DIGITAL TRANSFORMATION READINESS, TECHNOLOGICAL TRUST, AND ONLINE PURCHASING BEHAVIOR AMONG E-COMMERCE USERS IN SELECTED CITIES IN LAGUNA, PHILIPPINES, IN THE ERA OF INDUSTRY 4.0

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ABSTRACT

This study looked at how digital transformation readiness and technological trust are related to the online purchasing behavior of e-commerce users in Calamba, Sta. Rosa, and Biñan, Laguna, Philippines. It used a descriptive-correlational design and was guided by the Technology Acceptance Model, the Diffusion of Innovation Theory, and the Trust-Based Model of E-Commerce. A researcher-made four-point questionnaire was answered by 239 active e-commerce users chosen through purposive sampling. Weighted mean, Pearson correlation, and multiple regression were used. Respondents were Fully Ready in readiness (composite mean = 3.45), Trusted in technological trust (3.05), and showed Positive online purchasing behavior (3.15). Readiness ($r = .534$, $p < .001$) and trust ($r = .517$, $p < .001$) were each moderately and positively related to purchasing behavior, and readiness was moderately related to trust ($r = .457$, $p < .001$). In separate regression models, the readiness dimensions explained 29.2 percent of the variance in purchasing behavior, with technological accessibility and adaptability as significant predictors. The trust dimensions explained 26.9 percent, with confidence in digital systems and perceived security as significant predictors. Digital literacy and privacy protection were not significant. Cash on delivery had the highest agreement among payment items, so payment behavior is still partly non-digital. Because the design was cross-sectional, the results show association and not causation.

Keywords: digital transformation readiness, technological trust, online purchasing behavior