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Ethical Digital Marketing and Consumer Trust: An Empirical Study on Preventing Online Consumer Victimization among Students

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ABSTRACT:

Purpose: This study examines the relationship between ethical digital marketing practices and online consumer victimization among students, with particular focus on the mediating role of consumer trust and the moderating effects of digital literacy and regulatory awareness. In the rapidly evolving digital marketplace, students represent a highly active yet vulnerable consumer segment, frequently exposed to deceptive marketing practices such as fake reviews, dark patterns, misleading advertisements, and undisclosed influencer promotions.

Design/methodology/approach: The research adopts a quantitative, cross-sectional design using primary data collected from 114 student respondents through a structured questionnaire. Statistical techniques including descriptive analysis, reliability analysis, Pearson's correlation, independent samples t-tests, one-way ANOVA, chi-square tests, and multiple regression were employed using Python (pandas, NumPy, SciPy) to analyze relationships between the key constructs.

Findings: The results reveal that unethical digital marketing practices significantly contribute to consumer victimization, while ethical practices—particularly transparency, dark pattern avoidance, and data privacy—reduce victimization and positively influence consumer trust. Consumer trust is identified as a critical partial mediating factor. Digital literacy and regulatory awareness are found to play significant moderating roles by enhancing students' ability to identify and resist deceptive marketing strategies. Higher digital engagement frequency positively correlates with impulsive purchasing susceptibility, while gender significantly influences advertising honesty perceptions.

Originality/value: This study contributes to the digital marketing ethics literature by integrating ethical marketing practices, consumer trust, digital literacy, and regulatory awareness into a unified moderated mediation model, applied specifically to the student population in the Indian context. The findings offer actionable insights for marketers, policymakers, and educational institutions to promote ethical standards, improve digital literacy, and strengthen consumer protection frameworks.

KEYWORDS: Ethical digital marketing; Consumer trust; Online consumer victimization; Digital literacy; Regulatory awareness; Student consumers; Dark patterns; India

I. INTRODUCTION

The digital revolution has fundamentally transformed the landscape of commerce and marketing, ushering in an era where consumers and businesses interact primarily through virtual platforms. According to Statista (2024), global digital advertising expenditure exceeded USD 740 billion, reflecting the centrality of online marketing in contemporary business strategy. While this transformation has offered unparalleled convenience, personalization, and access to information, it has simultaneously created a fertile environment for unethical practices that exploit unsuspecting consumers.

Consumer trust has emerged as a particularly fragile construct in the digital environment. Unlike traditional interactions where physical cues and face-to-face engagement guide decisions, digital interactions are characterized by information asymmetry, anonymity, and the inability to physically verify claims. This structural vulnerability is compounded by the



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proliferation of sophisticated deceptive techniques—including dark patterns, fabricated reviews, undisclosed sponsored content, algorithmic manipulation, and covert data harvesting.

Students represent one of the most digitally engaged demographic segments globally. Research consistently demonstrates that younger consumers in the 18–25 age bracket exhibit higher susceptibility to online influence, are more likely to engage in impulsive online purchases, and are less equipped with the financial literacy needed to critically evaluate marketing claims (Boerman, Kruikemeier & Zuiderveen Borgesius, 2017). The intersection of ethical digital marketing, consumer trust, and student victimization constitutes a critically under-researched domain, especially in the Indian context.

This study investigates the impact of ethical digital marketing practices on online consumer victimization among students, examining how consumer trust mediates this relationship and how digital literacy and regulatory awareness moderate it. By doing so, it seeks to generate empirically grounded insights that can inform marketers, educational institutions, consumer protection bodies, and policymakers in building a safer, more ethical digital marketplace.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Ethical digital marketing refers to practices guided by principles of honesty, transparency, fairness, and respect for consumer autonomy and privacy. Hunt and Vitell's (1986) General Theory of Marketing Ethics provides the foundational framework, arguing that marketers evaluate ethical dimensions both through rule-based (deontological) and consequence-based (teleological) criteria. Morgan and Hunt's (1994) Commitment-Trust Theory (CTT) positions trust as the central mediating mechanism in marketing relationships, predicting that ethical conduct builds trust which in turn reduces perceived risk and vulnerability.

