

# Perceived Benefits, Social Influence, Self-Efficacy and Digital Consumerism: The Moderating Role of Digital Accountability

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## ABSTRACT

**Purpose:** The study finds out the impact of perceived benefits, social influence, and self-efficacy on digital consumerism and how digital accountability moderates the conceptual relationship. Organizational capabilities, data privacy and protection, legal, and ethical marketing practices have been conceptualized as digital accountability with fact-based literature review. It is increasingly important for managers and consumer researchers to understand the trend and advocate digital accountability for enhancing digital consumerism in developing economies such as Bangladesh.

**Methods:** Relevant literature on the relationships using a simple extension of the Technology Acceptance Model (TAM) with key variables and subsequent digital consumerism would be the focal points of this study. For developing economies perceived digital accountability has been conceptualized as a moderator. The study is secondary with available literature review and data from the Bangladesh Telecommunication and Regulatory Commissions (BTRC).

**Findings:** The proficiency of organizational capabilities, the role of regulatory authorities, data privacy, legal protection, unethical business practices, and subsequent digital vulnerability will continue to be a big challenge in this 21st century. There is an urgency for a reconceptualization of consumerism so that consumer protections can be improved and a better-functioning digital market can be developed. This paper focuses on the literature gap in key variables and digital accountability to safeguard data privacy and information transparency, improve organizational capability, legal protection of consumers, and ethical business practices into consideration while enhancing digital consumerism. The logical conceptual framework provides the foundation that will further guide this study and future empirical findings.

**Originality and Value:** In the present scenario majority of the population in Bangladesh use computers, mobile devices or smartphones for their digital marketing needs. There is no previous research in digital consumerism in the context of developing nations. Therefore, it is expected to contribute new findings. It will help researchers and policymakers for future policy implications by addressing digital accountability from all dimensions to enhance better functioning digital consumerism.

**Limitations:** The study is based on secondary information and an extensive literature review. The paper only highlights the current state of affairs and draws conclusions based on fact findings and literature gaps.

**Keywords:** Perceived Benefits, Social Influence, Self-Efficacy, Accountability, Digital Consumerism.

## INTRODUCTION

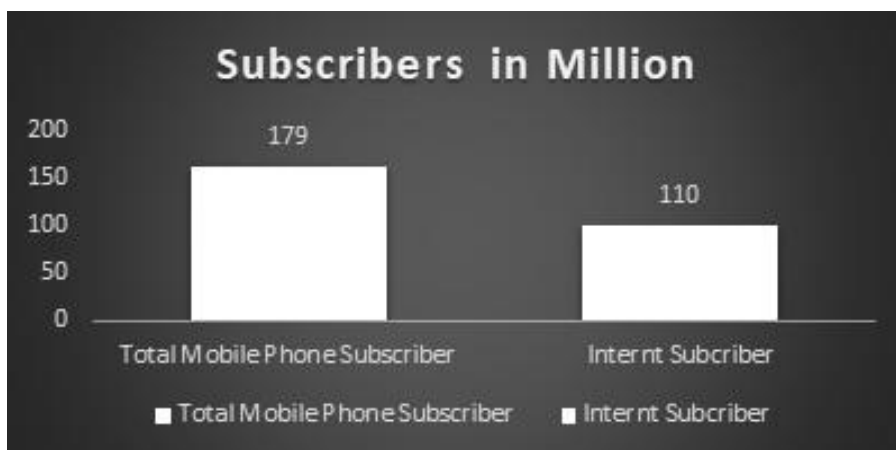
The rise of digital platforms has played a significant role in driving digital transformation in Bangladesh. The convenience of shopping online, mixed with the availability of payment options such as cash on delivery has made e-commerce a preferred mode of shopping for many consumers. In addition, over the past decade, digital payment systems have also witnessed significant growth in Bangladesh. The number of mobile financial service accounts in the country increased from 7.4 million in 2013 to over 113 million in 2022 (Bangladesh Bank, 2022).

According to Kucuk (2016), “digital consumerism is the application of traditional concept of consumerism to consumer vulnerabilities in digital markets”. With this new paradigm, additional safety is obligatory since patrons are often losing their confidence and becoming more susceptible (Kucuk, 2016; Wirtz et al., 2021). Some common types of digital scams in Bangladesh include phishing, identity theft, e-commerce embezzlement, social media scams, etc. There is presently very limited research focused on how digital insurgency is transforming consumerism in developing nations such as Bangladesh. In the digital platform, young generations usually help their early generations in case of any difficulties (Fu et al., 2019). They are techno-savvy and have a strong influence on household decision-making. Recently, the government of Bangladesh has launched initiatives such as ‘Smart Bangladesh’ by the year 2041 which aims to create a digital-savvy generation in the country. However, many consumers in the country are reluctant and hesitant to use digital platforms due to safety, security, privacy and accountability issues. The business practices often lead to questions about products or services promoted through deceptive promotion and exposing vulnerable consumers to harmful effects (Uzoma & Abdulkarim Adebisi, 2020). According to Nandi (2016), “Consumerism should be termed as an organized movement of citizens and government to strengthen the rights and power of buyers in relation to sellers”.

