



Adobe APAC Trust Report

The digital economy is personal.

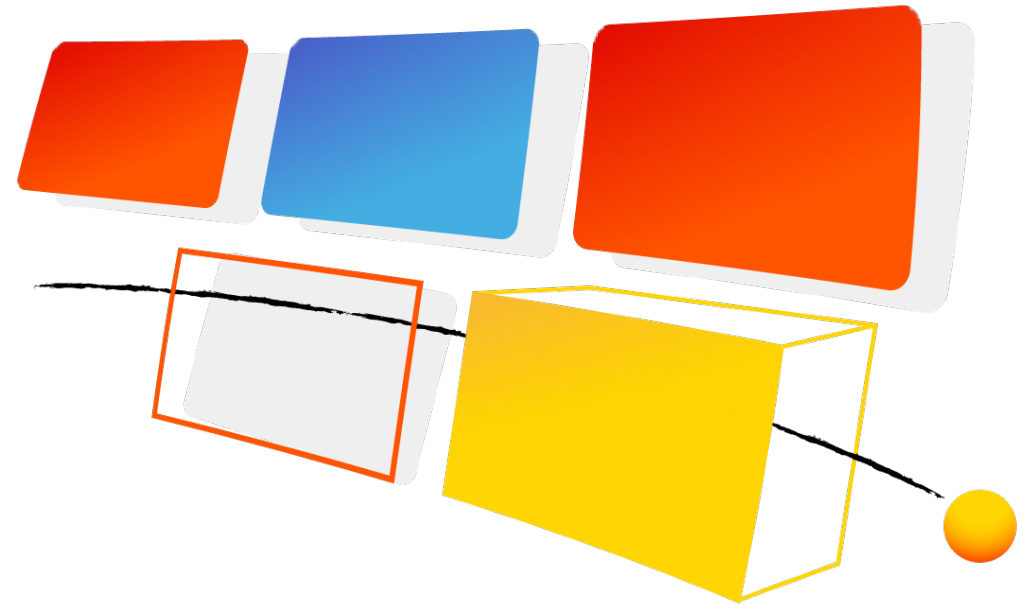


The foundation of digital business is trust.

Today's digitally savvy consumers expect companies to step up as trust leaders in their communities, workplaces, and marketplaces.

From living their brand purpose to respecting customer data to delivering valuable experiences, trust is earned—and broken—with every experience.

And while this new research found that **87%** of APAC leaders are facing even more challenges in earning customer trust than before the pandemic, the data also reveals important opportunities for building—and rebuilding trust—and what that means for the bottom line.



Methodology.

- Adobe partnered with Advanis to conduct a global survey of more than **12,000** consumers and **2,000** senior business leaders from organisations with more than **50** employees.
- This included more than **5,000** consumers and **900** senior business leaders from across the Asia Pacific region.
- Our questionnaire was designed to look at trust across multiple dimensions, including brand values, data, customer experience, content, artificial intelligence, and workplace.
- The Asia Pacific research focused on **4** jurisdictions, including:
 - Australia (**1,004** consumers and **206** senior business leaders)
 - New Zealand (**1,000** consumers and **101** senior business leaders)
 - India (**1,002** consumers and **200** senior business leaders)
 - Southeast Asia (SEA) (**998** consumers and **200** senior business leaders)



Key findings.

- Consumers are concerned about their data—and brands still have work to do.
- Personal experiences are a trust multiplier. Trust rises with good personalisation and falls with bad.
- Content is still king—and creative, personalised content inspires trust.
- Taking care of employees earns trust across the board.
- When trust is broken, customers lose faith and take action.
- B2B businesses struggle to deliver good selling experiences but have implicit customer trust in their brands.
- Consumers put their money where their trust is.



Data and trust.



The widening trust gap.

- **95%** or more of APAC executives believe consumers trust them to keep their data safe and use it responsibly.
- **87%** say it's more challenging to build and maintain trust since the pandemic began.
- Around **9 in 10** APAC executives agree that using data transparently, giving customers choice and delivering better experiences are important data priorities
- Yet, for consumers, these are the areas of greatest concern and a gateway to brand trust.



