



LEVERAGING DIGITAL GOVERNANCE FOR INCLUSIVE ECONOMIC GROWTH: GST REFORMS AND FISCAL FEDERALISM IN TAMIL NADU

Editors

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Volume - II

A One Day National Seminar on

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INCLUSIVE ECONOMIC GROWTH: GST REFORMS
AND FISCAL FEDERALISM IN TAMIL NADU**

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LEVERAGING DIGITAL GOVERNANCE FOR INCLUSIVE ECONOMIC GROWTH: GST REFORMS AND FISCAL FEDERALISM IN TAMIL NADU

Volume II

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PREFACE

The rapid advancement of digital technologies has transformed the way governments design and implement public policies, particularly in the field of taxation and economic governance. In India, the introduction of the Goods and Services Tax (GST) represents one of the most significant fiscal reforms aimed at creating a unified national market and improving transparency in tax administration. Supported by digital infrastructure such as the Goods and Services Tax Network, GST has strengthened compliance mechanisms, enhanced revenue efficiency, and promoted cooperative fiscal relations between the Centre and the States. These digital governance initiatives contribute significantly to inclusive economic growth, ease of doing business, and evidence-based policymaking in India.

The concept of fiscal federalism has also gained renewed importance in the post-GST era, as it reshapes the financial relationship between the Union and State governments. The functioning of the GST Council plays a vital role in ensuring cooperative decision-making and maintaining fiscal balance among the states. In this context, digital governance tools such as e-invoicing, automated compliance systems, and data analytics have enhanced accountability and transparency while addressing challenges related to tax evasion, revenue sharing, and administrative efficiency.

This edited volume is a compilation of research papers presented by eminent scholars, academicians, and research scholars at the ICSSR-SRC Sponsored One Day National Seminar on “Leveraging Digital Governance for Inclusive Economic Growth: GST Reforms and Fiscal Federalism in Tamil Nadu”, organized by the Department of Commerce - Banking and Insurance, NGM College. The seminar served as an academic platform for intellectual exchange on the evolving role of digital governance in tax reforms, economic inclusiveness, and policy innovation.

We express our sincere gratitude to the Indian Council of Social Science Research – Southern Regional Centre, Hyderabad, under the Ministry of Education, for sponsoring and supporting the successful organization of this national seminar. We also extend our heartfelt thanks to the distinguished resource persons, contributors, academicians, and participants whose valuable insights and scholarly contributions have enriched this volume.

We hope that this book will serve as a meaningful academic resource for researchers, policymakers, students, and industry professionals interested in understanding the intersection of digital governance, GST reforms, and fiscal federalism in promoting sustainable and inclusive economic development.

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DIGITAL TRUST, PRIVACY CONCERNS, AND VOICE COMMERCE ADOPTION: A GOVERNANCE PERSPECTIVE ON GST REFORMS, FISCAL FEDERALISM AND INCLUSIVE ECONOMIC GROWTH



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Abstract

The rapid adoption of voice-activated digital marketing systems has transformed consumer-brand interactions, enabling hands-free, personalized, and conversational experiences. However, the collection and processing of voice data raise significant privacy concerns, influencing consumer trust and engagement. This study empirically investigates the interplay between privacy concerns, data protection, transparency, personalization, and consumer trust in voice-based marketing platforms in Coimbatore city, India. A total of 150 respondents were selected using simple random sampling, and data were collected through structured questionnaires. Analytical tools including percentage analysis, multiple dichotomy analysis, descriptive statistics, and correlation analysis were employed to interpret user behavior, platform preferences, and trust determinants. Findings reveal that consumers highly value personalized experiences, explicit consent, and transparent privacy practices, with Xiaomi Xiao AI and Amazon Alexa emerging as the most preferred platforms. Strong positive correlations were observed among consumer trust, protection measures, and consumer perception, highlighting the importance of secure and ethical data practices. The study underscores the need for organizations to implement robust privacy frameworks and for policymakers to enhance regulatory standards to ensure responsible and trustworthy voice marketing ecosystems. Overall, the research provides actionable insights into fostering sustainable consumer engagement through trust, transparency, and personalization in AI-driven voice technologies.

