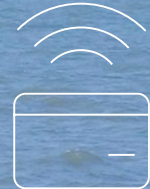




# Microsoft – IDC Study: Understanding Consumer Trust in Digital Services in India

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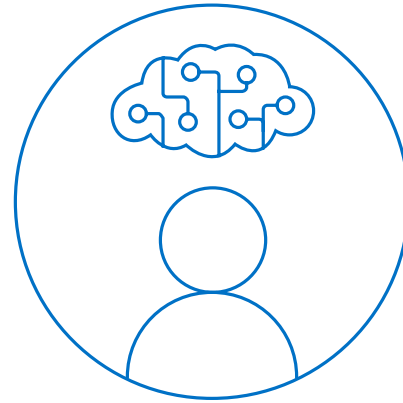




## 1. Our Digital Asia Pacific



## 2. Consumers' Expectations of Trust in a Digital World



## 3. Consumers and Their AI Future



## 4. Recommendations for Organizations





**HOW WE LIVE**



**HOW WE WORK**



# Our Digital Asia Pacific



**HOW WE CONNECT**



**HOW WE TRANSFORM**



# The Digital Asia Pacific

## **UNESCAP:**

60% of youth globally are in Asia Pacific

## **GSMA:**

2.7 billion mobile subscribers

## **UNESCAP:**

47.2% of global e-commerce market

# Microsoft – IDC: Five Elements of Consumer Trust

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**Privacy**