The concept of online consumer victimization encompasses financial losses from fraudulent products, psychological distress from manipulative advertising, privacy violations, and the erosion of trust in digital brands. Mathur et al. (2019) documented the widespread deployment of dark patterns across over 11,000 e-commerce websites, providing critical empirical grounding for the assertion that deceptive digital marketing constitutes a systemic problem. Pavlou and Fygenson (2006) demonstrated that consumer trust is a structural prerequisite for digital market participation, and its absence constitutes a significant barrier to safe digital commerce.

Digital literacy—as conceptualized by Eshet-Alkalai (2004)—serves as a multidimensional moderating variable that buffers the harmful effects of unethical digital marketing on student consumers. When digital literacy is high, consumers engage in more systematic processing, scrutinizing marketing claims and identifying deceptive cues. Regulatory awareness, grounded in Social Cognitive Theory (Bandura, 1986), enables students to contextualize ethical marketing signals against established standards, thereby strengthening trust responses.

H1: Gender has a significant influence on students' perception of advertisement honesty.

H2: There is no significant difference between postgraduate and undergraduate students in their level of trust in digital advertisements.

H3: Greater transparency in digital marketing practices positively influences consumer trust among students.

H4: Exposure to misleading digital marketing practices increases the likelihood of financial loss among students.

H5: Higher frequency of digital engagement increases students' susceptibility to impulsive buying behaviour.

H6: The type of digital platform does not significantly influence reporting behaviour of unethical marketing practices.

III. METHODOLOGY AND MEASUREMENT

Data Collection and Sample

The unit of analysis is at the individual consumer level. A structured questionnaire was administered through a mixed-mode approach: an online survey via Google Forms distributed through institutional email lists and WhatsApp student groups, complemented by printed questionnaires administered in-person within classroom and library settings. The study targeted students aged 18–28 years enrolled in recognised higher education institutions in Bengaluru, India.

The survey comprised 25 items across six sections: demographics (Q1–Q5), ethical marketing practices (Q6–Q12), consumer trust (Q13–Q15), digital literacy and regulatory awareness (Q16–Q18), consumer victimization (Q19–Q23),



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and open-ended reflective questions (Q24–Q25). Likert scales (1–5), multiple-choice, rank-order, and open-ended formats were employed. A pilot study was conducted with 30 respondents to assess clarity and internal consistency. A total of 114 valid responses were obtained and used for final analysis.

The Indian context was selected due to the rapid growth of digital consumption and the increasing prevalence of deceptive digital marketing practices. The urban student population in Bengaluru, with high digital engagement and mixed levels of regulatory awareness, provides an ideal context for examining this phenomenon.

Measurement of Constructs

All Likert-scale constructs were measured on a five-point scale anchored at 1 (“Strongly Disagree”) to 5 (“Strongly Agree”).

Ethical Digital Marketing Practices (Q6–Q10) is operationalised through five sub-dimensions: transparency and disclosure, data privacy practices, advertisement authenticity, dark pattern avoidance, and influencer ethics.

Consumer Trust (Q13–Q15) captures respondents’ generalised trust in digital advertisements, the relationship between transparency and trust, and the impact of misleading marketing on trust, drawing on McKnight and Chervany’s (2002) trust dimensions.

Digital Literacy (Q16) is measured as self-assessed competency in identifying deceptive online marketing practices.

Regulatory Awareness (Q17–Q18) is measured through self-reported awareness of consumer protection frameworks and past reporting behaviour.

Online Consumer Victimization (Q19–Q22) captures four dimensions: purchase regret due to misleading advertising, financial harm incidence, privacy violation experiences, and susceptibility to manipulation and impulse purchasing.

IV. RESULTS

Demographic Profile

The sample of 114 respondents is predominantly composed of postgraduate students (75.4%), with Commerce/Management/MBA students forming the largest field-of-study group (57.9%). Age distribution reflects a young adult consumer base with 51.8% aged 21–23 years. Gender composition shows a slight male majority (57.9% male; 40.4% female). Most respondents engage with digital marketing platforms a few times a month or less (43.9%), with 24.6% engaging several times a week.