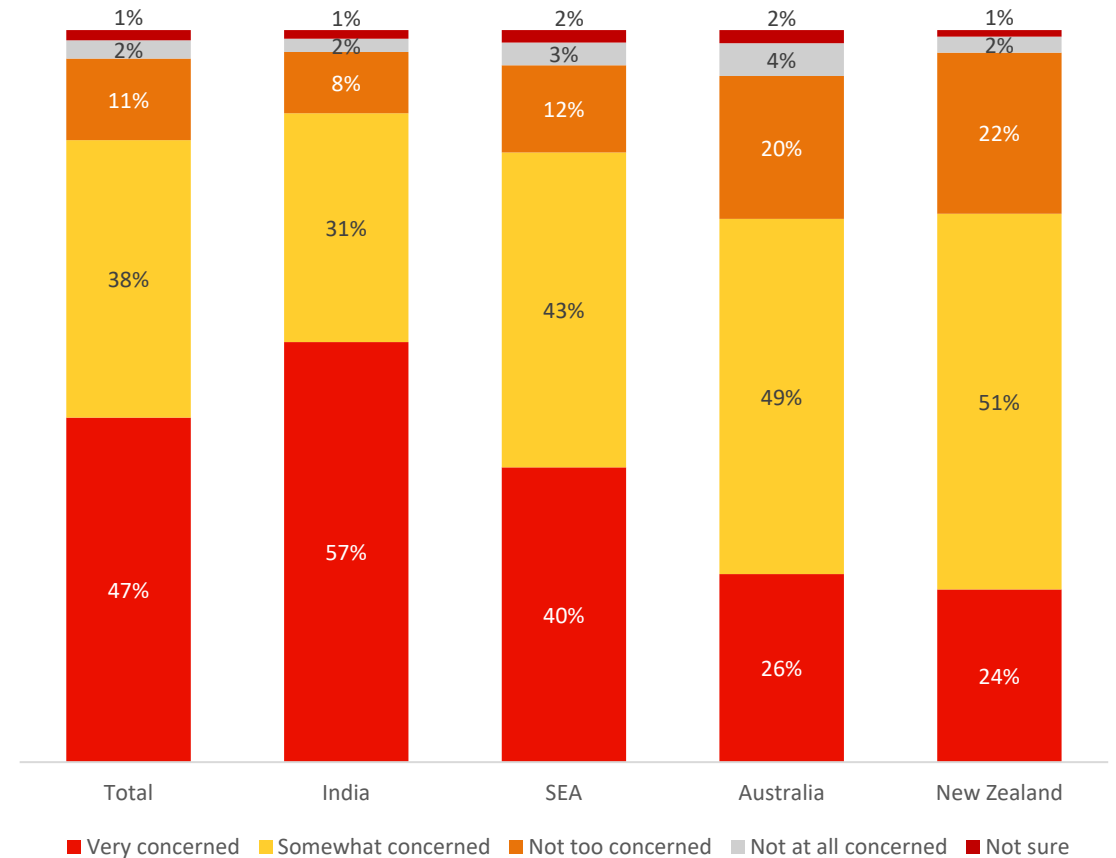
APAC consumers worry about how brands are using their data.

- **85%** of APAC consumers are concerned about how companies are using their data.
- **47%** are VERY concerned.

Concerns among APAC consumers are more acute than the global average.

47% of APAC consumers are VERY concerned compared to **34%** globally. This is even higher for India at **57%**, but lower for Australia at **26%**.

Extent of consumer concern about how companies use their data*



Lack of transparency, control and misuse are top drivers of consumer concern.

When it comes to their personal data, APAC consumers are worried about the following:

- That data shared with companies will be used in ways they don't approve of (85%)
- That their data is being sold (85%)
- Not knowing how their data is being used (84%)
- That their data will be stolen (81%)
- That their data will be used to benefit the company and not them (80%)



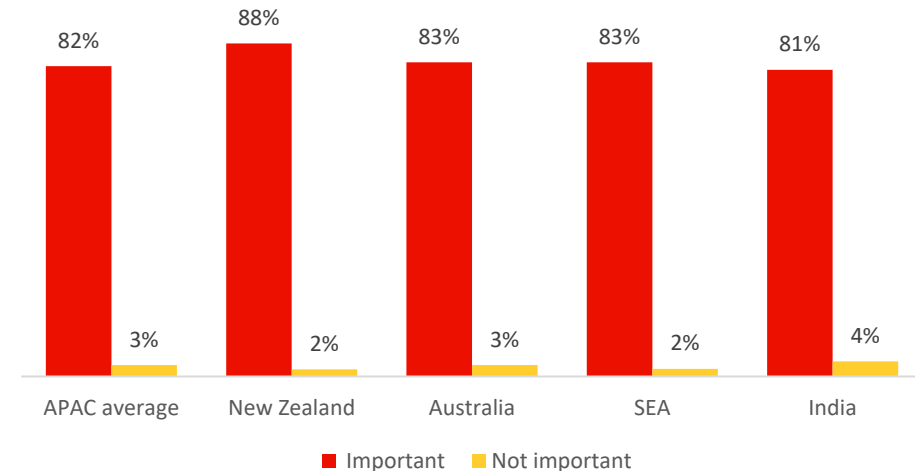
APAC consumers want choice and transparency when companies use their data.

- **82%** of APAC consumers say having choice about how companies use their data is important.
- **77%** of APAC consumers say being transparent is how their data is being used is important.

Too many brands make it hard for consumers to make choices about their data.

23% of consumers say brands still make it too complicated to protect, understand, and choose how their data is being used. A further **12%** believe little to no effort is being made.

Consumers views on the importance of being given choice about how their data is used*



*Data represented does not include respondents that answered '3-a neutral response'

APAC brands and consumers disagree on the *value* of sharing data.

- **76%** of APAC executive leaders believe the benefits customers receive from companies collecting their data outweigh the potential risks, while only **38%** of APAC consumers agree.

Where the disconnect is most pronounced.

