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TRUST AND SAFETY PERCEPTION IN DIGITAL PLATFORMS AMONG OLDER POPULATIONS

ALOK KUMAR YADAV[1], MARIYAM AHMED[2], BHUMIKA BANSAL[3]
[1]ASSISTANT PROFESSOR, KALINGA UNIVERSITY, RAIPUR, INDIA.
email: ku.alokkumaryadav@kalingauniversity.ac.in,0009-0007-3070-9079
[2]ASSISTANT PROFESSOR, KALINGA UNIVERSITY, RAIPUR, INDIA.
email: ku.mariyamahmed@kalingauniversity.ac.in orcid: 0009-0006-7541-3557
[3]ASSOCIATE PROFESSOR, NEW DELHI INSTITUTE OF MANAGEMENT, NEW DELHI, INDIA.,
e-mail: bhumika.bansal@ndimdelhil.org, https://orcid.org/0009-0001-9379-4908

ABSTRACT

The societal functions of digital platforms are rapidly expanding to include online banking, telehealth services, and social communication. These digital platforms, however, are often met with skepticism or outright avoidance by older users due to trust, privacy, and safety concerns. This study aims to examine the psychological and technological domains of trust, and safety concerns within the digital space for users aged 60 and older. As part of a mixed-methods study, we collected quantitative survey data from 412 participants living in urban and semi-urban areas and coupled it with qualitative interviews to determine the salient trust factors. Our findings indicate that platform explainability, data control, past experiences online, fear of scams, abusive ease of access, poor digital literacy, and a myriad of online safety nets all impact trust. The study formulates a trust perception model based on the attitudinal and psychological makeup of older adults. The derived findings assist in the formulation of trustable and easy to navigate digital ecosystems which are age-appropriate and safe for older users. This study highlights the importance of digital literacy initiatives, ease of use design, protective user interfaces, and custodial data governance designed to enhance trust and functionality for older users.

Keywords: digital trust, older adults, platform safety, digital literacy, online security, usability, human-computer interaction

I. INTRODUCTION

The shift to digital mediums in sectors such as healthcare, finance, governance, and even communication has brought in ease and connection like never before. Most elderly people, however, continue to be sidelined when it comes to digital engagement because of psychological, technical, and socio-economic barriers [2]. As population ages, it is crucial to study the digital behavior of people over 60 so as to provide equitable access and participation in the digital socio-economic world [1]. One of the most important determinants of digital inclusivity for older populations is the perception of trust and safety in online interactions.

Trust in digital platforms encapsulates a user's belief in correct system operation, as well as data handling and interactions. Safety perception, in contrast, concerns emotional ease and the absence of perceived threats like scams, fraud, or data breaches. For elderly users, these perceptions tend to be shaped from their past engagements with technologies, cognitive decline, and a general lack of confidence in more modern settings. Moreover, the absence of user-friendly modern designs, as well as, complex user interfaces further widen the gap for the elderly population.

Trust in technology is a well-explored area within academic literature, however studies focusing on seniors are almost nonexistent. Most existing models come from frameworks based on younger, tech-savvy users, and do not consider the cognitive load, emotions, and digital literacy gaps of older users [5]. As a result, many developers of digital services and products persistently ignore older adults' nuanced requirements, thereby perpetuating digital exclusion [7].

This research seeks to address that gap by investigating how older adults construct trust and perceive safety on digital platforms [6]. We investigate how platform safety visuals, data transparency, user interactivity, and user support shape users' perception and safety. Incorporating quantitative surveys with qualitative in-depth interviews, we seek to develop a model that captures the multifaceted dimensions of trust and safety in older users' digital experiences.

This research also highlights the key trust enablers and inhibitors, which in turn extends the discussion on digital inclusion while simultaneously providing practical recommendations to designers, policymakers, and educators. As societies evolve with technology, these platforms not only need to be designed with the psychological and technological requirements of seniors, but feel very urgently from a societal need standpoint [4].

Key Contributions

- This research outlines a refined trust and safety structure for older adults in digital contexts moving beyond traditional usability considerations. It incorporates the distinctive psychological and emotional components into the framework.
- The framework elaborates two new definable trust measures Perception Trust Index and Safety Comfort Index that quantify the older users' trust within different digital interaction layers.
- This research integrates quantitative and qualitative data through a case study that enhances the narratives of older sits with numbers, enabling design and policy decision-makers to create emotionally safe and age-inclusive digital environments.

This paper is divided into six major sections. In Section I, the unique background, motivation, and research gap involving older adults' trust and safety concerns within digital platforms is described. Section II summarizes the reviews and models of trust and interaction behaviors pertinent to the age of the user as well as digital barriers. In Section III, the methodology is described, covering participant sampling, operationalization of trust and safety, and the analytic methods employed. Section IV describes the research design and the strategy for the data, focusing on the methods and criteria employed for data collection and scoring. Section V integrates the quantitative and qualitative results and discussion from the interviews, focusing on the primary psychological and usability concerns. In Section VI, the final remarks summarize the main insights along with actionable strategies aimed at enhancing trust and safety in digital environments for older users.