The study uses Technology Acceptance Model (TAM) as theoretical framework developed by Fred Davis in 1989 and has been widely used in research on the adoption and use of technology. However, the original TAM is limited within perceived usefulness (PU) and perceived ease of use (PEOU). Therefore, relevant literature using the Technology Acceptance Model (TAM) with the key variable as perceived benefit (perceived usefulness and ease of use), social influence (normative, value-expressive, and information), and self-efficacy (skills and ability, confidence, and execution) are used as an extension of TAM. The study uses digital accountability as a moderator, and the subsequent digital consumerism in Bangladesh. It is increasingly important for both marketers and consumer scholars to realize the modern trend in consumption patterns and associated risks involved in digital era. Developed economies implement consumerism in their regular corporate strategy while developing countries see this as new delinquent that has appeared lately (Nusantara et al., 2023). Therefore, this study aims to see the literature gap, present practices of digital consumerism in Bangladesh and perceived digital accountability from all dimensions such as organizational capability, data privacy, ethical, and legal.

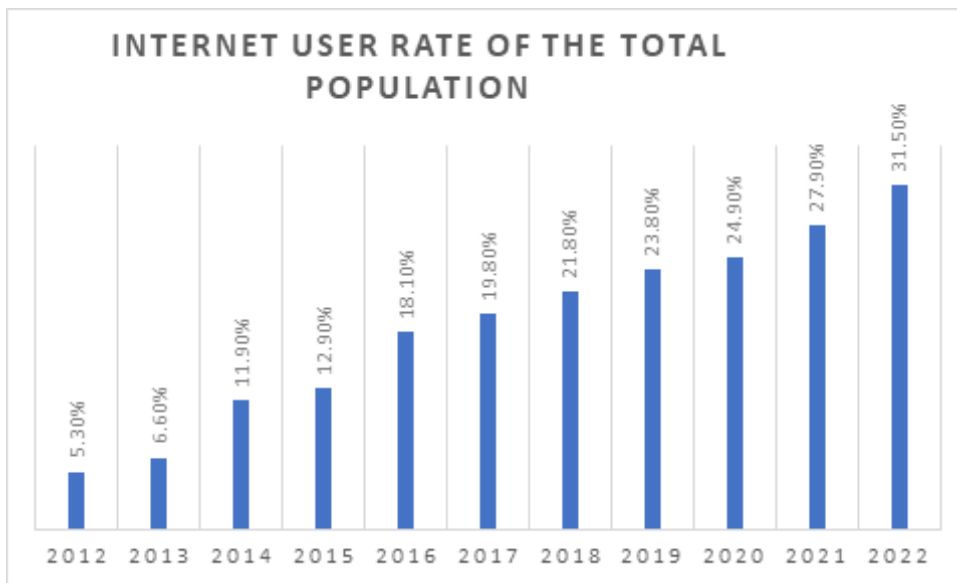
## Background of the Study

According to Bangladesh Telecommunication Regulatory & Commission-BTRC (2022), total mobile phone subscribers and Internet subscribers have reached 179 million and 110 million respectively. In contrast, the global average in the same year is 53.48 million and 9.42 million subscribers respectively (Mobile Phone and Internet Subscribers, 2022). It is very obvious that Bangladesh is ahead of many countries and maintaining a good pace with the international community.



Source: Bangladesh Telecommunication Regulatory & Commission (BTRC 2022)

## Total Internet User Rate in Bangladesh



Source: Bangladesh Telecommunication Regulatory & Commission (BTRC 2022)

The bar chart above shows the gradual increase in internet users in the country from 5.3% in 2012 to 31.5% in 2022. The covid 19 pandemic worked as a blessing for the digital transformation in Bangladesh which started about a decade ago as cash on delivery initially. After launching National Payment Switch by Bangladesh Bank for online transactions in 2012 it started gaining popularity among digital marketers and consumers, especially among the young generation (Faysal Atik, 2021). Now, the e-commerce business in Bangladesh is projected to be about \$3 billion by 2023 (Quazi Islam & Nur Saeed, 2021). Many e-commerce organizations were established in the past few years and continue to evade regulatory oversight. The blame game is on the skyrocket induced with huge discounts for the fiasco. This is due to lack of harmonization among government organizations to oversee the e-commerce sector. As per the data from e-CAB, the controversial companies made businesses worth nearly \$.78 billion from March to July 2021 (Bangladesh's e-Commerce Remains Unhinged, 2021). Also, there is no accurate data as to the amount of money consumers lost due to digital scams. However, challenges remain in the development of a robust and safe digital environment in the country.