50% of consumers in Australia believe the risks of sharing data outweigh the benefits, whereas **79%** of brands say the opposite.



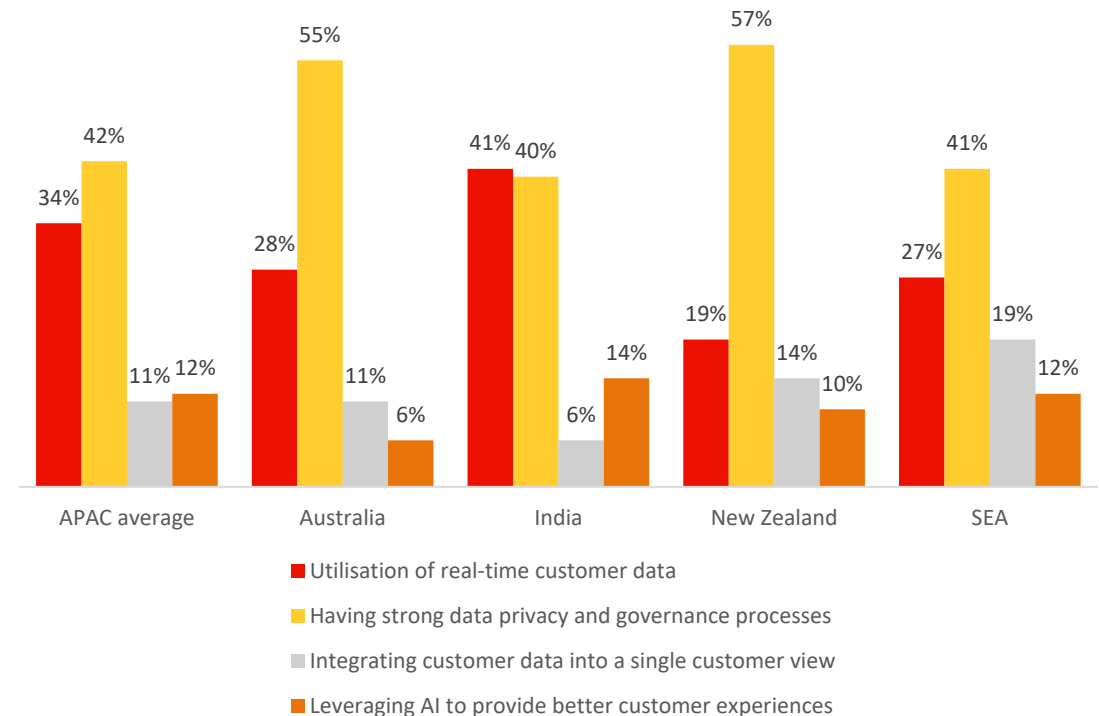
Brands aren't prioritising data practices most critical to delivering safe, personal experiences that customers value.

Only **42%** of APAC executives say having strong data privacy and governance processes is a top priority for their companies. This is higher for brands in Australia (**55%**) and New Zealand (**57%**).

Other areas critical to delivering more personal customer experiences are ranked even lower by executives:

- **34%** say that using real-time customer data is a top priority. This is higher in India at **41%**.
- Less than **12%** say that both integrating customer data into a single view and leveraging AI to provide better CX are top priorities.

Proportion of executives who say data practices are a top priority for earning consumer trust

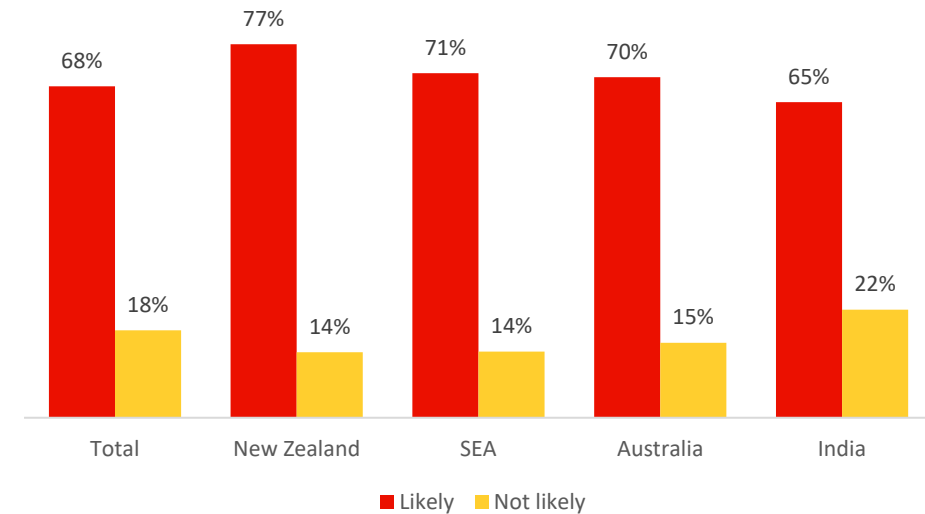


If trust is damaged by data governance failures, APAC consumers will take action.

Customers will stop buying from companies if they:

- Use their data without permission (68%).
- Experience a data breach (67%).
- Disrespect their data preferences (66%).

