brand image are described in Table (4.4).

Table (4.4) Brand Image

Sr. No.	Description	Mean	Std. Deviation
1	Having a distinct image compared to competitors is a key advantage	4.23	0.663
2	Being a well-known brand adds to its credibility	4.29	0.640
3	Offering better electronics brands than others is a competitive edge	4.20	0.647
4	Giving consumers more reasons to buy from Digital Zay is a strong selling point	4.05	0.766
5	Creating a positive emotional connection for purchases is one of its strengths	4.03	0.753
6	Having a good reputation is essential for Digital Zay's success	4.09	0.496
	Overall Mean	4.15	

Source: Survey Data, 2025

According to the mean value, except 4.23 and 4.29, including the overall mean, the range between 3.41 and 4.20, as shown in Table (4.4), it can be discovered that most of the respondents generally agree on the positive brand image of Digital Zay. This indicates that the respondents perceive that the platform stands out in the market by offering products from reputable or superior brands, which strengthens its position compared to competitors. Additionally, giving consumers more reasons to buy is the variety of benefits, incentives, and unique services available on the platform creates compelling reasons for customers. Another strength is the platform successfully builds an emotional bond with its customers through personalized services. Lastly, the respondents agree that the platform's strong reputation, based on trust, reliability, and customer

satisfaction, is a critical factor in influencing consumer confidence and driving purchasing decisions.

The statements related, having a distinct image compared to competitors is a key advantage, and being a well-known brand adds to its credibility, have mean values between 4.21 and 5.00. This indicates that strongly agree on brand image of Digital Zay. The distinct image of Digital Zay sets it apart from competitors, making it more recognizable and appealing to consumers. It is also a well-known brand that enhances its credibility and trustworthiness, making customers more likely to choose it over lesser-known platforms.

4.1.3 Security

This section aims to explore the customer perception on security of Digital Zay. The respondents were asked five structured questions designed to assess security. The survey findings for security are described in Table (4.5).

Table (4.5) Security

Sr. No.	Description	Mean	Std. Deviation
1	Feeling that personal data is safe on Digital Zay	4.15	0.708
2	Using secure payment systems for transactions	4.28	0.650
3	Communicating security measures is important	4.12	0.708
4	Trusting Digital Zay to protect sensitive information	4.10	0.718
5	Offering fraud protection for purchases	4.20	0.672
	Overall Mean	4.17	

Source: Survey Data, 2025

According to the mean values except 4.28, including the overall mean, which range from 3.41 to 4.20, as shown in Table (4.5), most respondents generally agree on the security of Digital Zay, except regarding the use of secure payment systems for transactions. This indicating that users feel confident about the platform's security measures, particularly in terms of personal data protection and secure transactions.

Respondents agree that Digital Zay is trusted to protect sensitive information and offer fraud protection. Furthermore, the trust in safeguarding sensitive information indicates an opportunity for Digital Zay to further strengthen this aspect.

The platform’s use of secure payment systems is especially valued by users, highlighting the importance of the platform’s measures to protect financial transactions, has mean values between 4.21 and 5.00, showing strongly agree level. This is a crucial element in building trust, as secure payment systems are fundamental for any e-commerce platform.

4.1.4 Perceived Risk

This section aims to explore the customer perception on perceived risk of Digital Zay. The respondents were asked five structured questions designed to assess perceived risk. The survey findings for perceived risk are described in Table (4.6).

Table (4.6) Perceived Risk

Sr. No.	Description	Mean	Std. Deviation
1	Requesting refunds for wrong or unusable items is possible	4.27	0.696
2	Guaranteeing the security of private data is a priority for Digital Zay	4.26	0.708
3	Being a safe platform for online shopping is one of its strengths	4.31	0.663
4	Communication via social media is efficient.	4.14	0.763
5	Experiencing delays due to poor service is uncommon	4.23	0.683
	Overall Mean	4.24	

Source: Survey Data, 2025

According to the mean values except 4.14, including the overall mean, which range from 4.21 to 5.00, as shown in Table (4.6), most respondents strongly agree on the perceived risk of Digital Zay, except for communication via social media is efficient. It can be observed that the low perceived risk of using Digital Zay. This indicates that users

perceive minimal risk when interacting with the platform, feeling confident in its ability to provide secure and reliable services. The platform’s perceived safety for online shopping, reflecting a strong sense of security among users. This is a critical factor in fostering trust and encouraging customers to make purchases on the platform.