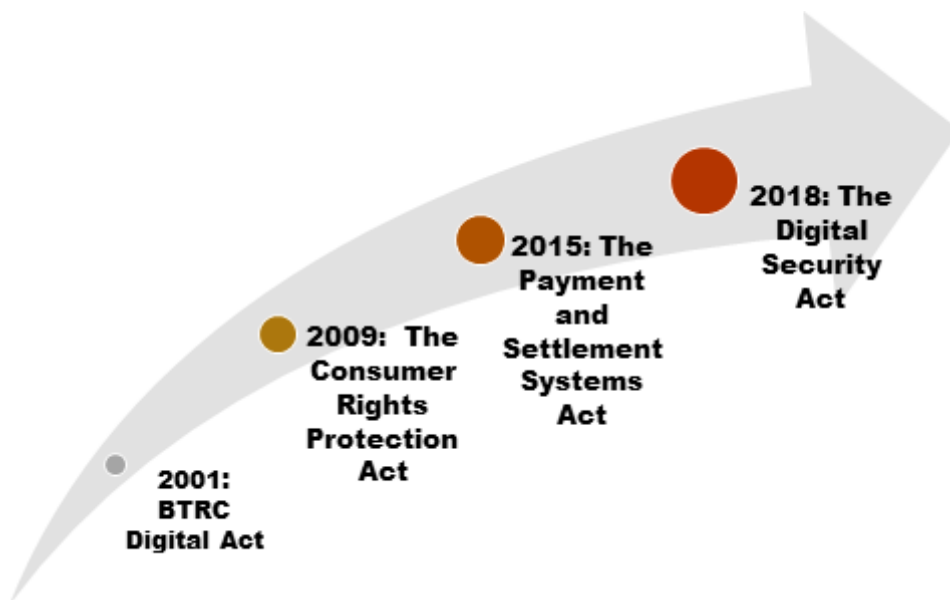
The Bangladesh Telecommunication Regulatory Commission (BTRC) is the regulatory body responsible for ensuring that digital acts in the country. The rights are protected by the Consumer Rights Protection Act 2009, which includes provisions related to digital transactions and digital payments (BTRC, 2022). Under the Act, consumers have the right to receive accurate and clear information about the goods and services they purchase online, including details on pricing, delivery, and refund policies. Digital marketing platforms are required to provide this information in a clear and understandable manner. Consumers also have the right to return or exchange goods or services within a specified time frame if they are defective or not as described. Digital marketers are required to have clear policies regarding returns and refunds, and must provide a fair and responsible process for resolving disputes. In addition, the digital act includes provisions related to the protection of consumers' personal data and privacy. Digital marketers must comply with data protection laws and ensure that consumers' personal information is kept secure. Also, BTRC has implemented various regulations related to digital marketers, such as requiring digital platforms to register with the commission to comply with certain technical and security requirements. Consumers can lodge complains with the BTRC or the Directorate of National Consumer Rights Protection (DNCRP) if they feel their rights have been violated. However, there are still some challenges related to enforcement and bureaucratic red tape makes things worse as consumers express their frustration for not having proper system to contemplate the issue. Therefore, explaining and discovering systematic consumer vulnerabilities and reconceptualizing digital consumerism is essential in enhancing our social welfare (Kucuk, 2016). It is

apparent that there is presently very limited research focused on how digital insurgency is transforming consumerism in developing nations such as Bangladesh. Therefore, the aim of this study is to see the present practices of digital consumerism in Bangladesh and digital accountability from all dimensions such as organizational capability, data privacy, ethical, and legal.

### Problem Statement

Digital consumerism is certainly a significant movement presently not only in Bangladesh but all over the world. Existing laws and regulations provide some protection for consumers in the digital space. However, in practice there is no specific legislation outlining digital consumerism rights in Bangladesh. Big name company such as Evaly had become very popular among patrons by luring all-time up to 50 percent discounts on merchandise such as motorbikes, ACs, TV sets etc. without any genuine business model and ethical practice (Faysal Atik, 2021). The company often used national celebrities to make their offers believable. Not only consumers but also small business operators and retailers who ordered products from Evaly mostly to resell and make profit were also the victim of this digital scam. Other similar companies such as Eorange, Qcoom, Boom Boom, Need, Aladener Prodip, and many followed the suit by enticing a large number of customers, created scopes for more digital embezzlement (Faysal Atik, 2021). Many organizations listed on e-commerce websites or even social media (mainly Facebook) pages do not have their own stocks or businesses. They work as resellers and upon getting the order they try to source the goods for a profit. Sometimes patrons are not aware of different digital tactics marketers play and do not bother to report their grievances. Lack of literacy and unawareness creates information asymmetry among common consumers that further complicates the issue. Some digital marketers also sell customer information to other third party for a profit. Even though Bangladesh has comprehensive data protection law and digital privacy and security act but the implementation is very questionable. All these matters are burdensome on digital accountability from organizational capabilities, data privacy, legal, and ethical dimensions.