Keywords: *voice-activated, personalized experiences, digital marketing.*

1.1 Introduction

The rapid evolution of digital technologies has fundamentally transformed the way businesses interact with consumers. Among the most recent innovations, voice-activated digital marketing systems have gained significant attention as a new frontier in marketing communication. Powered by artificial intelligence (AI), machine learning, and natural language processing (NLP), these systems—exemplified by platforms such as Amazon Alexa, Google Assistant, Apple Siri, and Microsoft Cortana—have redefined the nature of consumer engagement by enabling hands-free, personalized, and conversational

interactions. Voice-enabled searches and advertisements allow consumers to access information, make purchases, and interact with brands seamlessly, thereby expanding the boundaries of traditional digital marketing. The widespread adoption of smart speakers and voice assistants indicates that consumers are becoming increasingly comfortable with voice-based interactions. According to recent industry reports, over 50% of online searches are now conducted through voice-enabled devices, reflecting a global shift in consumer behavior. Businesses have begun integrating voice marketing strategies to improve customer experience, personalization, and brand loyalty. Marketers are leveraging voice recognition data to deliver targeted recommendations, improve ad relevance, and create deeper emotional connections with customers. However, as these technologies become more embedded in daily life, the issues of consumer trust, data protection, and privacy have become central to both academic research and practical implementation.

Voice-activated systems inherently collect vast amounts of user data—ranging from voice recordings, location data, browsing patterns, and purchase history—to refine algorithms and enhance user experiences. While this data-driven personalization improves convenience and engagement, it also introduces profound privacy and ethical challenges. The storage, analysis, and potential misuse of voice data have sparked concerns about surveillance, unauthorized data access, and manipulation of consumer behavior. Unlike traditional forms of digital marketing where users explicitly provide data inputs (such as typing or clicking), voice-based interactions are more intuitive yet invasive, often recording background information and contextual data without explicit consent. This blurred boundary between service efficiency and privacy intrusion raises critical questions about consumer trust and acceptance. Consumer trust plays a pivotal role in the adoption and continued use of voice-activated marketing systems. Trust reflects a consumer’s belief that a system will act reliably, ethically, and in their best interest, particularly in environments where uncertainty and perceived risk are high. In digital contexts, trust is influenced by factors such as perceived security, transparency, brand reputation, and control over personal information. When consumers feel that their voice data is handled responsibly, they are more likely to engage with and recommend voice-enabled technologies. Conversely, when trust is undermined—due to data breaches, unauthorized sharing, or opaque privacy policies—consumers may disengage or reject the technology altogether.

On the other hand, privacy concerns represent the apprehensions individuals have regarding the collection, use, and potential misuse of their personal information. In voice marketing, these concerns are magnified because of the passive nature of data collection and the continuous listening capabilities of devices. Research suggests that privacy concerns can significantly reduce users’ willingness to disclose information, thereby affecting the overall effectiveness of personalized marketing strategies. Moreover, cultural and demographic factors—such as age, gender, education, and digital literacy—further shape how consumers perceive and respond to privacy risks. For instance, younger consumers might prioritize convenience and personalization, while older users may exhibit higher sensitivity to privacy violations.

The relationship between trust and privacy in voice-activated digital marketing is complex and interdependent. While trust can mitigate the negative effects of privacy concerns, persistent doubts about data misuse can erode trust even in well-established brands. Marketers thus face the dual challenge of delivering personalized experiences while maintaining transparency, control, and ethical responsibility. Striking this balance is essential not only for gaining a competitive advantage but also for ensuring regulatory compliance with emerging data protection laws such as the General Data Protection Regulation (GDPR) and India’s Digital Personal Data Protection Act (DPDP), 2023.