The statement that communication via social media is efficient, with a mean score between 3.41 and 4.20, shows that respondents generally agree on the perceived risk of Digital Zay, but this aspect may require further attention to enhance user confidence.

4.1.5 Trust

This section aims to explore the customer perception of trust in Digital Zay. The respondents were asked five structured questions designed to assess of trust. The survey findings for trust are described in Table (4.7).

Table (4.7) Trust

Sr. No.	Description	Mean	Std. Deviation
1	Being a trustworthy e-commerce platform is a key strength of Digital Zay	4.22	0.673
2	Providing reliable and accurate product information is essential	4.25	0.673
3	Fulfilling commitments and delivering products as promised is a priority	4.28	0.673
4	Offering truthful information on Digital Zay is crucial for maintaining trust	4.30	0.638
5	Not taking advantage of customers is a core value of Digital Zay	4.39	0.676
	Overall Mean	4.28	

Source: Survey Data, 2025

According to the mean value, including the overall mean, the range between 4.21 and 5.00, as shown in Table (4.7), it can be discovered that the respondents strongly agree of the trust on Digital Zay. This indicates that users have strongly agree level of trust in the platform, perceiving it as reliable and committed to delivering quality service. Digital

Zay does not take advantage of customers, reflecting a strong sense of fairness and integrity associated with the platform. This perception of ethical behavior is vital for building trust and fostering long-term customer loyalty. Respondents generally view Digital Zay as a trustworthy e-commerce platform. The platform is seen as reliable in fulfilling commitments, providing truthful information, and delivering products as promised.

4.1.6 Purchase Decision

This section aims to explore the customer perception of purchase decision of Digital Zay. The respondents were asked five structured questions designed to assess the purchase decision. The survey findings for the purchase decision are described in Table (4.8).

Table (4.8) Purchase Decision

Sr. No.	Description	Mean	Std. Deviation
1	Choosing Digital Zay over others for IT products is a preference	4.21	0.730
2	Sharing positive purchase experiences with others is common	4.25	0.666
3	Being influenced by Digital Zay in online IT purchase decision is evident	4.22	0.651
4	Preferring Digital Zay over other e-commerce platforms is a clear tendency	4.28	0.662
5	Being satisfied with Digital Zay encourages repeat purchases	4.37	0.692
	Overall Mean	4.27	

Source: Survey Data, 2025

According to the mean value, including the overall mean, the range between 4.21 and 5.00, as shown in Table (4.8), it can be observed that the respondents strongly agree that their purchase decision are positively influenced by Digital Zay. This indicates that users are satisfied platform and often prefer it over other options for IT products. The

satisfaction of respondents encourages repeat purchases, indicating that customer satisfaction plays a crucial role in fostering repeat business. Respondents to choose Digital Zay over other platforms for IT products and to share positive experiences with others. The platform’s ability to influence online IT purchase decision and its customers’ preference for it over competitors further reinforce its impact on purchase decision.

4.2 Analysis of Factors Influencing Trust

This section analyzes the effect of factors influencing trust towards Digital Zay. The multiple linear regression analysis is conducted to determine how factors that perceived usefulness, perceived ease of use, website content, brand image, security, perceived risk are influencing on trust. These influencing factors are used as the independent variable, and trust is the dependent variable. The outcomes of the multiple linear regression model are summarized in Table (4.9).

Table (4.9) Factors Influencing Trust

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	1.115	0.183		6.087	0.000	
Perceived usefulness	0.129***	0.041	0.157	3.167	0.002	1.864
Perceived ease of use	-0.073	0.055	-0.073	-1.341	0.181	2.275
Website content	0.000	0.059	0.000	0.005	0.996	2.831
Brand Image	0.184***	0.065	0.166	2.845	0.005	2.571
Security	0.304***	0.054	0.337	5.651	0.000	2.694
Perceived Risk	0.217***	0.052	0.230	4.167	0.000	2.306
R	0.711					
R Square	0.505					
Adjusted R Square	0.497					
Durbin-Watson	1.862					
F value	63.952***					

Source: Survey Data, 2025

Note: *** Significant at 1% level; ** Significant at 5% level; * Significant at 10% level

The regression results in Table (4.9), reveal the effect of factors influencing trust towards Digital Zay. The adjusted R Square of 0.497 further confirms that around 49.7%

of the variance in trust is explained by factors. The F-value of 63.952, with significance at the 1%, shows that the overall regression model is statistically significant.