**Security**



**Reliability**



**Ethics**



**Compliance**





# Consumer Trust of AI



1. Our Digital  
Asia Pacific



2. **Consumers'**  
**Expectations**  
**of Trust in a**  
**Digital World**

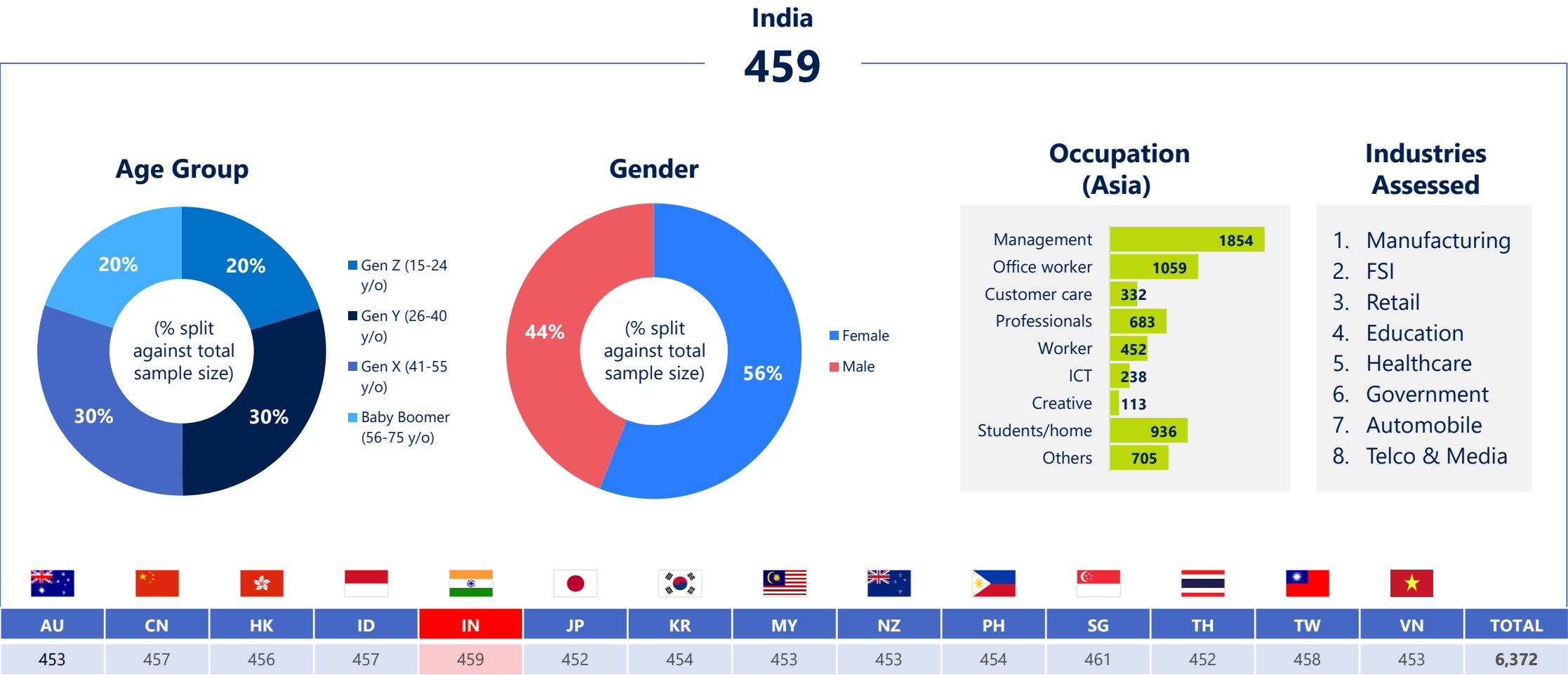


3. Consumers  
and Their AI  
Future



4. Recommendations  
for Organizations

# Microsoft – IDC Study: Understanding Consumer Trust in Digital Services in India





# Digital Lifestyle in India

Bank Transaction, Service Purchase and Online Purchase are the most frequent digital services and activities that respondents performed



S4: How many times have you performed the following activities in the past 3 months?