From a theoretical standpoint, models such as the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) suggest that trust and perceived risk significantly influence consumer attitudes and behavioral intentions toward adopting new technologies. However, in the context of voice-activated systems, empirical evidence – particularly from developing economies like India – remains limited. Most existing studies have focused on Western contexts, leaving a substantial gap in understanding how Indian consumers, with their diverse linguistic, cultural, and technological backgrounds, perceive and engage with voice-based marketing systems. In light of these observations, the present study titled “An Empirical Study on Consumer Trust and Privacy Concerns in Voice-Activated Digital Marketing Systems” seeks to explore this critical intersection between technological innovation and consumer psychology. The study aims to examine how privacy concerns influence consumer trust, evaluate the role of transparency, data protection, and personalization in shaping trust, and identify key demographic factors that affect consumer perceptions of privacy and trust in voice-activated marketing environments. By employing an empirical research approach, this study intends to contribute to both theoretical understanding and practical implications for digital marketers, policymakers, and technology developers.

Ultimately, this research underscores the importance of building responsible, transparent, and ethical voice marketing ecosystems that not only enhance user convenience but also safeguard consumer rights and trust. In doing so, it aspires to provide actionable insights that can guide businesses toward sustainable and consumer-centric digital marketing practices in the era of AI-driven communication.

1.2 Review of Literature

Mo et al. (2024) examined the effects of responsiveness, ubiquitous connectivity, and personalization on consumer happiness with voice assistants. Their research demonstrated that personalization increases satisfaction and engagement, but only when balanced against privacy considerations. The study identifies a personalization–privacy tradeoff, where users value tailored experiences but remain cautious about excessive data collection, highlighting the delicate balance that marketers must maintain to foster trust.

Flavián et al. (2023) focused on the persuasive power of voice assistant recommendations compared to traditional online reviews. Their research revealed that conversational and context-aware recommendations significantly enhance consumer decision-making and brand trust. By simulating purchase scenarios, they demonstrated

that voice-mediated interactions create a sense of immediacy and personalized guidance, which traditional text-based reviews often lack. This suggests that marketers can leverage voice assistants to influence consumer behavior effectively while enhancing perceived trustworthiness.

Liu and Malkin (2022) conducted experimental research to assess how privacy permissions and mitigations in voice-assistant app stores affect users’ willingness to install skills. Their findings indicated that providing clear, accessible privacy controls and explicit consent options increases user acceptance of always-listening features. This study highlights the critical role of interface design in managing privacy concerns, showing that transparency and control can strengthen trust while encouraging adoption of voice-enabled features.

Sharif et al. (2020) conducted a systematic survey of smart-home voice assistants to identify potential privacy vulnerabilities and mitigation strategies. Their study mapped technical and human-centered risks, including unauthorized data access, continuous monitoring, and insecure cloud storage. The authors recommended implementing a combination of technical safeguards and user-facing controls to minimize risk and enhance trust. This research provides foundational insights into the security challenges of voice platforms and the need for proactive privacy management.

Poushneh and Vasquez-Parraga (2020) explored how auditory and anthropomorphic cues in voice assistants influence consumer trust and brand perception. Their findings suggested that features such as humanlike voice tone, responsiveness, and auditory control significantly impact perceived credibility and emotional attachment. The study emphasizes that design elements not only affect usability but also play a crucial role in shaping consumer confidence and trust in voice-mediated marketing.

1.3 Statement of the Problem

The rapid adoption of voice-activated digital marketing systems—driven by AI-powered assistants such as Amazon Alexa, Google Assistant, and Apple Siri—has transformed how consumers interact with brands. These systems enable personalized, real-time, and conversational marketing experiences, offering both convenience and engagement. However, their reliance on continuous voice data collection and algorithmic processing raises significant privacy and security concerns. Consumers are increasingly apprehensive about how their voice data is recorded, stored, and used, often without explicit consent. The lack of transparency, data control, and awareness of privacy policies has led to a growing sense of vulnerability among users, thereby affecting their overall trust in voice-enabled platforms and digital marketing practices.