When analyzing influencing factors, the unstandardized coefficient for perceived usefulness is 0.129, with a standardized coefficient (Beta) of 0.041. The t-value is 3.167, and the significance level (Sig.) is 0.002, which is less than 0.01 ($p \leq 0.01$) significant at the 1%. This indicates that perceived usefulness has a positive effect on trust, though the effect is highly significant. Digital Zay's extensive features, ranging from a broad product selection, intuitive search tools, secure payment options, and personalized shopping experiences, play a critical role in building trust with customers, making it a highly useful and reliable platform for online shopping. The significant effect of perceived usefulness on trust reflects these efforts, further cementing Digital Zay's position as a trustworthy and user-friendly e-commerce platform.

Brand image also has the unstandardized coefficient is 0.184, with a standardized coefficient (Beta) of 0.065. The t-value is 2.845, and the significance level (Sig.) is 0.005, which is also significant at the 1%. This indicates that brand image also has a positive effect on trust, though the effect is highly significant. Digital Zay's strong brand image, built on principles of authenticity, reliable service, fair pricing, and customer engagement, significantly influences customer trust. These practices create a positive, customer-centric perception of the platform, demonstrating the importance of brand image in fostering a lasting relationship with customers.

Security unstandardized coefficient is 0.304, with a standardized coefficient (Beta) of 0.054. The t-value is 5.651, and the significance level (Sig.) is 0.000, which is also significant at the 1%. This indicates that security also has a positive effect on trust, though the effect is highly significant. Digital Zay offers features such as real-time order tracking and door-to-door delivery, providing customers with transparency and added peace of mind. The ability to track orders in real-time assures customers that their purchases are handled securely and efficiently, further bolstering their trust in the platform. Through the implementation of robust encryption, secure payment processing, fraud prevention mechanisms, and strict privacy policies, Digital Zay has created a secure, transparent, and user-centric shopping environment. These efforts contribute significantly to the platform's positive brand image and foster strong trust among its customers.

Similarly, the unstandardized coefficient for perceived risk is 0.217, with a standardized coefficient (Beta) of 0.052. The t-value is 4.167, and the significance level (Sig.) is 0.000, which is also significant at the 1% level. This indicates that perceived risk also has a positive effect on trust, though the effect is highly significant. Digital Zay has implemented several strategies to reduce perceived risks, ensuring a safe and reliable shopping experience for customers. Perceived risks often arise from concerns about product quality, privacy, financial safety, and delivery issues. Digital Zay actively works to address these concerns, building trust and reducing barriers to purchasing. By addressing financial, privacy, time, and communication risks, Digital Zay creates a secure and trustworthy shopping environment. Platforms that effectively manage these risks are more likely to build customer trust, encourage repeat purchases, and foster long-term loyalty. Through its comprehensive risk management strategies, Digital Zay ensures that customers enjoy a safe, satisfying, and reliable shopping experience every time they visit the platform.

However, the unstandardized coefficient for perceived ease of use is -0.073, with a standardized coefficient (Beta) of 0.055. The t-value is -1.341, and the significance level (Sig.) is 0.181, which indicates that perceived ease of use has a negative coefficient and does not have a statistically significant direct effect on trust in this model. Similarly, the unstandardized coefficient for website content is 0.000, with a standardized coefficient (Beta) of 0.059. The t-value is 0.005, and the significance level (Sig.) is 0.996, which is also not statistically significant. This shows that website content does not significantly affect trust based on this data.

In conclusion, the regression analysis reveals that perceived usefulness, brand image, security, and perceived risk significantly influence trust towards Digital Zay, with security being the most influential factor. However, the overall regression model indicates that the factors influencing trust collectively have a meaningful effect, even though some individual variables do not have significant effects.