Proportion of APAC consumers that will stop purchasing if a brand uses their data without permission*



*Data represented does not include respondents that answered '3-a neutral response'

Personal customer experiences inspire trust.



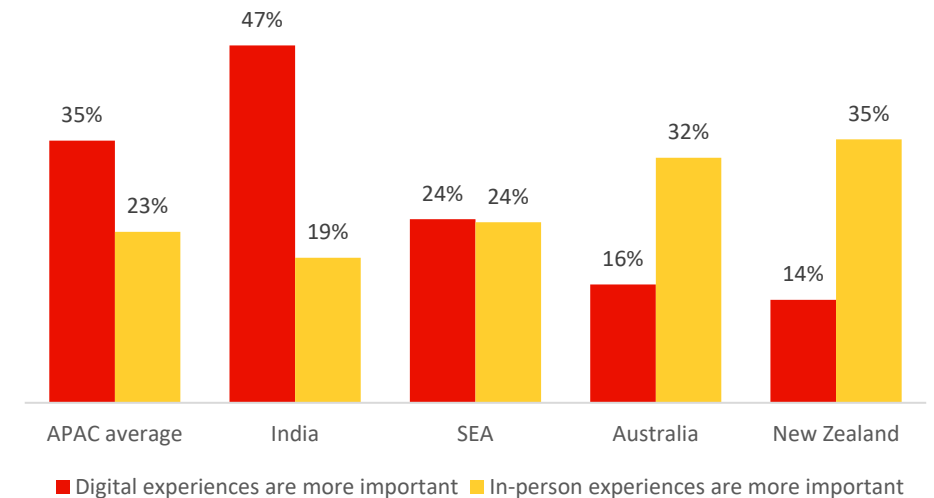
Connected experiences are critical to building trust with APAC consumers.

- Many APAC consumers say that in-person and digital experiences are both important to building trust, but for those with a preference, more consider digital to be important (35%) than in-person (23%).
- Younger APAC consumers are more likely to favour digital channels.

For APAC brands, both online and offline channels matter, but to varying degrees.

This varies widely by country. Australians are twice as likely to encounter a trust exchange via in-person experiences (32%) compared to digital (16%). This is similar for New Zealand (35% v 14%). The opposite is true for India (19% v 47%) while its equally important for those in SEA (24%).

The importance of in-person vs digital brand experiences to consumers



Personal experiences can engender trust, if it's on consumers' terms.

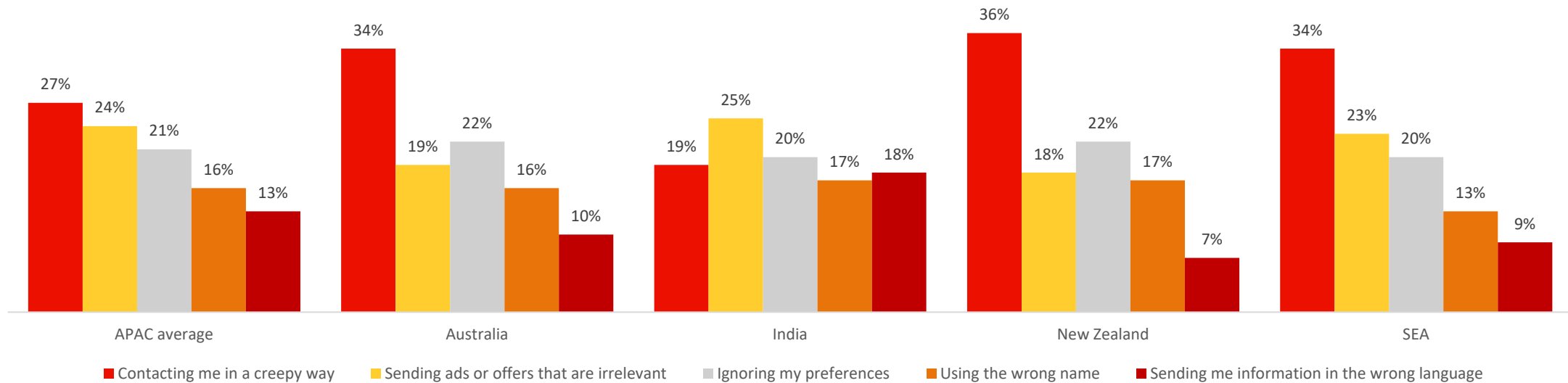
- **72%** of APAC consumers say their trust in brands rises if technology is used to personalise the experience.
- Conversely, **74%** say poor personalisation damages brand trust.
- **40%** say it can cause SIGNIFICANT harm.



If personalisation is executed poorly, consumer trust can suffer.

- APAC consumers say the personalisation misstep most destructive to trust is “contacting me in a creepy way.”
- More than half of APAC consumers (60%) are likely to stop purchasing from brands that don’t live up to their promises to provide personal experiences they value.

The examples of personalisation most likely to erode trust in brands



APAC consumers trust brands that show empathy.