Legal framework for consumer rights



Source: Bangladesh Telecommunication Regulatory Commissions (BTRC), 2022

The above framework shows that the consumer rights protection act, 2009 was enacted to protect the rights of consumers engaged in all forms of trade, including digital commerce. It ensures that consumers have the right to information, the right to choose, the right to be heard, and the right to redress (BTRC, 2022). The

payment and settlement systems Act, 2015 was aimed to regulated payment systems and electronic transactions, including digital payments. It ensures that payment systems are safe, efficient, and reliable for consumers (BTRC, 2022). Also, the digital security act, 2018 was established to prevent digital offenses such as hacking, identity theft, and unauthorized access to computer systems. The act also specifies the punishment for such offenses (BTRC, 2022).

Age often doesn't matter in Bangladesh when buying mobile devices and activating through mobile operators or authorized agents. Therefore, the access to mobile phone and Internet is easy for anyone regardless of their age. Teenagers also have mobile devices through their parents, relatives or other sources. As such digital vulnerability is also uprising. According to one report published in the Daily Star a popular English Daily regarding cyber crimes victims; more than 80 percent were found between 18 and 30, 13.57 percent aged below 18, 5.03 percent aged 31-45, and less than one percent over 45 (Why Are Cyber crimes Going Unpunished?, 2022). A study by Smart Insight (2017) identified few challenges of managing digital marketing as planning, organizational capabilities, integration of digital channels into marketing, and ROI (return on investment) evaluation. Demographic and social shifts have altered the attitude of parents and thus given teenagers and young adults an increased power of influencing purchase decisions (Flurry & Burns, 2005; Francis & Hoefel, 2018). Similarly, consumers especially children, teenagers, and young adults are more vulnerable in the context of digital consumerism in Bangladesh.

All these designs and analysis processes are emerging from changes in technological innovations along with evolving consumer behavior (Hair Jr. et al., 2018; Rahman et al., 2018). Digital transformation allows consumers more info about the products, services and ideas that are available on the websites, apps, and social media. Misleading and unethical marketing practices are very common in Bangladesh. Network security and protection from digital scams are also a big challenge to safeguard consumers' rights and privileges. All these challenges require a unified solid framework to minimize the gap in digital accountability and hence improve digital consumerism.

### **Significance of Study**

The research will examine digital consumerism in Bangladesh using three main variables- perceived benefit, social influence, and self-efficacy with primary data in the future. In the present scenario majority of the population use mobile devices or smartphones for their digital marketing needs. The three variables are interesting phenomena in the context of a developing nation and the novelty is to examine perceived digital accountability as moderating variable to see the impact on digital consumerism. The study will reveal the subject matter in a more meaningful way. It is expected to contribute new findings and help researchers and policymakers with future policy implications, especially with perceived digital accountability to enhance digital consumerism in Bangladesh. Therefore, companies that serve on the digital platform and the regulatory watchdogs need to ensure that they are digitally accountable to their consumers.

The proliferation of new medial channels and customer-friendly technologies has risen new challenges in digital consumerism. Organizational planning and capacity enhancement of digital marketers can be improved from this study. Responsible digital marketing practices can also derive from this study which may require further scholarly empirical works in the future. A past study conducted by Hoque et al., (2015), only described the factors that affect technology acceptance among users of e-commerce from a general perspective without emphasizing the mobile technology and vulnerability of consumers that is predominant in my proposed study. Therefore, the study is limited to examine a few areas such as organizational capabilities, data privacy, legal, and ethical perspectives in perceived digital accountability as moderating variable to see the impact in digital consumerism in Bangladesh. The study will examine the empirical data in the future and come up with recommendations that can be justified in academia, practices and for future policy implications.

## METHODOLOGY

Research on the adoption of technology was conducted before using TAM (Technology Acceptance Model) to investigate buyers' willingness to accept technology as a medium of purchase (Çelik & Yilmaz, 2011; Cheah et al., 2022). According to Adensina and Ayo (2010), TAM is the widely accepted model for technology adoption in any particular country. The technology acceptance model (TAM) is a popular applied theory for measuring technology adoption (Cheah et al., 2022; Shih, 2004; Venkatesh et al., 2003 b). It mainly consists of perceived usefulness (PU) and perceived ease of use (PEOU) (Davis, 1989 b). For this literature-based study, the theory of extended TAM will guide the problems faced by companies, consumers, and regulatory authorities. Of course, there is a dearth of research on digital consumerism in developing countries. Also, variables of original TAM are limited to explaining digital consumerism in Bangladesh. Therefore, the study reviews in details the perceived benefits, social influence, self-efficacy, and digital accountability as moderator to explain subsequent digital consumerism in the nation.

## LITERATURE REVIEW

### Consumerism

According to Oxford English dictionary the term consumerism can be defined as “the protection or promotion of the interests of consumers”. Of course, over time the concept of consumerism has led many companies to improve their products and services. Peter Drucker defines consumerism cited by Buskirk & Rothe (1970) “consumerism means that the consumer looks upon the manufacturer as somebody who is interested but who really does not know what the consumers' realities are”. According to Kotler (1971), “consumerism is a social movement seeking to augment the rights and power of buyers in relation to sellers”. Modern day businesses continuously focus on the consumers' bill of rights and the obligation of companies to consider their legal, ethical, and social obligations to the customers (Nandi, 2016). Consumerism in Bangladesh has been growing in recent years, fueled by the growing middle class, increased access to credit, and also the impact of globalization.