4.3 Analysis on the Effect of Trust on Purchase Decision

This section examines the effect of trust on purchase decision towards Digital Zay. The regression analysis is conducted to determine how trust explains the variance in purchase decision. Trust is used as the independent variable, and purchase decision is the

dependent variable. The outcomes of the linear regression model are summarized in Table (4.10)

Table (4.10) Effect of Trust on Purchase Decision

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	1.551	0.167		9.285	0.000	
Trust	0.633***	0.039	0.642	16.335	0.000	1.000
R	0.642					
R Square	0.412					
Adjusted R Square	0.410					
Durbin-Watson	1.544					
F value	266.840***					

Source: Survey Data, 2025

Note: *** Significant at 1% level; ** Significant at 5% level; * Significant at 10% level

The regression results in Table (4.10) indicate that trust has a strong positive and statistically significant effect on purchase decision. The adjusted R Square value of 0.410 suggests that approximately 41.0% of the variability in purchase decision can be explained by trust. Although the adjusted R-square is moderate, it still indicates that the model is robust, and trust consistently influences purchase decision. The F-value of 266.840, with significance at the 1% level, confirms that the overall regression model is statistically significant, further supporting the important role of trust in shaping purchasing behavior on Digital Zay.

The unstandardized coefficient for trust is 0.633 ($p < 0.001$), indicating that for every one-unit increase in trust, the purchase decision increases by 0.633 units. The standardized coefficient of 0.642 further emphasizes the strength of this relationship, demonstrating a strong positive association between trust and purchase decision. This suggests that as trust in Digital Zay increases, users are significantly more likely to make a purchase decision on the platform.

Digital Zay, trust is fostered by offering genuine, high-quality products, ensuring secure transactions, and providing excellent customer service. When customers feel confident that their personal information is secure, that they receive the products they've ordered, and that the platform is committed to resolving any issues promptly, their trust in

the platform increases. As trust grows, so does the likelihood of making a purchase decision. Customers are more likely to engage in transactions when they believe the platform is trustworthy, as it reduces the perceived risk associated with online shopping. In essence, trust acts as a catalyst for converting potential interest into actual purchases, making it a key factor in Digital Zay's success in driving sales and fostering customer loyalty.

CHAPTER 5

CONCLUSION

This chapter consists of three sections: the findings and discussions, suggestions and recommendations, and needs for further research on the factors influencing trust and purchase decision towards Digital Zay.

5.1 Findings and Discussions

This study aims to examine the factors influencing trust towards Digital Zay and the effect of trust on purchase decision. Data is collected from 383 users of the Digital Zay platform through an online survey using structured questionnaires and analyzed using descriptive and regression methods.

The findings of the demographic profile of respondents reveal that Digital Zay's user base consists of a slight female majority, with the largest age group being middle-aged adults (31–40 years), followed by older middle-aged adults (41–60 years). The platform attracts a predominantly educated demographic, with a significant proportion holding bachelor's or master's degrees, indicating a preference for reliable and reputable products. Occupationally, company employees form the largest group, while income data reflects a dual appeal catering to both affluent shoppers (earning above 2,000,000 MMK) and budget-conscious consumers (earning below 500,000 MMK).

The descriptive analysis of the survey results highlights several key findings about the factors influencing user experience and purchase decision on Digital Zay. Perceived usefulness reveals that most respondents view the platform as valuable for purchasing electronics, particularly appreciating its ability to simplify the search and purchase process. Perceived ease of use also receives strong endorsement, with respondents noting the platform's clarity and user-friendliness, suggesting that it is intuitive and easy to navigate. Website content is viewed positively as well, with respondents appreciating the platform's well-organized, attractive design and the clear, accessible product information it provides.

Regarding brand image, respondents recognize Digital Zay as a reputable and distinctive brand, contributing to trust and influencing purchase decision. Security is another critical factor, with users expressing confidence in the platform's secure payment

systems and fraud protection, which are essential for building trust. For perceived risk, users feel minimal concern when interacting with the platform. Trust emerges as a key factor, with respondents strongly agree that Digital Zay is a trustworthy platform, known for delivering reliable and truthful information. Finally, purchase decision is positively influenced by trust, with respondents indicating a preference for Digital Zay for IT products, frequent use of the platform, and sharing positive experiences with others. This highlights Digital Zay's ability to foster customer loyalty and influence purchasing behavior. The findings indicate that Digital Zay's success is driven by a combination of user-friendly design, strong brand image, reliable security measures, and the trust it builds with its customers, making it a preferred platform for electronic purchases.

