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EXPLORING DIGITAL DISTRUST AS A DETERMINANT OF ONLINE TRANSACTION ACCEPTANCE AMONG ADULTS IN CROSS RIVER STATE, NIGERIA

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Abstract

This study investigates the role of digital distrust as a determinant of online transaction acceptance among adults in Cross River State, Nigeria, a region characterized by growing internet penetration yet persistent skepticism toward digital platforms. Digital distrust, encompassing fears of privacy breaches, fraud, and system unreliability, is hypothesized to significantly hinder the adoption of online transactions. Using a primary data collection method, a structured questionnaire was administered to 400 adults aged 18–60 across urban and rural areas of Cross River State. The study employs the Technology Acceptance Model (TAM) extended with digital distrust as a theoretical framework. Descriptive statistics, correlation analysis, and multiple regression were used to analyze the data. Findings reveal that digital distrust negatively impacts perceived usefulness ($\beta = -0.42$, $p < 0.01$) and perceived ease of use ($\beta = -0.38$, $p < 0.01$), subsequently reducing behavioral intention to use online transactions ($R^2 = 0.56$). Notably, 68% of respondents expressed concerns about data security, with rural participants exhibiting higher distrust levels (mean = 4.12) than urban counterparts (mean = 3.45). The study highlights the mediating role of trust-building mechanisms, such as transparent policies and digital literacy programs, in mitigating distrust. Recommendations include targeted interventions by policymakers and e-commerce platforms to enhance trust through education and robust security measures. This research contributes to understanding contextual barriers to digital adoption in developing economies

Keywords: Digital Distrust, Online Transactions, Technology Acceptance Model, Digital Literacy, Trust-Building.

Introduction

Digital technologies have transformed economic interactions globally, with online transactions encompassing e-commerce, mobile banking, and digital payments becoming integral to modern economies. In Nigeria, internet penetration has surged from 28% in 2015 to 51.6% by 2023, driven by mobile technology and government initiatives like the National Broadband Plan (Internet World Stats, 2023; NCC, 2022). This digital growth has positioned Nigeria as a key player in Africa's digital economy, with e-commerce projected to reach $75 billion by 2025 (Statista, 2024). Cross River State, located in Nigeria's South-South geopolitical zone, reflects this trend with its mix of urban hubs like Calabar, a tourism and administrative center, and rural agrarian communities. The state's economic potential, rooted in tourism, agriculture, and small-scale trade, could be significantly enhanced by widespread adoption of online transactions, offering efficiency, broader market access, and financial inclusion (World Bank, 2023).

However, the promise of a digital economy in Nigeria, specifically in Cross River State, is tempered by the uneven acceptance of online transactions among adults. While urban areas exhibit moderate uptake, rural regions lag, often preferring traditional cash-based systems (Adewale & Adepoju, 2022). This reluctance is not merely a function of infrastructure deficits, such as inconsistent electricity or network coverage, but is increasingly attributed to psychological and social factors, notably digital distrust. Digital distrust, defined as skepticism toward digital platforms due to perceived risks like privacy breaches, fraud, and system failures, has emerged as

a critical barrier to technology adoption in developing contexts (Mayer et al., 2020; Ofori & Appiah, 2021). In Nigeria, high-profile cybercrime incidents, including phishing and identity theft, have fueled public wariness, with the Nigerian Communications Commission reporting over 153,000 cybercrime cases in 2023 alone (NCC, 2024).

The background to this study lies in the intersection of Nigeria's digital ambitions and socio-cultural realities. With a literacy rate of 68% (NPC, 2021) and a history of institutional mistrust stemming from governance challenges, Cross River State exemplifies a context where digital distrust may thrive. Studies elsewhere in Africa, such as Ofori and Appiah's (2021) work in Ghana, found that 62% of adults avoided digital payments due to security fears, a trend mirrored in Nigeria, where 70% of mobile banking users express data privacy concerns (Adewale & Adepoju, 2022). Locally, Afolabi and Ilesanmi (2022) noted that rural Nigerians, including those in Cross River, exhibit heightened distrust due to limited digital literacy and exposure, while urban dwellers remain cautious despite greater access. This duality suggests that digital distrust operates variably across demographic and geographic lines, necessitating region-specific research.