- **86%** of APAC consumers believe it's important for brands to demonstrate empathy by showing they can see things from the consumer's perspective, understand their frustrations and know what's really important to them.
 - **45%** say it's VERY important.
 - Only **1%** say it's not important at all.
- **90%** of brands agree it's important to show empathy for their customers.
- But APAC brands aren't prioritising the initiatives that matter most to consumers.

Empathy builders ranked in order of importance to brands and consumers

	APAC consumers say is important	APAC brands say is important
Provide support in times of hardship	1	3
Know when not to contact me	2	5
Provide creative and interesting content	3	2*
Know when I need helpful information	4	4
Know my history as a customer no matter the touchpoint	5*	2*
Know when I want or need specific products, services or offers	5*	1

* Equally ranked

Making content personal
and trustworthy.



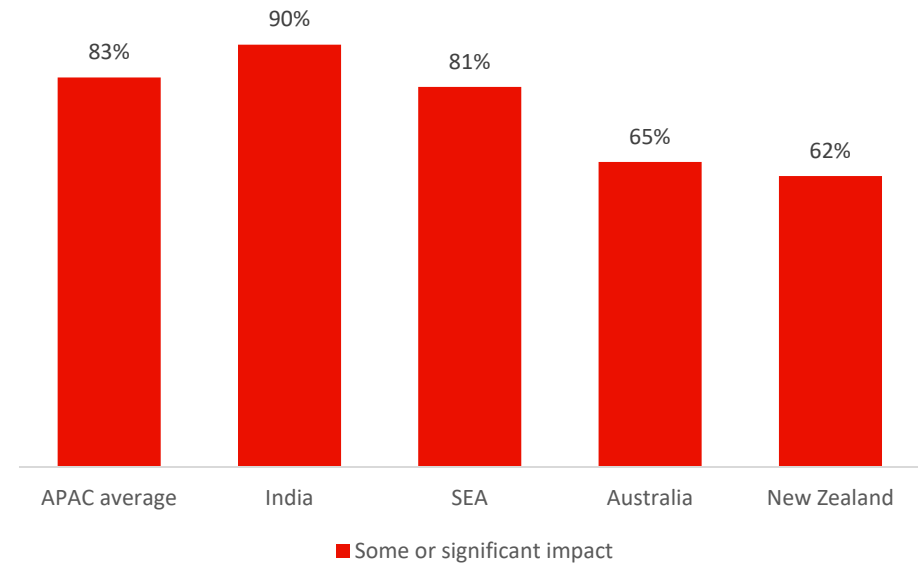
Creative, personal content is core to the brand experience.

- **74%** of APAC consumers say great creative content can boost trust and shows a brand cares.
- **83%** of APAC consumers say that relevant content delivered at the right time increases trust and the experience. **36%** say it increases their trust “a lot.”

Indian consumers place greatest value on content.

Creative and relevant personalised content engenders trust for **82%** and **90%** of Indian consumers respectively. Those in Australia (**65%**) and New Zealand (**62%**) are less impacted.

Proportion of consumers who say personalised content delivered at the right time increases their trust in brands



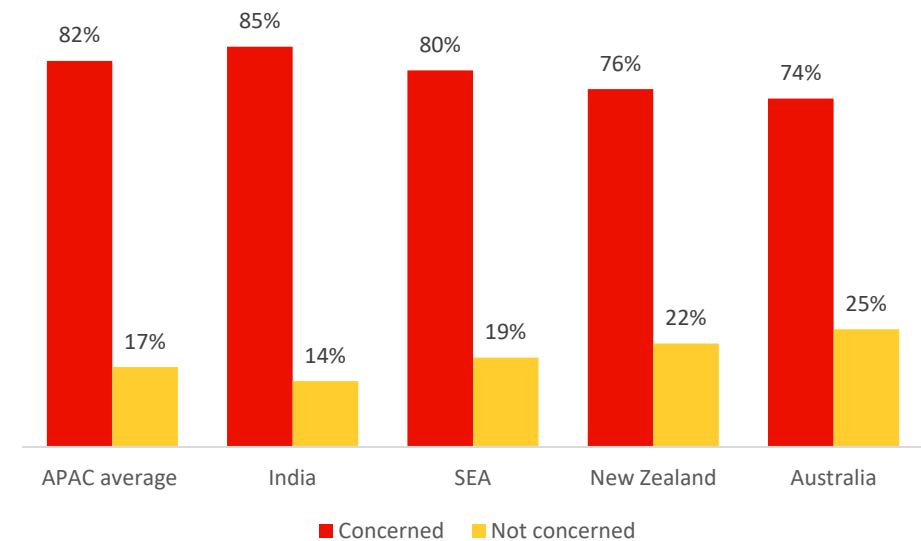
Consumers need assurance that content is trustworthy.

- **82%** of APAC consumers are concerned about the trustworthiness of online content. This is higher than the global average of **73%**.
- **41%** are VERY concerned.
- Consumers across APAC countries agree it's an important issue of concern.