The regression analysis reveals that factors such as perceived usefulness, brand image, security, and perceived risk significantly influence on trust. Among these, security has the strongest effect, indicating that trust is largely influenced by the platform's ability to ensure secure transactions and protect user data. Perceived usefulness and brand image also significantly contribute to trust, showing that users who perceive Digital Zay as a useful platform and trust its brand are more likely to engage with it. Furthermore, as users perceive less risk on the platform, their trust increases. However, perceived ease of use and website content do not have a significant impact on trust, indicating that while these factors contribute to the user experience, they are not as central to trust formation on Digital Zay.

Trust has been found to have a positive and statistically significant effect on the purchase decision. Trust is identified as a crucial factor in shaping consumer behavior on the platform. As trust in Digital Zay increases, so does the likelihood that users will make a purchase. This emphasizes the important role that trust plays in influencing consumer purchasing decision and highlights the need for the platform to continue building and maintaining trust to drive sales and customer loyalty.

5.2 Suggestions and Recommendations

After analyzing the results of this study, several suggestions and recommendations are made to improve the effectiveness of Digital Zay and further enhance user trust and purchase decision. First and foremost, given that security emerges as the most influential factor in shaping trust, it is recommended that Digital Zay strengthen its security

measures. This includes adopting advanced encryption technologies, improving fraud protection systems, and ensuring transparency about data protection practices. Users who feel confident about the safety of their personal and financial information are more likely to trust the platform, leading to higher user engagement and an increased likelihood of purchases.

In addition to security, perceived usefulness significantly influences on trust. Digital Zay should enhance this aspect by continuously improving its product offerings, ensuring the platform is updated with the latest trends and innovations in electronics. Expanding product categories and providing personalized recommendations based on user preferences should also add value, making the platform even more useful to its customers.

Moreover, brand image plays a crucial role in building trust, with users recognizing Digital Zay as a reputable and distinct platform. To further strengthen its brand image, Digital Zay should invest in brand-building strategies, such as targeted marketing campaigns, collaborations with well-known brands, and the promotion of customer testimonials and success stories. These initiatives should reinforce the platform's reliability and create a stronger emotional connection with users, enhancing their trust and loyalty.

To address perceived risk, Digital Zay should offer more transparent return and refund policies, ensuring users are clear on the steps they can take in case of issues with their purchases. Providing additional information on product warranties, quality guarantees, and customer support availability should help mitigate perceived risks, thereby increasing users' confidence in their purchasing decision.

While perceived ease of use and website content do not have a significant direct effect on trust, they still contribute to the overall user experience. Therefore, Digital Zay should improve the platform's user interface and ensure it remains intuitive and easy to navigate. Enhancing the accessibility of product information and making the browsing experience more seamless should retain customers and encourage repeat visits.

Lastly, since trust is directly linked to purchase decision, Digital Zay should focus on building long-term relationships with its users. Implementing a loyalty program, offering exclusive deals to frequent buyers, and providing excellent customer service

should help retain customers. Consistent interaction through tailored offers, newsletters, and surveys should sustain trust and promote repeat business.

5.3 Needs for Further Research

While this study provides valuable insights into the factors influencing trust and purchase decision towards Digital Zay, there are several areas where further research is necessary to enhance the understanding of user behavior and the platform's long-term growth potential. One key area for future research is the exploration of other factors that may influence trust. While this study identified security, perceived usefulness, brand image, and perceived risk as significant determinants, other elements such as customer service quality, social influence, or platform design features may also play a role in shaping user trust and purchase behavior. Further investigation into these factors could offer a more comprehensive view of what drives trust on digital platforms.

Another potential area for further research is examining the longitudinal effects of trust on purchase decision. This study provides a snapshot of how trust influences consumer behavior at a given time, but understanding how trust evolves, particularly as users interact more with the platform, could yield valuable insights. Tracking changes in trust and how they correlate with repeat purchases, brand loyalty, and customer retention would provide a deeper understanding of the long-term effects of trust on purchasing behavior.