# Priorities in Trust



**Privacy**



**Security**



**Reliability**



**Ethics**



**Compliance**




IND	85	86	80	83	82
APAC	87	88	84	83	82



# Priorities in Trust and the importance of Trusted platforms

Consumers in India have the highest expectations of trust from financial services institutions, followed by education institutions and retailers.

## Asia Pacific

		Rankings
	FSI	1
	Healthcare	2
	Education	3

## India

		Rankings
	FSI	1
	Education	2
	Retailers	3

Only **7%** of consumers in India **prefer to transact** with an organization that offers a cheaper but less trustworthy platform.

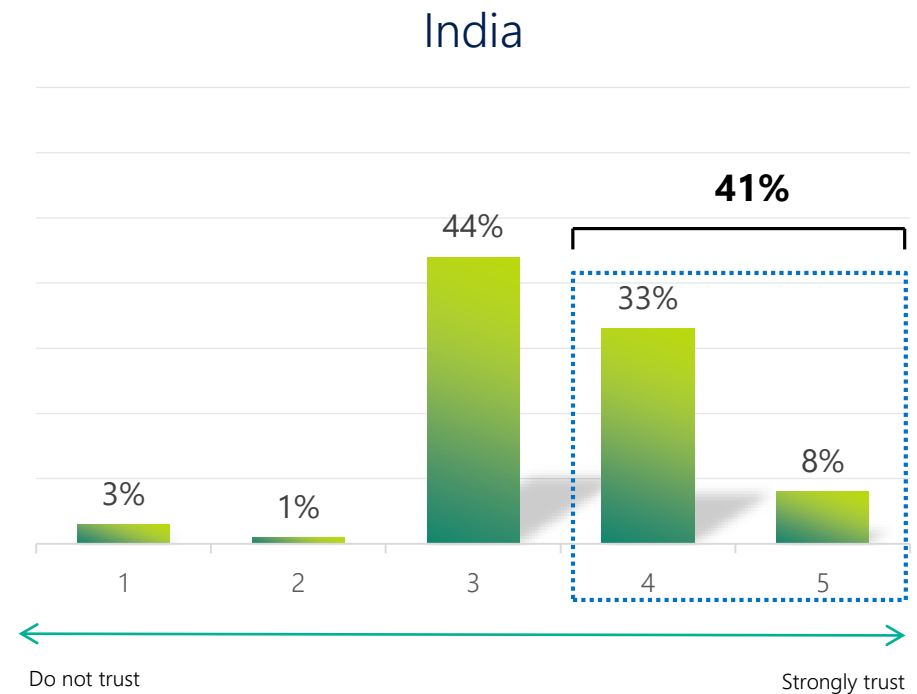
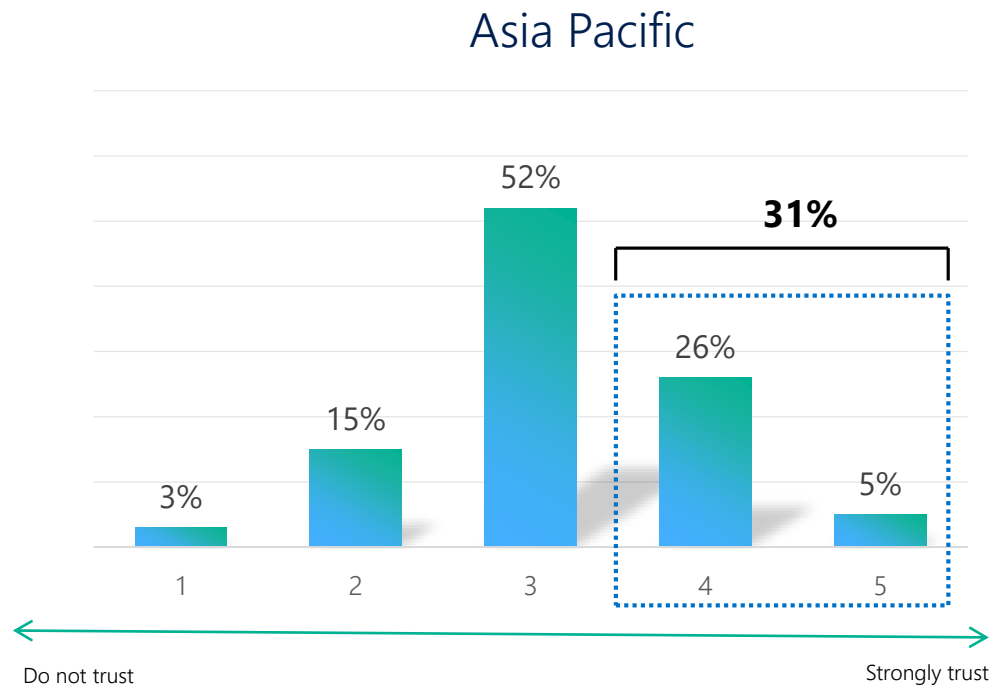
Nearly **three out of four** consumers in India will still **recommend a trusted platform** to others even if its costs is higher