II. CONCEPTUAL BACKGROUND AND THEORETICAL ORIGINS

2.1 Defining Digital Trust and Safety for Older Adults

Digital trust means a user's confidence that the system's operations align and fulfill the user's expectations, that the system's operations will preserve the user's interests, and that the ethical standards will be maintained [10]. Older adults do consider trust, but only as it pertains to the evaluation of a system's functionality, functionality data, workings of the system, and the verification of both a financial and personal data. Safety not only refers to the domain of snooping and surveillance but encompasses the ability to move around a system effortlessly, devoid, devoid, devoid, without, without, burden and burden and stress, overwhelm stress, a burden. "Safety" in this context refers to the user's ability to access and control a resource which is very devoid of sophistication, devoid of burden. These filters shape the user's perceptions and most of the time frame would revolve around a user's experiences, an overload of demands, older age be it in memory, attention, and the availability of systems that support or do not support.

2.2 Age-Sensitive Digital Interaction Models

There are numerous models that seek to explain how users adopt technology; however, none are aimed at the older demographic. Take the Technology Acceptance Model (TAM) or UTAUT, for example. These models focus on perceived value and ease of access, but miss out on emotional and psychological aspects. An older user may appreciate the value on offer, but may choose to steer clear because of perceived data risks or multifaceted interactions. As such, trust models in this case need to integrate emotional relief, prior knowledge, visibility of the interface, and social learning [3]. These changes are essential in understanding older users and their curiosity paired with wariness regarding technology.

2.3 Risks, Barriers, and Psychological Inhibitors

The online world imposes several challenges from an operational and psychological perspective for older users. Research suggests limited vision, impaired dexterity, lower levels of literacy, and diminished cognitive functions can lead to anxiety and platform engagement. Moreover, commonplace scams like phishing emails and fraudulent hyperlinks tend to target older individuals because they are not always able to identify sophisticated deception. These issues worsen the already high levels of danger that elderly users face. Other cognitive barriers, like the fear of being humiliated, the desire to not appear needy, and past encounters of being overwhelmed also impede the ability to trust technology. For a good number of elderly users, the lack of a "human backup" or instant assistance diminishes trust and safety further.

2.4 Facilitators of Trust and Safety Among Older Users

Overcome by difficulties, there still lies the trust building frameworks within clean UI design, instructions, privacy padlocks, and prompt support. Trust building frameworks also encompass indicators, verified badges, and prompt human support. Co-design participation and guided onboarding heightens user confidence. P2P teaching from younger relatives serves a dual emotional and technological role building a safe digital space [8]. Positive feedback loops from trust span and successful digital engagements reinforce comfort and trust over time [9].

III. METHODOLOGICAL FRAMEWORK

3.1 Participant Selection and Digital Contexts

With a view to understanding how older adults evaluate trust and safety in online environments, this study recruited 412 participants aged 60 and older from urban and semi-urban areas with varying degrees of digital infrastructure. Participants had to engage with at least one form of digital service, for example, e-bank, telemedicine, or online communities like Facebook or WhatsApp groups. Participants were selected through purposive sampling based on diverse range of digital skills, education, and prior online experience.

3.2 Operationalization of Trust and Safety Constructs

These definitions of trust and safety as specific areas of interest are trust as platform dependability, transparency, and clarity of data usage; and safety perception as general awareness of a possible harm, ease of use, and a comfort of feelings during a digital engagement. Each of these constructs was captured using a survey developed comprising of 24 items and rated using a 5-point Likert scale.

The indexes developed in this study include Trust Perception Index (TPI) and Safety Comfort Index (SCI). Contributing items for both indexes were determined using exploratory factor analysis whereby only items with factor loading of 0.6 and above and internal consistency (Cronbach's $\alpha \geq 0.75$) were included. Based on their normalized index scores, participants were placed within high, moderate, and low trust/safety clusters.

3.3 Analytical and Interpretive Strategy

A layered analytical approach was applied. Descriptive statistics delineated participant demographics alongside mean scores for trust and safety, while Pearson correlations pointed out some critical relationships between usability perception, digital literacy, and prior online victimization. Regression modeling predicted trust and safety levels based on platform familiarity and emotional comfort as explanatory variables.

Thematic coding with NVivo facilitated the analysis of interview transcripts. Emergent codes included "cautious adoption," "interface intimidation," and "peer learning influence." Older users' trust and risk perception in digital contexts were captured through quantitative measurement and validated along with cross-category qualitative themes through multivariate comparison with trust, risk, and usability perception survey clusters.