The responsibility to deliver trustworthy content

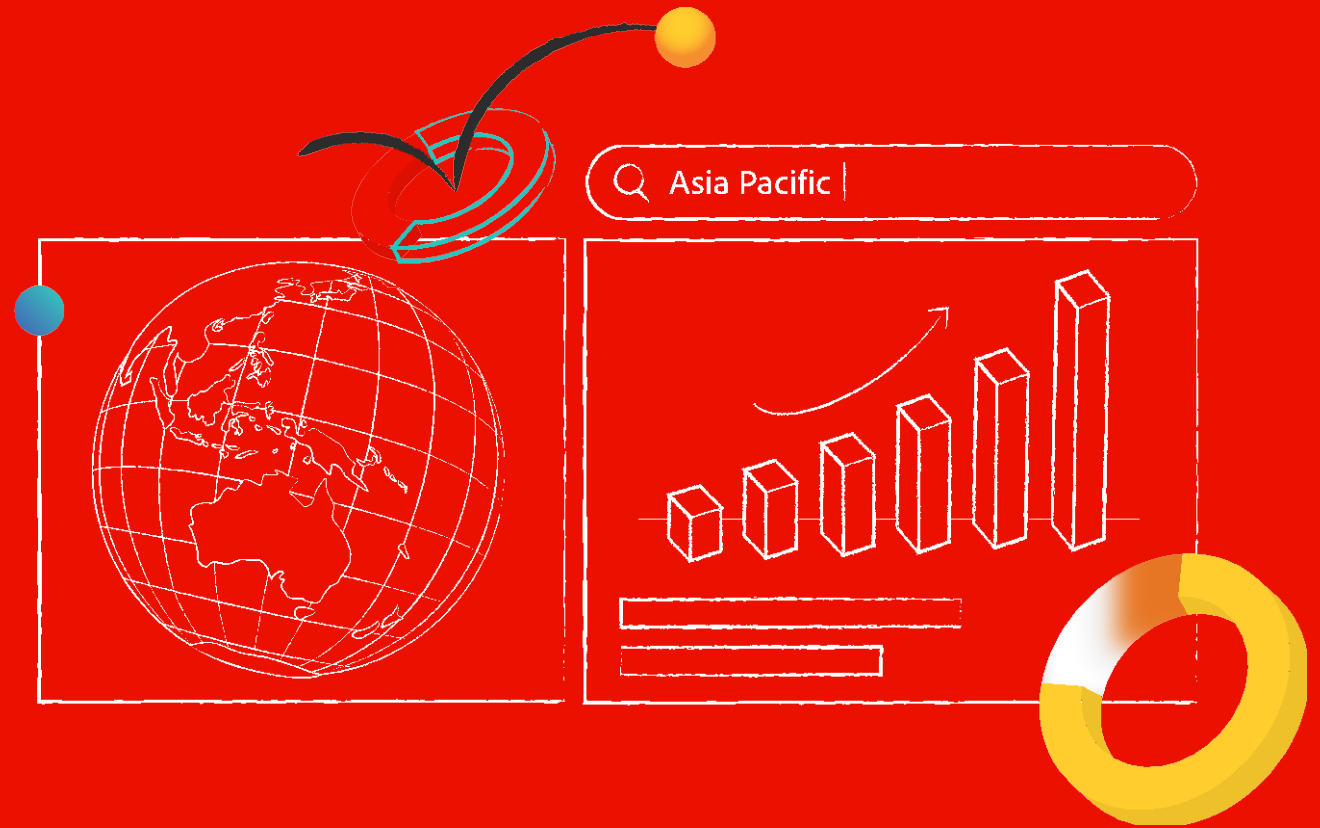
The majority of APAC consumers believe the responsibility to make sure online content is trustworthy lies with online platforms where it is presented (**71%**) and the people or businesses that create it (**55%**).

Extent of consumer concern that online content is trustworthy*



*Data represented does not include respondents that answered 'not sure'

Technology is
critical to earning
customer trust.



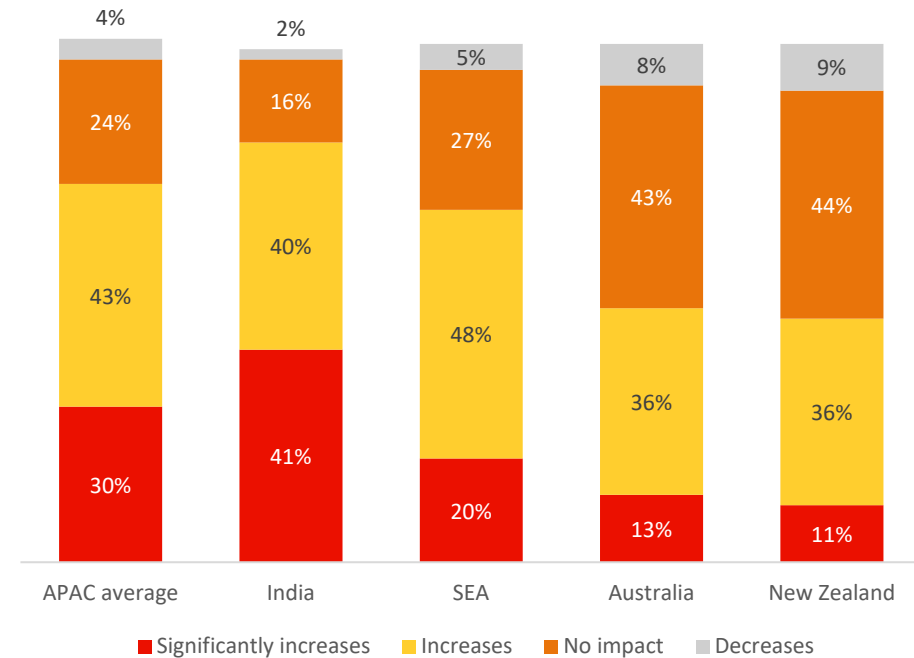
APAC consumers trust brands that use tech to personalise experiences.