While previous studies have explored trust and privacy in social media, mobile apps, and e-commerce, there remains limited empirical research on these issues within voice-activated marketing contexts, particularly in emerging markets like India. The inherent difference between active online input and passive voice data capture creates new ethical and behavioral dimensions that are not yet fully understood. Consequently, marketers face the dual challenge of providing personalized experiences while safeguarding consumer

data and maintaining trust. This study, therefore, seeks to empirically examine how privacy concerns influence consumer trust in voice-activated digital marketing systems, and to identify key factors—such as transparency, data protection, and demographic variables—that shape users’ acceptance and engagement with these emerging technologies.

1.4 Research Questions

- How do consumers’ privacy concerns affect their level of trust in voice-activated digital marketing systems?
- What is the impact of transparency in data collection and usage on consumer perceptions of trustworthiness?
- Does the frequency of voice assistant usage affect levels of privacy concern and trust?

1.5 Objectives of the Study

- To investigate how privacy concerns influence consumer trust toward voice-activated digital marketing systems.
- To evaluate the role of data protection measures, information transparency, and personalization in shaping consumer trust in voice-based marketing platforms.
- To identify key demographic and usage factors that affect consumers’ perceptions of privacy and trust in voice-activated marketing environments.

1.6 Limitations of the Study

The study has several limitations that should be considered when interpreting the findings. First, the sample size of 150 respondents and the focus on urban and semi-urban areas may limit the generalizability of the results to wider populations, particularly rural users. Second, data were self-reported through surveys, introducing the possibility of social desirability bias. Third, the study examined only a limited number of popular voice assistant platforms, excluding emerging or regional alternatives. Fourth, the cross-sectional design captures responses at a single point in time and cannot account for changes in trust or privacy perceptions over time. Fifth, variations in device types, operating systems, and features were not controlled, which may influence user experiences. Additionally, the research emphasized overall trust and privacy perceptions without exploring specific behavioral outcomes, such as purchase decisions or engagement levels. Privacy concerns, being subjective, were not analyzed in depth with respect to personal, cultural, or psychological factors. Lastly, the study did not fully incorporate the impact of regulatory, organizational, or legal frameworks that could shape consumer trust in voice-activated marketing systems.

1.7 Research Methodology

The present study investigates consumer trust and privacy concerns in voice-activated digital marketing systems using a descriptive research design. The research was conducted

in Coimbatore city (CBE), India, targeting a total of 150 respondents selected through simple random sampling to ensure representativeness and minimize bias. Data were collected using a structured questionnaire covering demographic details, frequency and type of voice assistant usage, preferred platforms, and perceptions regarding privacy, data protection, and personalization. The analysis employed percentage analysis to interpret demographic trends, multiple dichotomy analysis to examine platform preferences, descriptive statistics to measure mean and standard deviation for key trust and privacy determinants, and correlation analysis to explore relationships among consumer trust, protection measures, and perception. This methodology provides a comprehensive understanding of user behavior, highlighting the factors that influence trust and engagement in voice-based marketing systems. Overall, the approach combines quantitative rigor with practical insights into consumer attitudes toward digital voice assistants.

1.8 Analysis and Interpretation

Percentage Analysis

Table: 1.1 Percentage Analysis

Demographic Variables		No of Respondents	Percentage
Gender	Male	115	76.7
	Female	35	23.3
	Total	150	100.0
Age (Years)	18 to 25 years	25	16.6
	26 – 35 years	40	26.6
	36 – 45 years	35	23.3
	Above 45 years	50	33.3
	Total	150	100.0
Educational Level	Up to School	26	17.3
	Undergraduate	46	30.6
	Postgraduate	58	38.6
	Doctorate	20	13.3
	Total	150	100.0
Occupation	Student	10	6.6
	Employee	36	24
	Business	22	14.6
	Professional	29	19.3
	Homemaker	38	25.3
	Retired	15	10
	Total	150	100.0
Marital Status	Married	97	64.7
	Unmarried	53	35.3
	Total	150	100.0