Despite growing internet access and the economic potential of online transactions, their adoption in Cross River State remains suboptimal. Anecdotal evidence and preliminary surveys indicate that many adults hesitate to engage in online transactions, citing fears of financial loss, data theft, and unreliable platforms. The 2023 World Bank report on Nigeria's digital economy highlighted that only 35% of adults in the South-South region regularly use digital payments, compared to 48% in the South-West, pointing to regional disparities (World Bank, 2023). Existing studies on technology adoption in Nigeria (e.g., Adewale & Adepoju, 2022; NBS, 2024) focus broadly on infrastructure or awareness, often overlooking the psychological barrier of digital distrust. This gap is particularly pronounced in Cross River State, where no comprehensive study has examined how distrust shapes online transaction acceptance, leaving policymakers and businesses without evidence-based strategies to bridge the adoption divide.

Therefore, this research seeks to address this gap by exploring digital distrust as a determinant of online transaction acceptance among adults in Cross River State. Specifically, the study aims to: (1) assess the prevalence and dimensions of digital distrust (privacy concerns, security fears, and system unreliability) among urban and rural adults, (2) examine the impact of digital distrust on perceived usefulness and perceived ease of use of online transactions, as framed by the Technology Acceptance Model, and (3) propose actionable strategies to mitigate distrust and enhance adoption. This study offers a localized perspective on a national challenge by leveraging primary data, contributing to Nigeria's broader digital transformation agenda.

Adopting online transactions has been a focal point in technology acceptance research for decades, with foundational models like the Technology Acceptance Model (TAM) by Davis (1989) providing a robust starting point. TAM asserts that perceived usefulness (PU) and perceived ease of use (PEOU) are primary predictors of an individual's behavioral intention (BI) to adopt technology. Early studies, such as Adams et al. (1992), validated TAM across various contexts, emphasizing its generalizability. However, as digital platforms evolved, scholars began to critique

TAM's simplicity, arguing that it overlooks contextual and psychological factors like trust and risk perception, particularly in online transaction settings (Venkatesh & Davis, 2000).

Trust emerged as a pivotal construct in e-commerce literature, with Pavlou (2003) integrating it into TAM to explain online purchase intentions in the U.S. He posited that trust mitigates perceived risk, enhancing PU and PEOU, a view supported by Gefen et al. (2003), who found that trust in online vendors significantly boosts adoption rates. Conversely, McKnight et al. (2002) debated whether trust is a direct antecedent or a mediator, suggesting that initial distrust could irreversibly deter usage, especially in unfamiliar digital environments. This debate underscores the complexity of trust dynamics, particularly in uncertain contexts.

TAM rests on several major assumptions. First, it assumes that user acceptance is primarily rational, driven by cognitive evaluations of PU and PEOU (Davis, 1989). Second, it posits that external factors (e.g., digital distrust) influence BI indirectly through these constructs, not directly. Third, it assumes that BI strongly correlates with actual system use, though contextual constraints (e.g., access) may moderate this link (Venkatesh & Davis, 2000). Fourth, TAM assumes generalizability across technologies and populations, a claim tested in this study's unique socio-economic setting. Critics like Bagozzi (1992) note that TAM overlooks emotional or social factors, yet its focus on cognitive drivers aligns with the study's emphasis on distrust as a perceptual barrier. Digital distrust is operationalized as a multidimensional construct comprising privacy concerns, security fears, and perceived system unreliability (Mayer et al., 2020). The framework hypothesizes that higher digital distrust reduces PU and PEOU, lowering BI's ability to engage in online transactions. Figure 1 illustrates this model.

Figure 1

[Digital Distrust] --> [Perceived Usefulness] --> [Behavioral Intention]
--> [Perceived Ease of Use] --> [Behavioral Intention]

In applying TAM to this study, digital distrust is positioned as an external variable influencing adults' acceptance of online transactions in Cross River State. The framework predicts that high levels of privacy concerns, security fears, and system unreliability diminish PU (e.g., belief that online transactions improve efficiency) and PEOU (e.g., ease of navigating digital platforms), reducing BI to engage in such activities. By integrating trust, as Gefen et al. (2003) suggested, the model captures how distrust mediates these relationships, offering a lens to interpret primary data from 400 respondents. This application tests TAM's generalizability in a Nigerian context and extends its utility by addressing a context-specific barrier, digital distrust, crucial to advancing the region's digital economy.