- Overall, **72%** of APAC consumers say they're more likely to trust brands that use technology to deliver personalised experiences. This is far higher than the global average of **56%**.
- **30%** of APAC consumers say it **SIGNIFICANTLY** increases trust.

Trust in tech-driven personalisation across APAC

81% of consumers in India trust brands that use technology to personalise the experience when compared to other APAC jurisdictions. Those in Australia (**49%**) and New Zealand (**46%**) are the least trusting.

How a company's use of technology to personalise experience impacts consumer trust in brands



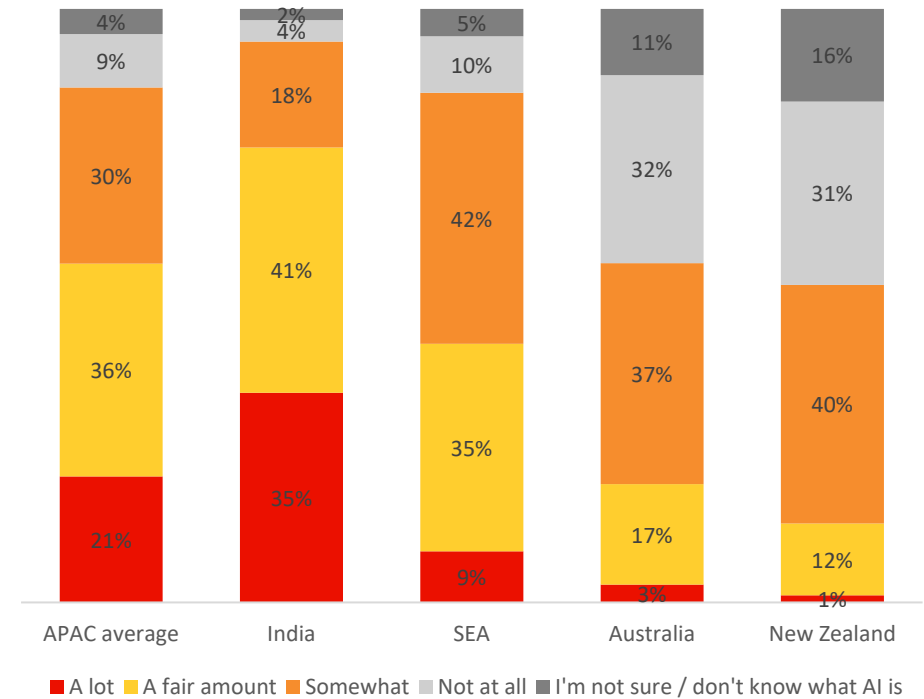
APAC consumers trust artificial intelligence to make their experience more valuable, and many expect it to get even better.

- **87%** of APAC consumers say they trust artificial intelligence (AI) to improve their customer experiences to at least some degree. This is higher than the global average of **72%**.
- **67%** of APAC consumers are optimistic that AI will improve their customer experiences even more in the future.

Consumer trust in AI is mixed across APAC.

While **76%** of consumers in India trust AI to improve their experiences a lot or by a fair amount, this falls to **13%** for New Zealand and **20%** for Australia where awareness of AI is lower. Many Australians (**32%**) and New Zealanders (**31%**) don't trust AI at all, compared to just **4%** of Indian and **10%** of SEA consumers.