Q7: On a scale of 1 to 5, how much do you believe that the digital services from these organizations will treat your information in a trustworthy manner? (1 = Do not trust; 5 = Strongly trust)

[Multiple responses question – percentage across these 8 verticals will not add up to 100%]

# State of Consumer Trust in India

41% of consumers in India trust organizations offering digital services to protect their personal data

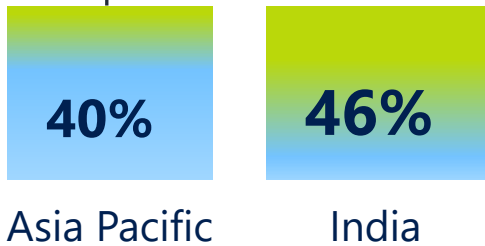


Q7: On a scale of 1 to 5, how much do you believe that the digital services from these organizations will treat your information in a trustworthy manner?  
(1 = do not trust; 2 = Somewhat distrust; 3 = Neutral; 4 = Somewhat trust; 5 = Strongly trust)



# Negative Trust Experience

6% more consumers in India have had a negative digital experience as compared to Asia Pacific



The top three trust elements that caused consumers in India to stop using digital services:



**Reliability (62%)**

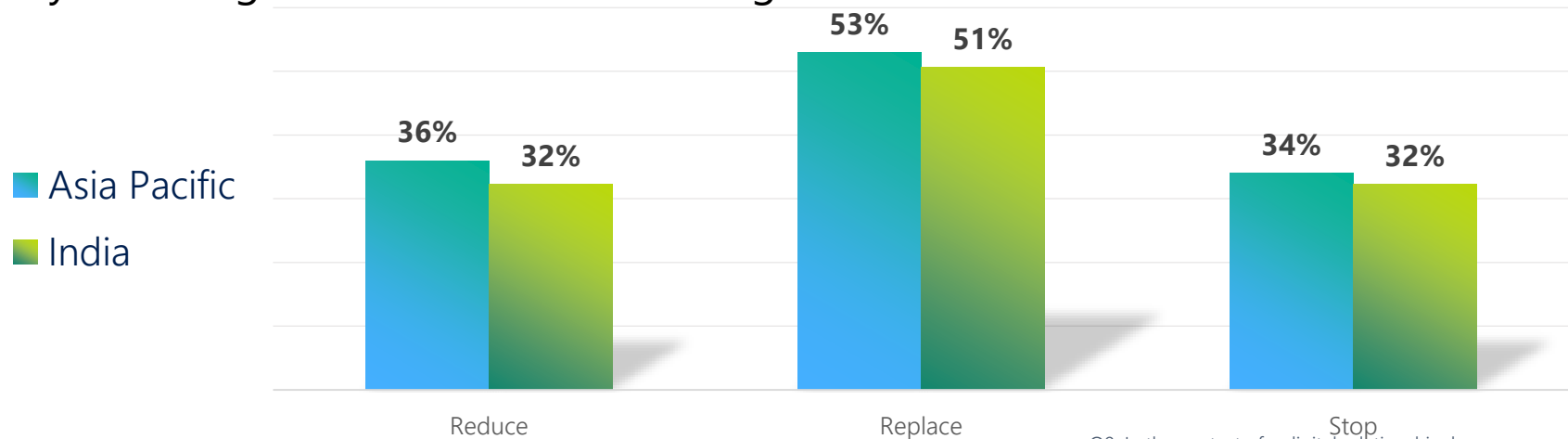


**Security (55%)**



**Privacy (51%)**

Half of consumers in India will replace the digital services they are using and switch to another organization



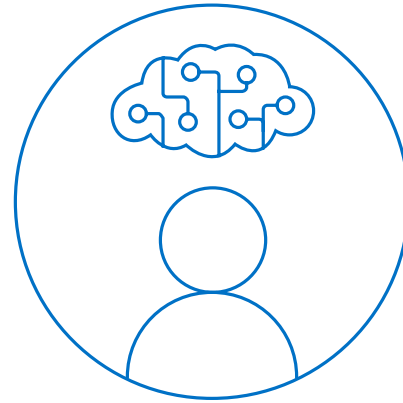
Q9: In the context of a digital relationship, have you ever had a negative experience that made you stop using the organization's digital product?  
Q10: If yes, how would you describe, using these 5 trust attributes, what caused you to stop using the service?  
Q11: What will you do when you have a negative experience with the digital services of an organization?  
[Multiple responses question – percentage across these five elements will not add up to 100%]



# 1. Our Digital Asia Pacific



# 2. Consumers' Expectations of Trust in a Digital World



# 3. **Consumers and Their AI Future**



# 4. Recommendations for Organizations



The background image shows a person wearing a blue and white plaid shirt, reaching down to touch a green plant in a field. The scene is overlaid with various digital and agricultural icons. In the top left, there is a circular icon with three water droplets. In the bottom left, there is a circular icon with two smaller circles labeled 'K' and 'P'. In the bottom center, there is a circular icon with three insects. In the top center, there is a circular icon with a network of lines. In the bottom right, there is a circular icon with a DNA helix. The text 'AI IS AN ENABLER FOR FUTURE DIGITAL SERVICES' is centered in the middle of the image in a white, sans-serif font.

# AI IS AN ENABLER FOR FUTURE DIGITAL SERVICES




# Trust in Harnessing AI by Industry

Consumers in India have the highest trust in financial services institutions, education institutions and automotive companies to harness AI to improve their lives