In Nigeria, the discourse on digital adoption reflects both optimism and caution. Adepetun (2015) documented early resistance to e-banking, attributing it to low literacy and fraud prevalence. Adewale and Adepoju (2022) reported that 70% of mobile banking users in Lagos expressed data security concerns. The National Bureau of Statistics (NBS, 2024) further noted a 15% rise in cybercrime incidents between 2022 and 2023, reinforcing distrust narratives. However, scholars

like Chukwuemeka and Okeke (2021) argue that digital literacy initiatives could counter these fears, a position contested by Afolabi and Ilesanmi (2022), who assert that rural populations remain skeptical despite training due to systemic unreliability.

Within Nigeria, Cross River State presents a unique case. Its moderate literacy rate (68%, NPC, 2021) and tourism-driven economy suggest potential for digital growth, yet anecdotal evidence points to persistent cash reliance. Afolabi and Ilesanmi (2022) noted higher rural distrust in southern Nigeria, attributing it to limited digital exposure, while urban studies (e.g., NBS, 2024) indicate that even tech-savvy populations remain wary due to publicized fraud cases. Scholarly assertions diverge on solutions: some advocate technological fixes like encryption (Ojo, 2020), while others emphasize behavioral interventions (Chukwuemeka & Okeke, 2021).

Despite this rich literature, a gap remains in empirically testing digital distrust's impact on online transaction acceptance in specific Nigerian regions like Cross River State. Most studies focus on urban centers (e.g., Lagos) or national aggregates, neglecting regional variations. Furthermore, while trust is widely studied, its inverse, digital distrust, lacks localized quantitative validation within TAM frameworks in Nigeria's South-South region. This study addresses this gap by exploring how digital distrust shapes PU and PEOU among Cross River adults, offering a contextual lens to refine theoretical and practical understanding.

Method

This study adopted a quantitative cross-sectional research design to explore the influence of digital distrust on online transaction acceptance among adults in Cross River State, Nigeria. As recommended by Creswell (2014), the cross-sectional approach enables data collection at a single point in time, offering a snapshot of attitudes and behaviors that is both cost-effective and suitable for examining relationships between variables. Given the study's focus on current perceptions of digital platforms in a rapidly evolving digital landscape, this design aligns with prior research on technology adoption in developing contexts (e.g., Ofori & Appiah, 2021). Data were collected in March 2025, reflecting contemporary dynamics in Nigeria's digital economy.

Population and Sampling

The target population comprises adults aged 18–60 in Cross River State, estimated at approximately 2.1 million, according to the National Population Commission's (NPC) 2021 demographic projections. This age range was selected to capture a diverse group of economically active individuals likely to engage with online transactions, consistent with studies on digital adoption in Africa (Adewale & Adepoju, 2022). A sample size of 400 respondents was calculated using Yamane's (1967) formula for finite populations:

$$n = \frac{N}{1 + N\,(e^2)}$$

Where N = 2,100,000 (population size), e = 0.05 (margin of error), and (n) is the sample size, with a 95% confidence level, this yielded a sample of approximately 400, deemed adequate for statistical reliability (Krejcie & Morgan, 1970).

A multistage sampling technique was employed to ensure representativeness across urban and rural divides, a critical consideration given Nigeria's socio-economic disparity (Afolabi & Ilesanmi, 2022). In the first stage, purposive sampling selected Calabar (urban) and two rural local government areas (LGAs), Obubra and Yakurr, based on their population density and economic activity, Calabar as a commercial hub, and Obubra and Yakurr as agrarian zones with emerging digital access. In the second stage, stratified random sampling divided respondents into strata by age (18–30, 31–45, 46–60), gender (male, female), and occupation (formal, informal), followed by simple random sampling within each stratum. This approach mirrors the strategies Jalal et al. (2021) used to study fintech adoption in Malaysia, ensuring diversity and reducing bias.

Table 1

Demographic Characteristics of Participants (N = 400)

Variable	Category	Frequency	Percentage (%)
Gender	Male	210	52.5
	Female	190	47.5
Age	18–30	150	37.5
	31–45	180	45.0
	46–60	70	17.5
Location	Urban (Calabar)	200	50.0
	Rural (Obubra/Yakurr)	200	50.0
Education	Secondary	120	30.0
	Tertiary	280	70.0

Note. The table presents the demographic profile of the 400 adult participants surveyed in Cross River State, Nigeria, in March 2025.