### Digital Consumerism

Digital consumerism emphasizes ‘the traditional concepts of consumerism to consumer vulnerabilities in digital markets’ (Kucuk, 2016). It is the idea of consumer safety and privilege by creating market consciousness, reducing consumer susceptibilities, deceptions, market disparities, marketing malpractices, and subsequent legislation against business misconducts (Cohen et al., 2010; Day & Aaker, 1970; Kucuk, 2016). Digital consumerism reveals that consumer vulnerabilities has been growing at a faster rate than regulatory efforts can actually address the complexity (Kucuk, 2016). The extended Technology Acceptance Model (TAM) is used as my theoretical background to carry out this secondary study (Adesina & Ayo, 2010; Çelik & Yilmaz, 2011; Davis, 1989a; Hoque et al., 2015; Venkatesh et al., 2003b; Ventre & Kolbe, 2020). Some of the significant changes and transformations in new technologies the world has experienced in the last three decades are the result of the development of information technologies (IT). IT is one of the key determinants in modern-day civilization and social changes. Digital transformation is lately the most significant component of the fourth industrial revolution that alters the way of doing business (Orbik & Zozul'aková, 2019). Being a newly emerging nation, Bangladesh has also made good progression in digitalization and has the potential to advance exponentially (Rahman et al., 2018).

### Perceived Benefits

The TAM (technology acceptance model) was introduced by F. D. Davis in 1989. Evolved from the theory of reasoned action (TRA) and theory of planned behavior (TPB) in psychology it became a leading model in understanding variables of human behavior toward technology adoption (Cheah et al., 2022; Marangunić & Granić, 2015). Perceived benefit refers to the extent to which an individual perceives that using a particular

technology will improve their performance or make their lives easier (Davis et al., 1989; Legris et al., 2003). Extensive literature reviews emerged from periodic conducted research on TAM and future directions are offered by many scholars. The consumer behavior of information technology can be predicted and stated by using the technology acceptance model as a theoretical model (Ambrose et al., 2020; Ariff et al., 2012; Legris et al., 2003; Venkatesh et al., 2003). The digital revolution and techno-socio transformation engage people in all spheres of modern marketing communications (Mulhern, 2009). Celik & Yilmaz (2011) examined extended TAM with other external variables to explain consumer acceptance of e-shopping in Turkey. Ariff et al., (2012) found PU, PEOU, and PC (perceived credibility) as extended TAM had a significant relationship with behavioral intention. TAM states the motivation of consumers by three main constructs; PU, PEU, and attitude to buying intention (Taherdoost, 2018). Ghazali et al. (2018) emphasized that mobile technology is easy to use and free from mental effort. It develops positive impressions and hence stronger intentions to adopt. TAM is indeed a popular model and can be examined along with other factors in the context of developing countries.

### **Social Influence**

It is also noteworthy that digital transformation in Bangladesh has also been shaped by several socio-demographic influences, especially with youth population and growing middle class, who are increasingly becoming tech-savvy and want to be the part of digital revolution. Social influence suggests that people's actions and attitudes are formed 'by social influence mainly through three different processes: compliance, identification, and internalization' (Bagozzi & Dholakia, 2002; Kelman, 2006). Social influence is classified as a 'normative, value-expressive, and informational which connects to the three processes' (Bearden & Etzel, 1982; Burnkrant & Cousineau, 1975). Grounded on social influence theory (SIT) marketers are more interested in exploring virtual communities and their preferred sites to engage in for social needs and other consumption-related behavior (Bagozzi & Dholakia, 2002; Dholakia et al., 2004a). Virtual community influences members to comply with, internalize, and create a social identity (Bagozzi & Dholakia, 2002). Therefore, the 'presence of others in the marketplace may have huge influence on consumers' choices' (Argo, 2020).

The concept of sharing economy has evolved from advanced technology platforms and become very successful with digitally connected marketplaces (Hair Jr. et al., 2018). In digital era, social influence has an impact on the adoption of technology and hence digital consumerism. Social influence refers to the process by which individual's attitude and behaviors are shaped by the influence of others ( Bagozzi & Dholakia, 2002; Cochoy et al., 2017; Dholakia et al., 2004; Park & Feinberg, 2010; Stephen, 2016). It is based on three key concepts: subjective norms, identification, and internalization (Dholakia et al., 2004b). Individuals' use of technology is influenced by their social networks, including their family, friends, co-workers, and other social groups. Social influence and digital vulnerability are significant issues in Bangladesh, as the country experiences rapid digital transformation and a massive social media use. One of the primary concerns related to digital vulnerability in Bangladesh is the potential for misinformation and propaganda to be spread through social media where individuals may more likely to trust the information. Also, the risk of exploitation that consumers face in their use of digital technologies, including online scams, identity theft, digital embezzlements and inappropriate contents.