IV. RESEARCH DESIGN AND DATA STRATEGY

4.1 Participant Demographics and Sampling Framework

To evaluate perceptions of trust and safety among the older demographic concerning digital platforms, we implemented a cross-sectional mixed-method study. We purposefully sampled 412 participants aged 60 years and older from urban and semi-urban areas. Participants engaged with platforms such as online health portals, banking services, messaging applications, and digital payment systems.

4.2 Data Collection Instruments

The study employed semi-structured interviews and a well-organized questionnaire as its main tools. Trust in data privacy, usability, digital literacy, and safety perception were assessed in the questionnaire using a 5-point Likert scale. The domains measured showed good reliability since the Cronbach's alpha scores were greater than 0.78. A total of 40 interviews were conducted where emotional reactions, risks, and usability challenges were probed.

4.3 Index Construction and Scoring Methodology

Two key indices were computed:

- Trust Perception Index (TPI): Measured based on platform reliability, data handling, and transparency.
- Safety Comfort Index (SCI): Measured based on emotional comfort, perceived threat, and prior negative incidents.

Each index was normalized between 0 and 1 and categorized into three levels.

Table 1: Distribution of Participants by TPI and SCI Scores

Score Level	% with High TPI	% with High SCI
High (≥0.70)	26.4%	22.1%
Moderate	34.5%	36.8%
Low (<0.50)	39.1%	41.1%

Table 1 shows that a significant portion of older users reported low levels of both trust and safety comfort, emphasizing the need for inclusive digital strategies.

4.4 Analytical Framework

The statistical methods used were descriptive stats, Pearson correlation, and linear regression. Independent variables were education, digital familiarity, and help availability. Qualitative themes "digital anxiety," "interface intimidation," and "support-driven confidence" were formulated to help explain the quantitative trends.

V. RESULTS AND DISCUSSION

5.1 Trust Levels and Digital Exposure

Trust in digital services such as telehealth, online banking, and messaging apps is shaped strongly by use and familiarity, as the survey indicates. Regular users of these digital services marked high trust scores due to reliance built through pre-existing, seamless interactions over time. On the other hand, occasional or first-time users expressed little trust due to what they deemed tech jargon, convoluted processes, and fear of permanent errors. The gap in trust competence disparity indicates that exposure and routine are critical in developing digital competence trust for older populations.

5.2 Perceived Safety and Psychological Comfort

As said by the participants, safety was associated with emotional feelings more than technology. It was common for users to express feeling stressed over things such as online scams, identity theft, or even clicking the wrong buttons on popular applications. Apps and services devoid of active customer service, security features, or visible protective mechanisms were largely shunned. Moreover, the lack of safety nets, even with low technical risks, increased people's perceptions of risks leading to feeling vulnerable. These things depict that people who use technology require feeling comfort, and need to be guided by straightforward and visible protective strategies.

5.3 Role of Support Systems in Trust Formation

Another notable aspect was the effect of external assistance in trust building. Elderly participants who were aided by their family members or community digital literacy programs were more comfortable in accessing new platforms. These constructs served as emotional anchors, alleviating anxiety and increasing the propensity to engage with digital features. Conversely, the unsupported individuals tended to the bare minimum, shunning interactions or services that were overly complex and risky. This illustrates that the social setting and floor facilitation are critical elements in fostering digital trust among elder users.

5.4 Integrated Interpretation of Quantitative and Qualitative Findings

The combination of quantitative survey data and qualitative interviews reveals that trust and safety are not merely a result of platform design; rather, they are influenced by factors such as user experience, emotional assurance, and socio-environmental reinforcement. Usability, prior experience, and fear of fraud as quantitative predictors found strong expression in narratives depicting reluctance, post-use relief, and dependence on known resources. All together, these factors conclusively highlight that older adults assess digital platforms based on a mixture of a user's emotional connection and functional trust, where order and ease, habitual engagement, and aid are as crucial as security measures.

VI. CONCLUSION

This research analyzes in detail the perceptions and interactions older adults have with respect to trust and safety within the scope of digital engagement. As trust is noted to be largely experience-based, it requires cumulative, positive interactions over time, whereas safety concerns, interface clarity, cognitive ease, and perceived threats take over in the moment. Family support and community-based education, have a positive impact in alleviating digital reluctance and fostering adoption, thus reducing digital anxiety.

Most importantly, the research reveals that lack of user confidence, support, and feeling overwhelmed can mask even the most secure platforms, rendering them digitally unsafe. This means that digital inclusion attempts need to go further than actual technical security to cover psychological, emotional, and design comforts. Future systems catering to older users should emphasize ease of use, use of haptic signals, and real-time support to provide instant assistance. These systems will enable the trust gap to be bridged, allowing older users to actively and safely engage in the digital world.

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