Data Collection Instrument

Primary data were gathered using a structured questionnaire, a widely validated tool for measuring perceptions in technology acceptance studies (Davis, 1989). The instrument consisted of 25 items divided into four sections: (1) demographic profile (e.g., age, gender, location), (2) digital distrust (10 items), (3) perceived usefulness (PU) and perceived ease of use (PEOU) (8 items), and (4) behavioral intention (BI) to use online transactions (7 items). Items were adapted from established scales: PU and PEOU from Davis (1989), and digital distrust from Mayer et al. (2020), modified to reflect local concerns such as fear of "yahoo boys" (cybercriminals) and unreliable internet connectivity.

Responses were measured on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree), a format praised for its reliability in capturing attitudinal data (Likert, 1932). Examples include: "I

fear my personal data will be stolen online" (distrust), "Online transactions save me time" (PU), and "I intend to use online payments in the future" (BI). To ensure cultural relevance, the questionnaire was translated into Pidgin English, a lingua franca in Cross River State, and back-translated to verify accuracy, following Brislin's (1970) translation protocol.

A pilot test was conducted with 30 respondents from Calabar in February 2025. It yielded a Cronbach's alpha of 0.87 across all constructs (distrust = 0.85, PU = 0.89, PEOU = 0.86, BI = 0.88), exceeding the 0.70 threshold for internal consistency (Nunnally, 1978). Feedback from the pilot refined ambiguous items, such as rephrasing "system failure" to "network problems" to align with local terminology.

Data Collection Procedure

Data collection spanned two weeks (March 10–24, 2025), conducted by six trained enumerators fluent in English and Pidgin English. Face-to-face administration was chosen over online surveys due to limited internet access in rural areas and the need for higher response rates, a method endorsed by Ofori and Appiah (2021) in Ghana. Enumerators visited households, markets, and workplaces, obtaining informed consent and ensuring anonymity. Each session lasted approximately 20 minutes, with 420 questionnaires distributed to account for potential non-responses; 400 were returned completed (95.2% response rate), a robust outcome compared to similar studies (e.g., Alalwan et al., 2017).

Ethical considerations included voluntary participation, confidentiality, and the right to withdraw, adhering to the American Psychological Association's (APA) guidelines (APA, 2017). Rural data collection faced challenges such as transportation logistics and initial respondent skepticism, mitigated by community leader endorsements.

Data Analysis

Data were cleaned, coded, and analyzed using SPSS version 26. Descriptive statistics (means, standard deviations, frequencies) summarized respondent characteristics and distrust levels, providing a baseline for comparison across urban-rural contexts. Pearson correlation analysis assessed relationships between digital distrust, PU, PEOU, and BI, testing the strength and direction of associations as recommended by Cohen (1988).

Multiple regression analysis examined the predictive impact of digital distrust on PU and PEOU, and their subsequent effect on BI, following Baron and Kenny's (1986) mediation framework. The regression model tested the extended TAM, with normality, linearity, and multicollinearity assumptions checked via histograms, scatterplots, and variance inflation factors (VIF < 2.0). Significance was set at $p < 0.05$, aligning with standard practice in social science research (Field, 2018). Results were presented in tables and interpreted in light of the theoretical framework and literature.

Results

Respondent Characteristics

Table 2

Demographic Characteristics of Respondents (N = 400)

Variable	Category	Frequency	Percentage (%)
Gender	Male	210	52.5
	Female	190	47.5
Age	18–30	150	37.5
	31–45	180	45.0
	46–60	70	17.5
Location	Urban (Calabar)	200	50.0
	Rural	200	50.0
Education	Secondary	120	30.0
	Tertiary	280	70.0

Note. Table 1 presents the sample profile.

Prevalence of Digital Distrust

Table 3

Mean Scores of Digital Distrust Dimensions

Dimension	Urban Mean	Rural Mean	Overall Mean	SD
Privacy Concerns	3.40	4.10	3.75	0.92
Security Fears	3.50	4.15	3.82	0.88
System Unreliability	3.45	4.12	3.78	0.90
Overall Distrust	3.45	4.12	3.78	0.89

Note. Rural respondents exhibited higher distrust (M = 4.12) than urban ones (M = 3.45), significant at $p < 0.05$. Therefore, Table 3 shows mean scores for digital distrust dimensions.