### **Self-Efficacy**

For this study self-efficacy has been considered as a main variable to see the impact on digital consumerism. Bandura (1982, p.122) defined self-efficacy as "judgments of how well one can execute courses of action required to with prospective situations". Compeau & Higgins (1995, p.191) defined self-efficacy as "an individual's perceptions of his or her ability to use computers in the accomplishment of a task". Eastin (2002) found that self-efficacy has a significant impact on purchase intention and the digital marketing adoption process. As social cognitive theory implies a person 'who repeatedly receive verbal

affirmation of their capabilities to accomplish a task will develop greater self-efficacy and utilize greater effort to achieve the goal' (Farrell, 2006). Therefore, social pressure also impacts the development of self-efficacy. Saade and Kira (2009) indicated that self-efficacy plays a key role in perceived ease of use.

However, the study has limitations on findings attitude formation in relation to technology self-efficacy. Ariff et al., (2012) studied computer self-efficacy (CSE) on behavioral intention in internet banking systems. Yang (2012) examined mobile shopping in the context of Theory of Planned Behavior (TPB) and the results found that consumers vary in technology traits in adoption behavior. Barger et al., (2016) investigated how social media can take advantage of consumer engagement into highly lucrative business relationships between two parties. This is all because young population feel comfortable with technology and devices and want to be very much attached to it in all aspects of their lives. However, the literature ignored the fact of other third-party solicitors and potential data breach that can be problematic in the long run. In Bangladesh, technology self-efficacy plays an important role in reducing digital vulnerability, which refers to the risks and challenges faced by individuals who lack access to digital resources, skills, and knowledge. Consumers often struggle to navigate digital platform and may be more vulnerable to scams and other forms of digital fraud. This is particularly true for populations in Bangladesh, such as low-income group and in rural communities, who may have limited access to digital resources and training.

Singh & Jang (2020) examined consumers' perceptions of channels such as mobile devices, smartphones, computers, and satisfaction level with the purchase channels. The rapid adoption of mobile devices and smartphones usage influencing consumers' shopping behavior in recent days. They found when purchases were made on mobile devices satisfaction levels were high. Mobile financial services (MFS) have become increasingly popular in Bangladesh, providing a way for individuals to access financial services through their mobile devices. Also, mobile shopping is anticipated to grow as a new way of business in the Asia Pacific region (Ghazali et al., 2018). However, the major impediment to the growth of safe digital consumerism are the lack of self-efficacy and poor literacy level of the majority of the consumers in developing nations such as Bangladesh. Therefore, it is imperative to focus on developing technology self-efficacy among vulnerable populations who lack access to digital resources, skills, and knowledge. While there has been significant progress in the growth of digital transformation in Bangladesh over the past two decades, there are some challenges that need to be addressed. One of the main problems is the lack of awareness and education among consumers regarding their rights and the risks associated with digital transactions. Many consumers in Bangladesh are not aware of their rights as digital consumers, which makes them vulnerable to fraudulent activities, such as scams and identity theft. Consumers are only guided by perceived usefulness and ease of use without thinking of any drawbacks or further consequences instantly. They often take it as enjoyment and fun of digital browsing. Perceived usefulness and ease of use are the most contributing factors forming the user's attitude on technology adoption (Cheah et al., 2022; Lee & Kim, 2009; Suki, 2011; Venkatesh et al., 2003). Additionally, many consumers do not have access to digital literacy program, which means they may not have the skills or knowledge to navigate digital marketplace or identify potential risks.

### **Digital Accountability**

For this study, digital accountability has been conceptualized to see the moderating effect on digital consumerism. It is very common to see digital marketing and knowledge-based economy play a vital role in shaping the societies, countries and hence today's marketplace (Naoumova & Katrichis, 2021; Suchacka, 2019; Lobschat et al., 2019). Consumer behavior has drastically changed due to advancement of information technology and speedier adoption of devices, and smartphones. It is also heavily influenced by the environment in which organizations operate (Dwivedi et al., 2021). Perceived digital accountability can be seen from different dimensions and there are not enough literatures on this topic. However, the study conceptually designs digital accountability as a moderator to see the impact on digital consumerism from four dimensions such as organizational capabilities, data privacy, legal, and ethical. One such problem with digital consumerism in Bangladesh is the lack of regulatory oversight specially in e-commerce sector.



## Digital Accountability and Organizational Capability

Lobschat et al., (2019) define “corporate digital responsibility (CDR) as the set of shared values and norms guiding an organization’s operations concerning four main processes related to digital technology and data”. These processes are “the creation of technology and data capture, operation and decision making, inspection and impact assessment, and refinement of technology and data”. However, the literature only focuses on CDR and lacks to explain of the other causes of digital responsibility. According to Herden et al., (2021) CDR has been devised to summarize ‘the emerging responsibilities of corporations relating to their digitalization-related impacts, risks, challenges, and opportunities’. CDR, in one hand, “compliance with relevant laws or guidelines, on the other hand, the perception of voluntary responsibility in helping to shape the digital society” (Julia Schymura, 2018).