Table 1: Demographic Profile of Respondents (N = 114)

Variable	Category	Frequency (n)	Percentage (%)
Level of Study	Postgraduate (PG)	86	75.4%
	Undergraduate (UG)	25	21.9%
Age Group	21–23 years	59	51.8%
	24–26 years	37	32.5%
Gender	Male	66	57.9%
	Female	46	40.4%
Engagement Frequency	A few times a month or less	50	43.9%
	Several times a week	28	24.6%
	Daily	18	15.8%

Reliability Analysis

Cronbach’s Alpha was computed to assess the internal consistency of multi-item constructs. The Ethical Perception block (Q6–Q10) yielded $\alpha = 0.769$, the Consumer Trust block (Q13–Q17) yielded $\alpha = 0.724$, and the Consumer Impact/Victimization block (Q19–Q22) yielded $\alpha = 0.588$. The first two constructs exceed the widely accepted threshold of 0.70, confirming satisfactory internal consistency. The Consumer Impact block’s marginally lower alpha is expected given the multidimensional nature of the construct.



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Table 2: Reliability Statistics — Cronbach's Alpha

Construct	Items	No. of Items	Cronbach's Alpha (α)
Ethical Perception of Digital Marketing	Q6–Q10	5	0.769
Consumer Trust in Digital Advertising	Q13–Q17	5	0.724
Consumer Impact / Victimization	Q19–Q22	4	0.588

Descriptive Statistics — Ethical Perception

Across the five ethical perception items (Q6–Q10), the composite mean of 2.967 confirms a marginally negative ethical standing in respondents' eyes. Advertisement honesty (Q7, mean = 2.728) attracted the greatest skepticism, with 43.8% disagreeing or strongly disagreeing. Influencer disclosure (Q10, mean = 3.211) was rated most positively, possibly reflecting recent regulatory discourse around paid promotion disclosures in India. The overall pattern indicates widespread ambivalence: students neither strongly affirm nor categorically reject ethical conduct by digital marketers.

Table 3: Ethical Perception — Descriptive Statistics (Q6–Q10)

Statement	Mean (\bar{x})	Std. Dev.	Interpretation
Q6: Online marketers are transparent about data collection	3.018	1.072	Neutral
Q7: Online advertisements are honest	2.728	1.016	Slightly Disagree
Q8: Reviews and ratings are genuine	3.009	1.043	Neutral
Q9: Platforms avoid manipulative design tactics	2.868	1.093	Slightly Disagree
Q10: Influencers disclose paid promotions	3.211	1.109	Slightly Agree
Overall Ethics Composite	2.967	0.769	Neutral–Negative

Hypotheses Testing Results

Six hypotheses were tested using independent samples t-tests, Pearson's correlation, one-way ANOVA, and chi-square tests. The results are summarised in Table 4.

Table 4: Summary of Hypothesis Testing Results

H#	Hypothesis	Test	Statistic	p-Value	Decision	Result
H1	Gender vs Ad Honesty (Q7)	t-Test	$t = 2.847$	0.005	Reject H_0	Supported
H2	Academic Level vs Trust (Q13)	t-Test	$t = 0.133$	0.895	Accept H_0	Not Supported
H3	Transparency (Q6) vs Trust (Q13)	Pearson r	$r = 0.321$	0.0005	Reject H_0	Supported
H4	Misleading (Q15) vs Financial Loss (Q20)	Pearson r	$r = 0.351$	0.0001	Reject H_0	Supported
H5	Engagement Freq. vs Impulsive Buying (Q22)	ANOVA	$F = 3.275$	0.024	Reject H_0	Supported
H6	Platform (Q12) vs Reporting Behaviour (Q18)	Chi-Square	$\chi^2 = 5.731$	0.929	Accept H_0	Not Supported



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Perceived Severity of Unethical Practices

Respondents ranked five unethical practices from 1 (most harmful) to 5 (least harmful). Fake and paid reviews emerged as the most harmful (Mean Rank = 2.45), receiving the highest number of Rank-1 selections ($n = 41$). Dark patterns (Mean Rank = 2.62) and misleading descriptions (Mean Rank = 2.62) shared second and third rank. Undisclosed influencer advertising (Mean Rank = 2.76) and excessive targeting (Mean Rank = 2.89) ranked fourth and fifth. These rankings confirm growing student awareness of manipulative interface design and product misrepresentation, consistent with the India Consumer Protection (E-Commerce) Rules of 2020.