Furthermore, this study focused primarily on the Myanmar market, but as Digital Zay seeks to expand or optimize its operations, future research could explore how trust and purchase decision vary across different cultural or regional contexts. Investigating how users in other markets perceive factors like brand image, security, and perceived risk could help Digital Zay tailor its marketing strategies and platform features to diverse audiences.

Additionally, consumer segmentation based on demographic factors such as income, age, or occupation could provide more specific insights into how different user groups perceive and interact with the platform. This would enable Digital Zay to personalize its services, enhance customer engagement, and develop targeted marketing campaigns that cater to the unique needs and preferences of various consumer segments. Future research could also focus on understanding how these demographics influence

brand loyalty and long-term growth strategies for Digital Zay, helping to identify the most promising customer segments for the company's sustained success.

Finally, comparative research between Digital Zay and other e-commerce platforms in Myanmar or Southeast Asia could help identify the platform's competitive advantages and areas for improvement. Understanding how Digital Zay compares to its competitors in terms of trust-building factors could provide strategic insights that drive platform optimization and market positioning.

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APPENDIX – I

Questionnaire

FACTORS INFLUENCING TRUST AND PURCHASE DECISION TOWARDS DIGITAL ZAY

Dear Sir/Madam

I kindly request that you answer the following questions. The questions are intended solely for academic purposes, and there is no intention to cause any discomfort or harm. Please feel free to answer the questions transparently, as your input will greatly contribute to the completion of my thesis report, which is a partial fulfillment of the requirements for the Master of Business Administration degree at Yangon University of Economics (YUE).

Your valuable cooperation is much appreciated. Thank you for your time and effort.

Remark: Confidentiality is highly essential for the respondents in this survey.

Khin Sabai Aung Myint
EMBA II - 52
EMBA 20th Batch (2023 – 2025)
Yangon University of Economics

Structured Questionnaire

Section A: Demographic Information

Please select the most appropriate option for each of the following questions.

1. **Gender:**

- Male Female

2. **Age:**

- 20 and Below 21–30 31–40
 41–50 51–60 Above 60

3. **Marital Status:**

- Single Married

4. **Educational Background:**

- High School Undergraduate Bachelor Degree
 Master Degree PhD

5. **Occupation:**

- Student Company employee Government employee
 Self-employed Retired Other

6. **Monthly Income (MMK):**

- Less than 500,000 500,001 to 1,000,000 1,000,001 to 1,500,000
 1,500,001 to 2,000,000 Above 2,000,001

7. **Frequency of Shopping on Digital Zay:**

- Rarely Occasionally
 Often Always

8. **Approximate Amount Spent on Digital Zay (in MMK):**

- Less than 500,000 500,001 to 1,000,000 1,000,001 to 5,000,000
 5,000,001 to 10,000,000 Above 10,000,001

Section B: Technology-Oriented Perspective

Please select the appropriate box to indicate the extent to which you "Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Perceived Usefulness	Degree				
		1	2	3	4	5
1.	The Digital Zay platform is useful for buying the electronic products they sell.					
2.	The platform makes it easier to search and purchase electronic products from various brands.					
3.	The platform improves my performance in assessing electronic products from various brands.					
4.	The platform enables me to discover new electronic products and shopping ideas quickly.					
5.	The platform is more convenient for purchasing electronic products compared to other platforms.					
	Perceived Ease of Use					
1.	Digital Zay's platform is clear and understandable.					
2.	It is easy to become skillful at using Digital Zay's platform.					
3.	It is easy to learn how to use Digital Zay's platform.					
4.	It doesn't need to spend too much effort learning to use the platform.					
5.	It is easy to interact with Digital Zay's platform.					
	Website Content					
1.	I can quickly find the information I need on Digital Zay's website.					
2.	Digital Zay offers products from reputable brands and trusted manufacturers.					
3.	Digital Zay provides sufficient product information to compare alternatives effectively.					
4.	Digital Zay website looks attractive.					
5.	The information on Digital Zay's website is well-organized and easy to navigate.					