Corporate social responsibility has been merged with corporate digital responsibility to some extent as technology guides us every sphere of our lives. CSR and digital transformation are significant aspects of global competitiveness in this modern era (Lobschat et al., 2019; Orbik & Zozul’aková, 2019). Digital transformation is redefining the labor, market, technology, consumption patterns and also raising concerns of ethical use of new technologies (Orbik & Zozul’aková, 2019). Differences in digital marketing practices vary by country so does the organizational capabilities. Perceived risk from consumers’ point of view is another important determinant when analyzing organizational capabilities (Akar & Nasir, 2015). It indicates that consumers think purchasing may be risky on the Internet due to privacy and security concerns (Adnan, 2014; Akar & Nasir, 2015; Grudiček & Dobrinić, 2021). Research conducted by Wang (2020) found digital marketing capabilities (DMCs) which can be attributed to organizational capabilities contribute heavily to firms’ performance. Organizations with strong entrepreneurial concentration leverage DMCs more effectively with greater performance (F. Wang, 2020). As more people in Bangladesh engage in digital activities organizations must prioritize the protection of consumer information with robust security measures. Also, there is not enough literature to address the issue from the context of a developing country.

## Digital Accountability and Data Privacy

The proliferation of social media and networking sites has also raised fears about the privacy issues and safety breaches of individual information on digital platforms (Aboulnasr et al., 2022). Beke et al., (2018) emphasized the effect of organizations’ privacy practices varies among organizations, patrons, and different environments they operate. Digital technologies and data sharing are increasingly becoming risk factors for customers and burdening digital accountability with the business ethics (Lobschat et al., 2019). Managerial implications are very significant for protecting consumers’ rights and privacy as they tend to feel unsafe while dealing with digital platforms.

## Digital Accountability from Legal Perspective

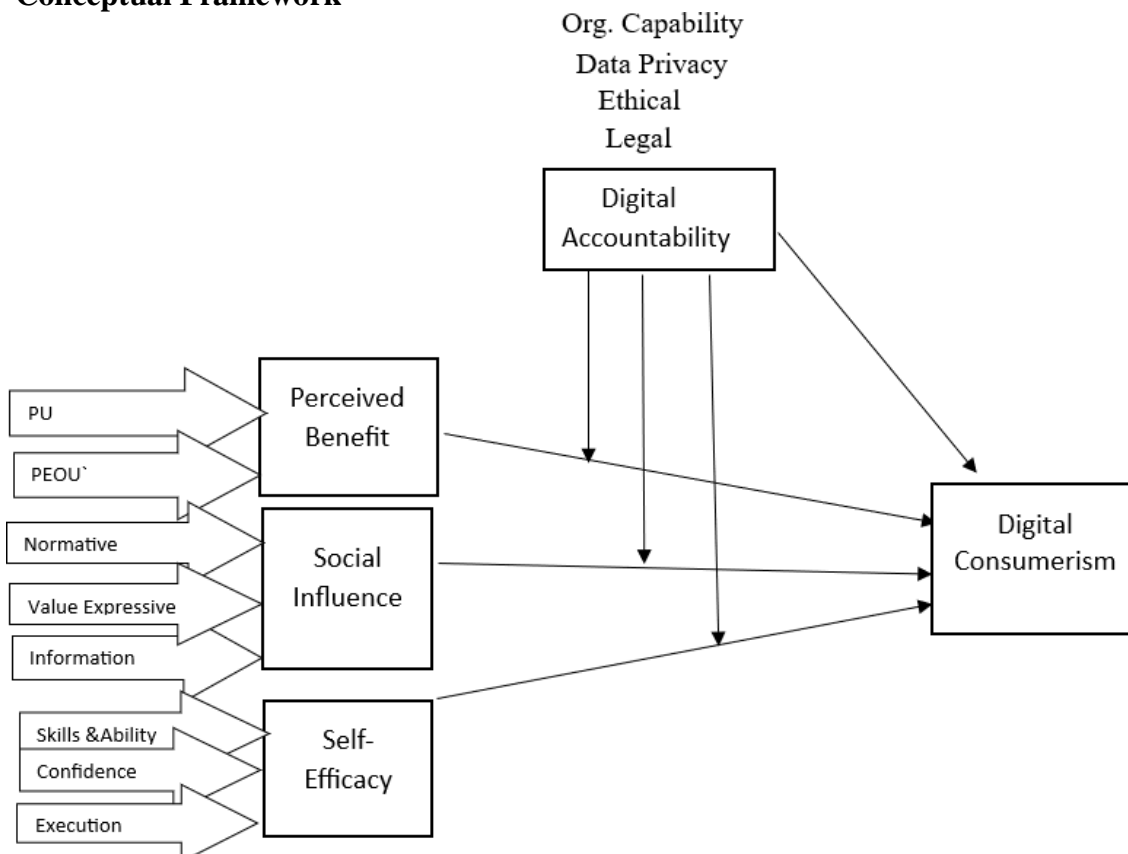
Digital consumerism and consumer vulnerabilities also arise from unclear responsibilities of marketers and an experimental rather than a planned approach to digital marketing activities (Chaffey & Smith, 2017; Kucuk, 2016, 2008). Internet usage through mobile devices is increasing in Bangladesh with lowering Internet bandwidth and device costs are the key factors driving this change ((M. & B., 2019; Rahman, 2015; Taher, 2015). Zhu et al., (2020) studied the efficacy of different e-commerce sites’ privacy policies from the legal standpoint in China. The results find a general mistrust of Chinese consumers in privacy policies and heavily ineffective in reflecting legal advocacy. Anic et al. (2019) presents a model which connects personal reasons and government directives with online confidentiality fears and investigates consumer concerns to privacy threats in Croatia. The results find that consumers want more control over their personal information and government online directive perceived as vulnerable. Also, online privacy concerns is high while prior experience and demographics are insignificant. The gap creates a pertinent requirement for a complete fusion to further theory development and managerial practice in terms of privacy and culpability (Okazaki et al., 2020). Mandal (2019) studied various aspects of consumer vulnerabilities and a need for