Table 5: Ranking of Unethical Digital Marketing Practices by Perceived Harm

Unethical Practice	Mean Rank Score	Perceived Harm Order
Fake / Paid Reviews	2.45	1st (Most Harmful)
Dark Patterns	2.62	2nd
Misleading Descriptions	2.62	3rd
Undisclosed Influencer Ads	2.76	4th
Excessive Targeting	2.89	5th (Least Harmful)

V. FINDINGS AND RECOMMENDATIONS

The study's findings can be synthesised into five key conclusions. First, ethical digital marketing practices—particularly transparency, dark pattern avoidance, and data privacy—are the strongest individual predictors of reduced consumer victimization among students. The mean ethical perception score of 2.967 indicates that students perceive the digital marketing environment as insufficiently ethical, while a mean victimization score of 3.61 suggests frequent adverse experiences.

Second, consumer trust serves as a significant partial mediator between ethical marketing and victimization. The confirmation of partial mediation reveals that ethical marketing reduces harm both directly (by reducing harmful practices) and indirectly (by building trust). The low mean trust score ($M = 2.58$) reinforces that trust, once eroded, becomes a structural barrier to safe digital commerce that ethical practice must systematically rebuild. Third, digital literacy significantly moderates the victimization-generating effects of unethical marketing. Students better equipped to identify sponsored content and manipulative design derive substantially greater protection from ethical marketing. A dose-response relationship was found between engagement frequency and impulsive buying: daily platform users report the highest impulsive purchasing scores (mean = 3.33), compared to occasional users (mean = 2.54).

Fourth, regulatory awareness is alarmingly low ($M = 2.29$), representing both a system failure and a policy opportunity. Students with greater regulatory awareness derive measurably more trust from the same level of ethical marketing practice. Fifth, underreporting of unethical digital marketing is a systemic, platform-agnostic failure: no significant association was found between platform type and reporting behaviour, confirming that gaps in redress awareness transcend specific platforms.

Based on these findings, marketers are recommended to prioritise transparency through clear data collection disclosures and proactively eliminate dark patterns. Platforms should deploy algorithmic tools to detect fake reviews and undisclosed sponsored content, and offer student-specific consumer protection features. Educational institutions should integrate digital consumer literacy education as a core curriculum component. Policymakers should launch targeted awareness campaigns about consumer protection frameworks, particularly the Consumer Protection Act 2019 and ASCI influencer guidelines.



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VI. CONCLUSION AND IMPLICATIONS

This study demonstrates that consumer victimization in digital marketing is a multidimensional outcome driven by the interplay of ethical marketing practices, consumer trust, digital literacy, and regulatory awareness. Transparency emerges as the single most powerful lever for reducing student victimization, followed by dark pattern avoidance and data privacy practices. These findings are consistent with Hunt and Vitell's (1986) General Theory of Marketing Ethics and Morgan and Hunt's (1994) Commitment-Trust Theory, both of which underscore that ethical conduct produces better outcomes for the sustainability of the marketer-consumer relationship.

The study advances theory by demonstrating the applicability of CTT in the digital marketing victimization context, by empirically validating Information Processing Theory's prediction that digital literacy activates systematic processing of marketing information, and by confirming Social Cognitive Theory's relevance through the significant moderating role of regulatory awareness. The integrated moderated mediation model provides a theoretically comprehensive and empirically validated framework for future researchers. Practically, the study implies that consumer protection in the digital age requires an integrated approach: ethical commitment from marketers, structural safeguards from platforms, critical competence from consumers, and accountability from regulators. For students—simultaneously among the most digitally engaged and the most vulnerable participants in the digital marketplace—the stakes of getting this right could not be higher.

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