Monthly Income Level	Below ₹25,000	34	22.6
	₹25,001–₹50,000	58	38.6
	₹50,001–₹75,000	23	15.3
	₹75,001– ₹1,00,000	30	20
	Above ₹1,00,000	5	3.3
	Total	150	100.0
Type of Residence / Location	Urban	89	59.3
	Semi-Urban	26	17.3
	Rural	35	23.3
	Total	150	100.0
Frequency of Voice Assistant Usage	Daily	111	74
	Weekly	31	20.6
	Occasionally	5	3.3
	Rarely	3	2
	Total	150	100.0
Device Type Used	Smartphone	68	45.3
	Smart Speaker	26	17.3
	Smart TV	22	14.6
	Laptop	34	22.6
	Total	150	100.0
Level of Digital Literacy	Low	23	15.3
	Moderate	85	56.6
	High	42	28
	Total	150	100.0

Source: Primary Data

Table 1.1 presents the demographic profile of the respondents in the study on voice-activated digital marketing systems. Among the respondents, 76.7 per cent were male and 23.3 per cent were female, indicating a male-dominant sample. It is reported that the majority of respondents were male, suggesting that men are more likely to use or engage with voice-based digital technologies in the study area.

In terms of age distribution, the highest proportion of respondents, 33.3 per cent, were above 45 years of age. This was followed by 26.6 per cent in the 26–35 years age group, 23.3 per cent in the 36–45 years category, and 16.6 per cent in the 18–25 years group. This indicates that a significant portion of the respondents were middle-aged or older adults, highlighting the widespread adoption of voice-based systems among mature users.

Regarding educational level, the majority of respondents, 38.6 per cent, were postgraduates, followed by 30.6 per cent with undergraduate degrees, 17.3 per cent educated up to school level, and 13.3 per cent holding doctorates. This suggests that most respondents were well-educated, which may have influenced their awareness and adoption of digital technologies.

With respect to occupation, 25.3 per cent were homemakers, 24 per cent were employees, 19.3 per cent were professionals, 14.6 per cent were business people, 10 per cent were retired, and 6.6 per cent were students. It indicates that homemakers and working professionals formed the majority of the study group.

In terms of marital status, 64.7 per cent of respondents were married, and 35.3 per cent were unmarried, implying that most participants belonged to family-oriented segments who might use voice technology for both personal and household purposes.

Regarding monthly income level, 38.6 per cent of respondents earned between ₹25,001 and ₹50,000, followed by 22.6 per cent earning below ₹25,000, 20 per cent earning between ₹75,001 and ₹1,00,000, 15.3 per cent earning between ₹50,001 and ₹75,000, and 3.3 per cent earning above ₹1,00,000. This reveals that the majority of respondents fall within the middle-income group.

Considering residential location, 59.3 per cent of respondents resided in urban areas, 23.3 per cent in rural, and 17.3 per cent in semi-urban regions. It shows that urban residents constitute the majority, which aligns with greater access to digital infrastructure and voice-assistant technologies.

In terms of frequency of voice assistant usage, 74 per cent of respondents used it daily, 20.6 per cent weekly, 3.3 per cent occasionally, and 2 per cent rarely, indicating that daily usage is prevalent among the sample.

Regarding the device type used, 45.3 per cent used smartphones, followed by 22.6 per cent using laptops, 17.3 per cent using smart speakers, and 14.6 per cent using smart TVs. This indicates that smartphones are the most common medium for voice-based interactions.

Finally, with respect to digital literacy, 56.6 per cent of respondents had a moderate level, 28 per cent had a high level, and 15.3 per cent had a low level of digital literacy. This suggests that the majority of respondents are moderately skilled in handling digital tools, which supports their engagement with voice-activated technologies.

Overall, the demographic analysis reveals that the respondents were predominantly male, middle-aged, well-educated, urban residents with moderate digital literacy levels, and a significant proportion were daily users of voice assistants through smartphones.