## Asia Pacific

		Rankings
	FSI	1
	Healthcare	2
	Education	3
	Automotive	4

## India

		Rankings
	FSI	1
	Education	2
	Automotive	3
	Retailers	4



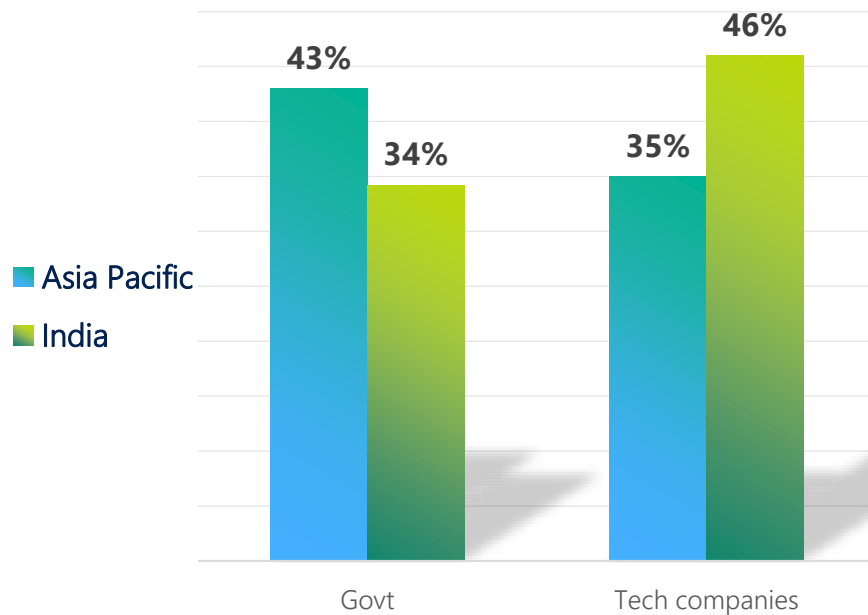
Trust = Responsibility



# Ownership of Trust

Consumers in India feel that

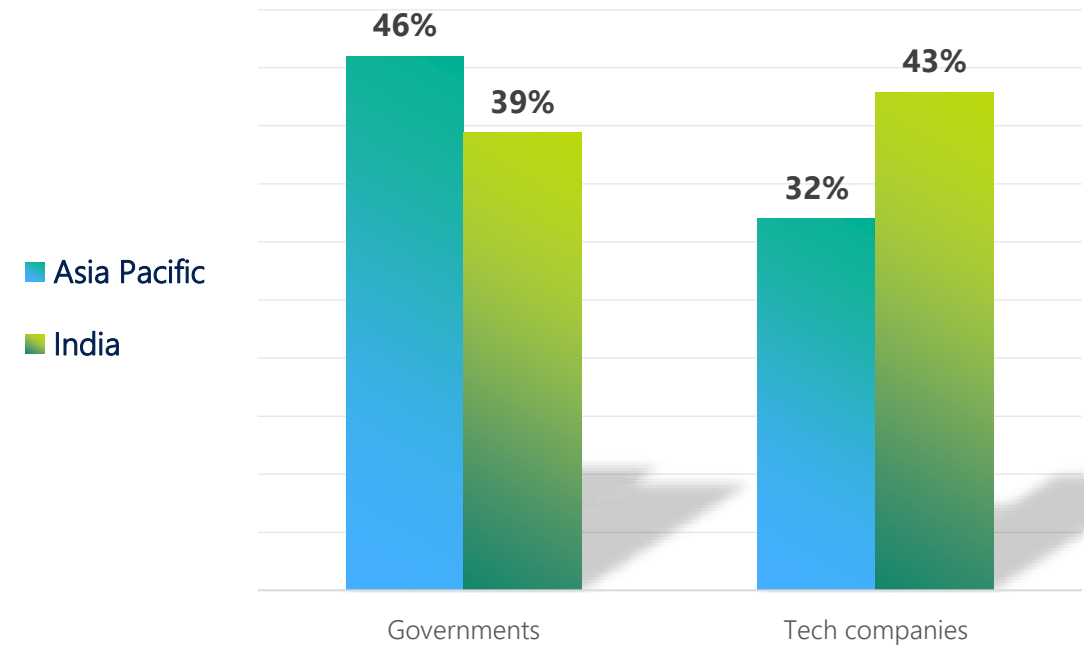
Technology companies followed by governments should take the lead in building trust



Q8: As we move towards a more connected future, which sectors do you think should be most responsible for establishing trust in an online world?

# Regulation of AI

Governments and technology companies should be responsible for ensuring that AI is used in a trusted manner



Q20: Rank the following bodies you believe should be responsible for establishing what is appropriate in relation to the use of AI



## 1. Our Digital Asia Pacific



## 2. Consumers' Expectations of Trust in a Digital World



## 3. Consumers and Their AI Future



## 4. **Recommendations for Organizations**



# Recommendations: Building Trust in Digital Asia Pacific

Trust should be the foundation of digital transformation plans

Security and privacy are the two most important trust elements

Dialogue between governments, technology companies and other industry stakeholders are needed

Build an ecosystem of partners that value trust

Build digital services on trusted public cloud platform



# Microsoft's Commitment to Trust

The background of the slide is a collage of four images. The top-left image shows a blue robotic arm welding a car's metal frame. The top-right image shows a person's hands typing on a laptop keyboard while holding a blue credit card; the laptop screen displays a website with a 'SHOP NOW' button. The bottom-left image shows a pharmacist in a white lab coat holding a white pill bottle. The bottom-right image shows a white Chevrolet Bolt EV driving on a road.

Privacy

Security

Transparency



# Microsoft's mission

Empower every person and  
every organization on the  
planet to achieve more