Section C: Brand Image

Please select the appropriate box to indicate the extent to which you " Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Brand Image	Degree				
		1	2	3	4	5
1.	Digital Zay has a differentiated image compared to other e-commerce platforms.					
2.	Digital Zay is a well-known brand.					
3.	Digital Zay's electronics product brands are better than others.					
4.	Consumers have more reasons to purchase electronic product brands from the Digital Zay platform than others.					
5.	Digital Zay creates a positive emotional connection, motivating me to make purchases.					
6.	Digital Zay has a good reputation.					

Section D: Security

Please select the appropriate box to indicate the extent to which you " Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Security	Degree				
		1	2	3	4	5
1.	I feel confident about the safety of my personal data on Digital Zay.					
2.	Digital Zay uses secure payment systems to protect transactions.					
3.	Digital Zay clearly communicates its security measures to customers.					
4.	I trust Digital Zay to safeguard my sensitive information.					
5.	Digital Zay offers fraud protection measures for my purchases.					

Section E: Perceived Risk

Please select the appropriate box to indicate the extent to which you " Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Perceived Risk	Degree				
		1	2	3	4	5
1.	I was able to ask for refund for the unuseful or wrong item I received.					
2.	Digital Zay guarantees the security of my private information.					
3.	Digital Zay is a safe place for online shopping.					
4.	Communicating with Digital Zay in social media does not take time.					
5.	I do not face long delivery due to Digital Zay's poor service.					

Section F: Trust

Please select the appropriate box to indicate the extent to which you " Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Trust	Degree				
		1	2	3	4	5
1.	I believe Digital Zay is a trustworthy e-commerce platform.					
2.	I trust Digital Zay to provide reliable and accurate product information.					
3.	I believe Digital Zay fulfills its commitments and delivers products as promised.					
4.	I trust the information on Digital Zay to be true.					
5.	I think that Digital Zay will not do anything to take advantage of their customers.					

Section G: Purchase Decision

Please select the appropriate box to indicate the extent to which you " Agree" to "Disagree" with each statement. The item scales are five-point Likert type scales with "1=Strongly Disagree, 2= disagree, 3 neutral, 4= agree, 5=strongly agree":

Sr. No	Purchase Decision	Degree				
		1	2	3	4	5
1.	When I need to purchase IT products, I choose Digital Zay over other platforms.					
2.	I will share my experience of purchasing IT products from Digital Zay with others.					
3.	Digital Zay significantly influences my decision to purchase IT products online.					
4.	I prefer shopping for IT products on Digital Zay rather than on other e-commerce platforms.					
5.	My satisfaction with Digital Zay encourages me to make repeat purchases in the future.					

Thank you for your very kind cooperation, help and precious time.

APPENDIX - II

SPSS Outputs

Effect of Factors Influencing Trust

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin - Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.711 ^a	0.505	0.497	0.3230	0.505	63.952	6	376	0.000	1.862

a. Predictors: (Constant), PRM, PUM, PEUM, BIM, SM, WCM

b. Dependent Variable: TM

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	40.032	6	6.672	63.952	.000 ^b
	Residual	39.227	376	0.104		
	Total	79.259	382			

a. Dependent Variable: TM

b. Predictors: (Constant), PRM, PUM, PEUM, BIM, SM, WCM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.115	0.183		6.087	0.000		
	PUM	0.129	0.041	0.157	3.167	0.002	0.536	1.864
	PEUM	-0.073	0.055	-0.073	-1.341	0.181	0.439	2.275
	WCM	0.000	0.059	0.000	0.005	0.996	0.353	2.831
	BIM	0.184	0.065	0.166	2.845	0.005	0.389	2.571
	SM	0.304	0.054	0.337	5.651	0.000	0.371	2.694
	PRM	0.217	0.052	0.230	4.167	0.000	0.434	2.306

a. Dependent Variable: TM

Effect of Trust on Purchase Decision

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.642 ^a	0.412	0.410	0.3452	0.412	266.840	1	381	0.000	1.544

a. Predictors: (Constant), TM

b. Dependent Variable: PDM

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.801	1	31.801	266.840	.000 ^b
	Residual	45.407	381	0.119		
	Total	77.208	382			

a. Dependent Variable: PDM

b. Predictors: (Constant), TM

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.551	0.167		9.285	0.000		
	PUM	0.633	0.039	0.642	16.335	0.000	1.000	1.000

a. Dependent Variable: PDM