Multiple Dichotomy Analysis

Preferred Voice Assistant Platforms

Table: 1.2 Preferred Voice Assistant Platforms

Particulars	Frequency	Percentage
Amazon Alexa	32	21.3
Apple Siri	25	16.6
Huawei Celia	20	13.3
Xiaomi Xiao AI	48	32
IBM Watson Assistant	15	10
Microsoft Cortana	10	6.6
Total	150	100.0

Source: Primary Data

Table 1.2 presents the respondents’ preferences for various voice assistant platforms. The highest proportion of respondents, 32 per cent, preferred Xiaomi Xiao AI, indicating that this platform is the most widely used among the participants, possibly due to its accessibility, affordability, and integration with popular smartphone devices. This is followed by Amazon Alexa (21.3%) and Apple Siri (16.6%), highlighting that these globally recognized platforms continue to maintain strong user bases due to their advanced features and ecosystem connectivity. Further, Huawei Celia was chosen by 13.3 per cent of respondents, showing a moderate level of preference, particularly among users of Huawei devices. IBM Watson Assistant (10%) and Microsoft Cortana (6.6%) were the least preferred, suggesting that these platforms have limited adoption in personal or consumer-level applications compared to their enterprise-focused use.

Descriptive Statistics

Descriptive statistics provide a powerful tool to summarize and interpret consumer perceptions, helping researchers understand trends, patterns, and the distribution of opinions regarding the effectiveness of these protective measures. This technique involves using measures such as mean, standard deviation, and percentage distribution to describe and interpret how customers collectively rate different aspects of online reviews and ratings. In this study, By analyzing responses from insured individuals, descriptive statistics can reveal the level of awareness, satisfaction, and trust in technology-driven insurance services, providing insights that can guide regulators, insurers, and policymakers in strengthening consumer protection frameworks. The mean scores indicate the overall importance of each factor in shaping consumer decision-making, while the standard deviation shows how consistent or varied consumers’ opinions are. This analysis provides an initial understanding of the most influential elements affecting food delivery choices and highlights areas that may require attention or improvement. It serves as a foundation for further statistical tests such as ANOVA and regression analysis, offering valuable insights for food delivery platforms and restaurants to enhance customer satisfaction and engagement.

Determinants of role of data protection measures, information transparency, and personalization in shaping consumer trust in voice-based marketing platforms.

Table: 1.3 Determinants of role of data protection measures, information transparency, and personalization in shaping consumer trust in voice-based marketing platforms.

Descriptive Statistics					
Particulars	N	Minimum	Maximum	Mean	Std. Deviation
Clearly explains how my data will be used.	150	3	5	4.04	.747
Knowing that voice processing happens on my device	150	3	5	4.00	.553

Personalized recommendations from voice assistants	150	4	5	4.71	.454
Clear privacy settings and controls increase my willingness	150	3	5	4.26	.681
Publicly reports security audits or data-protection certifications.	150	2	5	4.14	1.071
When voice systems explain why they collect certain voice cues	150	2	5	4.01	.753
Highly personalized voice ads increase my trust in the recommending brand	150	1	5	4.32	1.239
To trust voice-enabled marketing if the company provides options to delete my voice data.	150	3	5	4.11	.528
Trust voice services more when they ask for explicit permission before using my voice data for marketing.	150	4	5	4.65	.478
I feel uneasy when voice assistants use my personal data to show tailored ads	150	4	5	4.20	.399

Source: Primary Data

Table 1.3 presents the descriptive statistics on the determinants influencing consumer trust in voice-based marketing platforms, focusing on data protection, transparency, and personalization. The results show that respondents highly value personalized experiences, with the statement “Personalized recommendations from voice assistants” recording the highest mean score (Mean = 4.71), indicating that customization strongly enhances trust. Similarly, “Trust voice services more when they ask for explicit permission before using my voice data for marketing” (Mean = 4.65) highlights that seeking user consent is a key trust-building factor. Respondents also agreed that “Highly personalized voice ads increase my trust in the recommending brand” (Mean = 4.32) and that “Clear privacy settings and controls increase my willingness” (Mean = 4.26), showing the importance of control and transparency. A mean score of 4.20 for “I feel uneasy when voice assistants use my personal data to show tailored ads” reflects cautious optimism among users regarding targeted marketing. Transparency-related factors, such as “Publicly reporting security audits” (Mean = 4.14) and “Providing options to delete my voice data” (Mean = 4.11), also play a crucial role in shaping user confidence. Meanwhile, “When voice systems explain why they collect certain voice cues” (Mean = 4.01) and “Knowing that voice processing happens on my device” (Mean = 4.00) suggest moderate influence. Lastly, “Clearly explains how my data will be used” (Mean = 4.04) reaffirms that openness in