protection of consumer privacy. However, the speed of the development of digital transformation is faster than that of the legal provisions to secure consumers.

### Digital Accountability from Ethical Perspective

Digital accountability can be seen from firm’s responsibilities with ethical operations and challenges of digitalization (Herden et al., 2021). In developing nations, the unethical practices of digitalization bypassing the weak regulatory framework is the norm. Most digital marketers run on huge profit motive with fancy ad but fail to keep their promise alive. Some of the big-name companies such as Evaly, Eorange, Qcoom, Dalal, Boom Boom, Need, Alesha Mart etc. and many others took huge toll from customers with digital fraud in Bangladesh (Faysal Atik, 2021). Customers are yet to recover millions of dollars they paid to e-commerce companies and many company owners are behind the bars for their digital embezzlement (Bangladesh’s e-Commerce Remains Unhinged, 2021). Some of the key allegations brought against these companies were ‘not delivering products on time, not keeping adequate contact with consumers, not refunding advance payments in the case of failure of delivery’ (Zisan B Liaquat, 2021). Rohden & Matos (2022) studied customers’ responses to service failures online and the ‘influence of cultural dimensions’ (individualism, uncertainty avoidance, and power distance) in emerging countries and other ‘contingent factors such as previous experiences with the retailers, switching costs, and the severity of the failure’. The empirical results found that service recovery enhances customers’ repurchase intentions and lessens negative WOM (Rohden & Matos, 2022). Y. Wang & Herrando (2019) found that organizational privacy assurance positively influences institutional-based trust and hence increases the chances of more product purchases on social commerce sites. Jelovac et al., (2021) emphasized corporate digital responsibility should be based on ‘digital trust and responsible corporate digital governance’. Past literature lacks identifying a broader spectrum of marketers of digital initiatives from ethical perspectives. However, stemming from the past literature, digital marketers in Bangladesh must adhere to ethical standards when conducting digital advertising and marketing campaigns. Also, they should avoid deceptive practices and manipulative strategies that exploit consumers.

### Conceptual Framework



## CONCLUSIONS

While all the digital Acts provide some legal framework for consumers, there is a need for more specific legislation and regulatory bodies that can ensure the digital platforms and digital payment systems are safe, reliable, and transparent. Perceived digital accountability in enhancing organizational capability, ensuring privacy, providing legal protection, and stopping unethical marketing practices will continue to be a big challenge in this 21st century. Many academic researchers on theoretical frameworks lack advanced knowledge (Ferrell, 2017) in digital accountability and subsequent digital consumerism. The proliferation of new media channels and customer-friendly technologies has also raised a challenge that may have serious consequences on consumers' personal, social, and psychological well-being. Therefore, there is a need for strategies to promote safe and responsible technology use, particularly among children, teenagers, and younger generations. The study will further progress with empirical data and results that can benefit academia, managers, and future policy implications.

## Implications and Future Study

The implications of this study extend across multiple dimensions, and may provide significant contributions not only within the realm of academic research but also in practical and methodological contexts. The study aims to articulate a comprehensive overview that encapsulates the broad spectrum of digital consumerism. The theoretical implications enrich existing literature on digital consumerism, offering new insights and perspectives that challenge and augment prevailing theories. In the practical domain, the empirical findings of this study have the potential to influence the strategies and policies of digital businesses, shape consumer advocacy efforts, and inform governmental regulatory practices. The methodological implications underscore the effectiveness of the research approach employed, setting a precedent for future studies in this and related fields. By exploring these implications, the study aims to illuminate the multifaceted nature of the study's contributions, highlighting its relevance and applicability across diverse sectors. This comprehensive examination not only underscores the significance of the study's secondary findings but also opens avenues for future research, policy-making, and strategic planning in the dynamic landscape of digital consumerism. For policymakers and regulatory bodies, the study highlights the importance of developing and enforcing regulations that protect consumers in digital realm.

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