Regression Analysis

Table 4

Regression Analysis Results

Predictor	Dependent Variable	β	t-value	p-value	R^2
Digital Distrust	PU	-0.42	-5.82	<0.01	0.35
Digital Distrust	PEOU	-0.38	-5.14	<0.01	0.31
PU	BI	0.48	6.91	<0.01	0.56
PEOU	BI	0.39	5.63	<0.01	

Note. Table 4 presents regression results showing that digital distrust significantly reduces PU and PEOU, which in turn influences BI ($R^2 = 0.56$), supporting the extended TAM.

Discussion

The findings of this study underscore the pivotal role of digital distrust as a determinant of online transaction acceptance among adults in Cross River State, Nigeria, corroborating and extending prior research on technology adoption in developing economies. The significant negative impact of digital distrust on perceived usefulness (PU) ($\beta = -0.42$, $p < 0.01$) and perceived ease of use (PEOU) ($\beta = -0.38$, $p < 0.01$) aligns with the extended Technology Acceptance Model (TAM) proposed by Gefen et al. (2003), which posits trust as a critical mediator in technology adoption. This suggests that in contexts like Cross River State, where digital infrastructure is evolving but not yet fully trusted, skepticism about privacy, security, and system reliability undermines online transactions' perceived benefits and usability. The overall explanatory power of the model ($R^2 = 0.56$) indicates that digital distrust, alongside PU and PEOU, accounts for a substantial portion of variance in behavioral intention (BI), reinforcing its relevance in understanding adoption barriers.
A striking finding is the rural-urban disparity in distrust levels, with rural respondents reporting a higher mean score ($M = 4.12$) than their urban counterparts ($M = 3.45$). This disparity resonates with Afolabi and Ilesanmi (2022), who attributed rural distrust in Nigeria to limited digital exposure and lower literacy rates. In Cross River State, rural areas like Obubra and Yakurr, primarily agrarian, lack consistent access to reliable internet and digital education, fostering a perception of online platforms as foreign and risky. Conversely, urban respondents in Calabar, a commercial and administrative hub, exhibit relatively lower distrust, likely due to greater familiarity with digital tools and higher education levels (70% tertiary-educated in the sample). However, even urban adults remain cautious, with 68% citing data security concerns, a finding consistent with Adewale and Adepoju (2022), who noted widespread apprehension about cybercrime in Nigeria following high-profile fraud incidents reported by the National Bureau of Statistics (NBS, 2024).

Digital distrust emerges as a formidable barrier to online transaction acceptance in Cross River State. It is shaped by privacy fears, security concerns, and infrastructure gaps. Its differential impact across rural and urban settings underscores the need for nuanced strategies to foster a trusting digital ecosystem.

Conclusion

This study has illuminated the pivotal role of digital distrust as a determinant of online transaction acceptance among adults in Cross River State, Nigeria. The findings underscore that digital distrust, driven by privacy concerns, security fears, and perceived system unreliability, significantly undermines the usefulness and ease of online transactions, ultimately reducing behavioral intention to adopt them. The empirical evidence, derived from primary data collected from 400 adults in March 2025, supports the extended Technology Acceptance Model, revealing a robust negative relationship between digital distrust and adoption constructs ($R^2 = 0.56$). Rural respondents exhibited higher distrust ($M = 4.12$) than their urban counterparts ($M = 3.45$), reflecting disparities in digital exposure and literacy. This aligns with broader literature on

developing economies, where contextual factors amplify skepticism toward digital platforms (Ofori & Appiah, 2021; Adewale & Adepoju, 2022).

The implications are clear: without addressing digital distrust, the potential of online transactions to enhance economic inclusion in Cross River State remains constrained. The study highlights the necessity of trust-building mechanisms such as enhanced cybersecurity, transparent policies, and digital literacy initiatives to bridge this gap. While urban areas show moderate acceptance, rural communities require urgent intervention to overcome entrenched skepticism. This research contributes to the discourse on digital adoption in Nigeria by offering localized insights and a validated framework for future studies. Fostering trust is not merely a technical challenge but a socio-economic imperative for Nigeria's digital transformation.

Recommendations

- Digital Literacy Programs: Government and e-commerce firms should implement training to enhance skills and reduce distrust, especially in rural areas.
- Trust-Building Measures: Platforms should adopt transparent privacy policies and robust security features to alleviate fears.

Policy Support: Regulatory frameworks should enforce cybersecurity standards to boost confidence in online transactions.

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