communication remains fundamental to trust. Overall, the findings indicate that explicit consent, personalization, and transparent privacy management are the strongest drivers of consumer trust in voice-based marketing platforms.

Correlation Analysis

Table: 1.4 Correlation Analysis of Influence Consumer Trust, Protection Measures and Consumer Perception

		Influence Consumer Trust	Protection Measures	Consumer Perception
Influence Consumer Trust	Pearson Correlation	1	.667**	.742**
	Sig. (2-tailed)		.000	.000
	N	150	150	150
Protection Measures	Pearson Correlation	.667**	1	.842**
	Sig. (2-tailed)	.000		.000
	N	150	150	150
Consumer Perception	Pearson Correlation	.742**	.842**	1
	Sig. (2-tailed)	.000	.000	
	N	150	150	150
	Pearson Correlation	1	.667**	.742**
	Sig. (2-tailed)		.000	.000

Source: Primary Data

Table 1.4 presents the correlation analysis showing the relationship between Influence of Consumer Trust, Protection Measures, and Consumer Perception in voice-based marketing platforms. The results reveal that all the variables are positively correlated, indicating that as one factor increases, the others also tend to increase. The highest correlation is observed between Protection Measures and Consumer Perception with a coefficient of 0.842, suggesting a strong positive relationship—effective data protection measures significantly enhance consumer perception toward voice-based systems. The next highest correlation is between Influence of Consumer Trust and Consumer Perception ($r = 0.742$), showing that greater trust leads to more favorable consumer perceptions. Meanwhile, the correlation between Influence of Consumer Trust and Protection Measures is 0.667, which indicates a moderately strong positive relationship, implying that better protection measures contribute to higher trust levels. Since all correlation values are significant at the 0.01 level (2-tailed), it confirms that the relationships are statistically significant.

Hence, there exists a positive and significant correlation among all three factors—consumer trust, protection measures, and consumer perception.

1.9 Findings of the Study

Percentage Analysis

The percentage analysis highlights that the majority of respondents were male (76.7%), showing greater participation of men in voice-based marketing adoption. Most users belonged to the age group above 45 years (33.3%), indicating mature individuals' active engagement with smart technologies. A large proportion (38.6%) were postgraduates, suggesting that education plays a vital role in understanding and trusting voice-enabled platforms. Homemakers (25.3%) and employees (24%) represented the dominant occupational groups, showing wide usability across lifestyles. Married respondents (64.7%) formed the major portion, reflecting family-centered engagement with such technologies. Income levels between ₹25,001–₹50,000 (38.6%) indicated a middle-income dominance with good digital access. Urban residents (59.3%) reported higher adoption due to better connectivity and awareness. A majority (74%) used voice assistants daily, proving habitual reliance on these platforms. Smartphones (45.3%) emerged as the most preferred device, emphasizing portability and convenience. Overall, respondents possessed moderate digital literacy (56.6%), enabling efficient interaction with voice-based systems.

Multiple Dichotomy Analysis

The findings on preferred voice assistant platforms reveal that Xiaomi Xiao AI ranked highest with 32% user preference, showing its strong presence in the digital market. Amazon Alexa (21.3%) followed as a widely trusted global platform due to its extensive integration with smart devices. Apple Siri (16.6%) stood next, preferred by users valuing seamless performance within the iOS ecosystem. Huawei Celia (13.3%) also gained moderate preference, especially among Huawei smartphone users. IBM Watson Assistant (10%) reflected growing interest in AI-based voice solutions used for both business and personal purposes. Microsoft Cortana (6.6%) recorded the lowest usage, indicating declining consumer engagement. The results indicate that users tend to choose assistants that ensure compatibility, ease of use, and reliability. It is evident that consumers are brand-conscious and prefer established AI ecosystems. Overall, global and user-friendly assistants dominate over region-specific or enterprise-oriented alternatives.

Descriptive Statistics

The descriptive analysis indicates that personalization, transparency, and privacy control are the most influential determinants of consumer trust in voice-based marketing. Respondents highly valued personalized recommendations (Mean = 4.71), reflecting that tailored services enhance satisfaction and engagement. The statement “Voice services asking explicit permission before using data” (Mean = 4.65) showed that consent strongly builds trust. Clear privacy settings (Mean = 4.26) and personalized ads (Mean = 4.32) further encourage brand reliability. Respondents also recognized the importance of data transparency (Mean = 4.14) and voice data deletion options (Mean = 4.11), revealing expectations for data control. Moderate ratings for on-device processing (Mean = 4.00) and explaining voice cue collection (Mean = 4.01) highlight the need for more clarity from

companies. However, some unease persists when personal data is used for targeted advertising (Mean = 4.20). Overall, the findings reveal that trust depends on privacy assurance, transparency, and meaningful personalization.

Correlation Analysis

The correlation analysis demonstrates a strong and positive relationship among consumer trust, protection measures, and consumer perception in voice-based marketing. The strongest correlation was found between protection measures and consumer perception ($r = 0.842$), indicating that effective data security practices significantly shape positive consumer attitudes. The correlation between consumer trust and consumer perception ($r = 0.742$) further shows that trust directly enhances favorable brand impressions. A moderately strong correlation between consumer trust and protection measures ($r = 0.667$) suggests that better security protocols lead to higher user trust. All relationships are statistically significant at the 0.01 level, confirming their reliability. The findings collectively indicate that consumers' trust and perception are deeply influenced by the quality of data protection. Companies focusing on privacy transparency, secure data management, and user empowerment can foster higher consumer confidence. Hence, all variables are positively correlated and mutually reinforcing.

1.10 Policy for Implications

The study's findings provide crucial policy implications for enhancing consumer trust and responsible adoption of voice-based marketing platforms. The results emphasize the need for policies promoting digital inclusion, as most users are urban, educated, and middle-income, while rural and less literate populations remain underrepresented. Policymakers should introduce awareness and digital literacy programs to ensure equitable technology access. The preference for global platforms like Xiaomi Xiao AI and Amazon Alexa highlights the need for interoperability standards and certification systems to ensure data safety across all voice assistants. Strengthening data protection and privacy laws is essential, mandating clear consent, data deletion rights, and transparency in information usage. Regulators should encourage privacy-by-design frameworks that embed user protection within system architecture. The strong correlation between protection measures and consumer trust calls for robust data security frameworks and regular audits of voice-based systems. Aligning policies with global data standards such as GDPR can further enhance reliability. Overall, policy efforts must focus on building a secure, transparent, and user-centric voice technology ecosystem that fosters trust and sustainable digital adoption.

1.11 Conclusion

The study concludes that consumer trust in voice-based marketing platforms is significantly influenced by data protection measures, information transparency, and personalization. The findings reveal that users prioritize privacy, consent, and control over their personal data, which directly enhances their trust and perception toward voice-

enabled systems. Personalized experiences and explicit permission requests play a vital role in fostering confidence, while transparency in data handling builds long-term user relationships. The demographic analysis highlights that educated, urban, and middle-income users are the primary adopters, reflecting a digitally aware and connected audience. The correlation results further confirm that strong data protection practices lead to positive consumer perceptions and higher trust levels. Therefore, organizations must focus on implementing robust privacy frameworks, user consent mechanisms, and transparent communication strategies. Policymakers, in turn, should strengthen regulatory standards to ensure responsible AI and voice technology usage. Overall, the study underscores that trust, privacy, and personalization form the foundation of sustainable consumer engagement in the evolving landscape of voice-based digital marketing.

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