The level of trust consumers have in AI to improve their experience



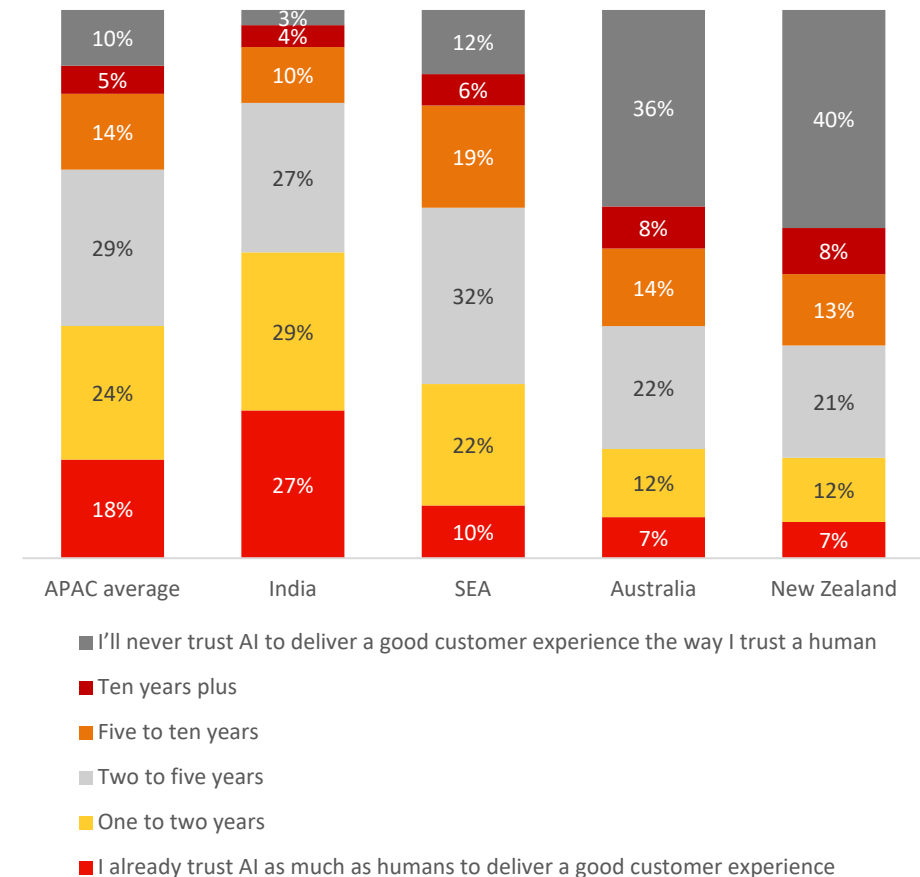
Consumers' trust in AI to match in-person customer service is building rapidly.

- **18%** of APAC consumers already trust AI equally to people in their ability to deliver a good customer experience.
- A further **53%** expect to reach that level of trust within one to five years.

Many ANZ consumers say never

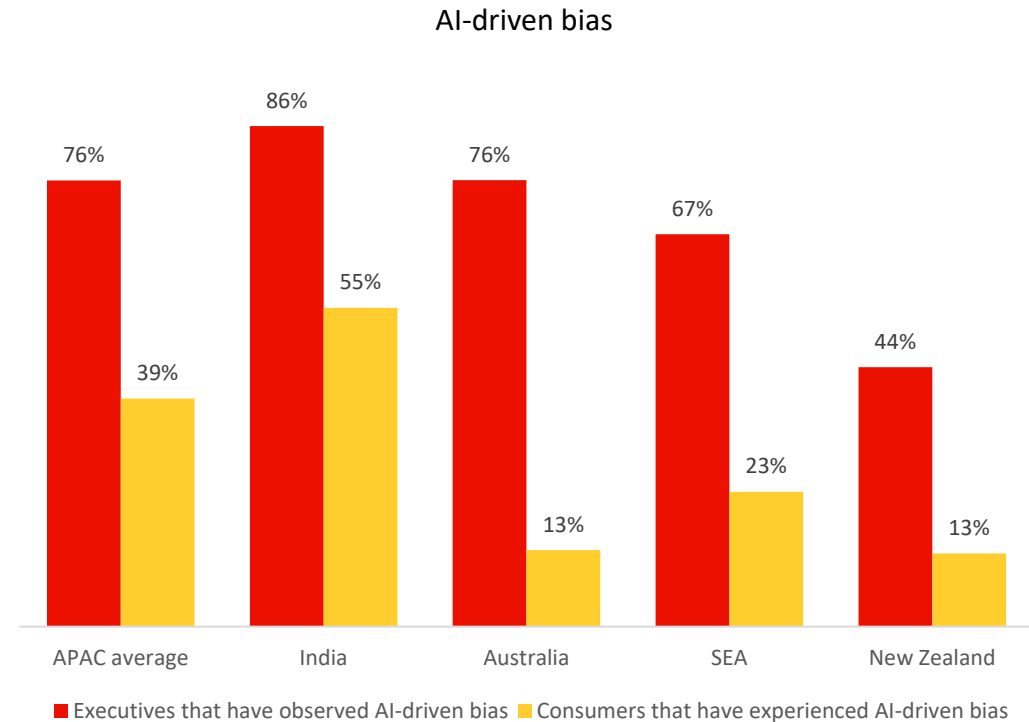
While very few Indian (**3%**) and SEA consumers (**12%**) believe they will never trust AI. This jumps to **40%** for New Zealanders and **36%** for Australians.

Consumers' views on how long it will take for them to trust AI as much as people to deliver great customer service*



Brands recognise the promise of artificial intelligence, but AI bias is a concern and consumers may not be aware.

- **94%** of APAC brands say AI is making consumers experiences better today, higher than the global average of **89%**, and **96%** are optimistic that it can drive further improvement.
- While AI is also gaining consumer trust, brands/leaders must be vigilant to ensure it's implemented ethically.
- **76%** of APAC brands have observed AI-driven bias, but just **39%** of consumers have personally experienced it. This gap is most pronounced in Australia.



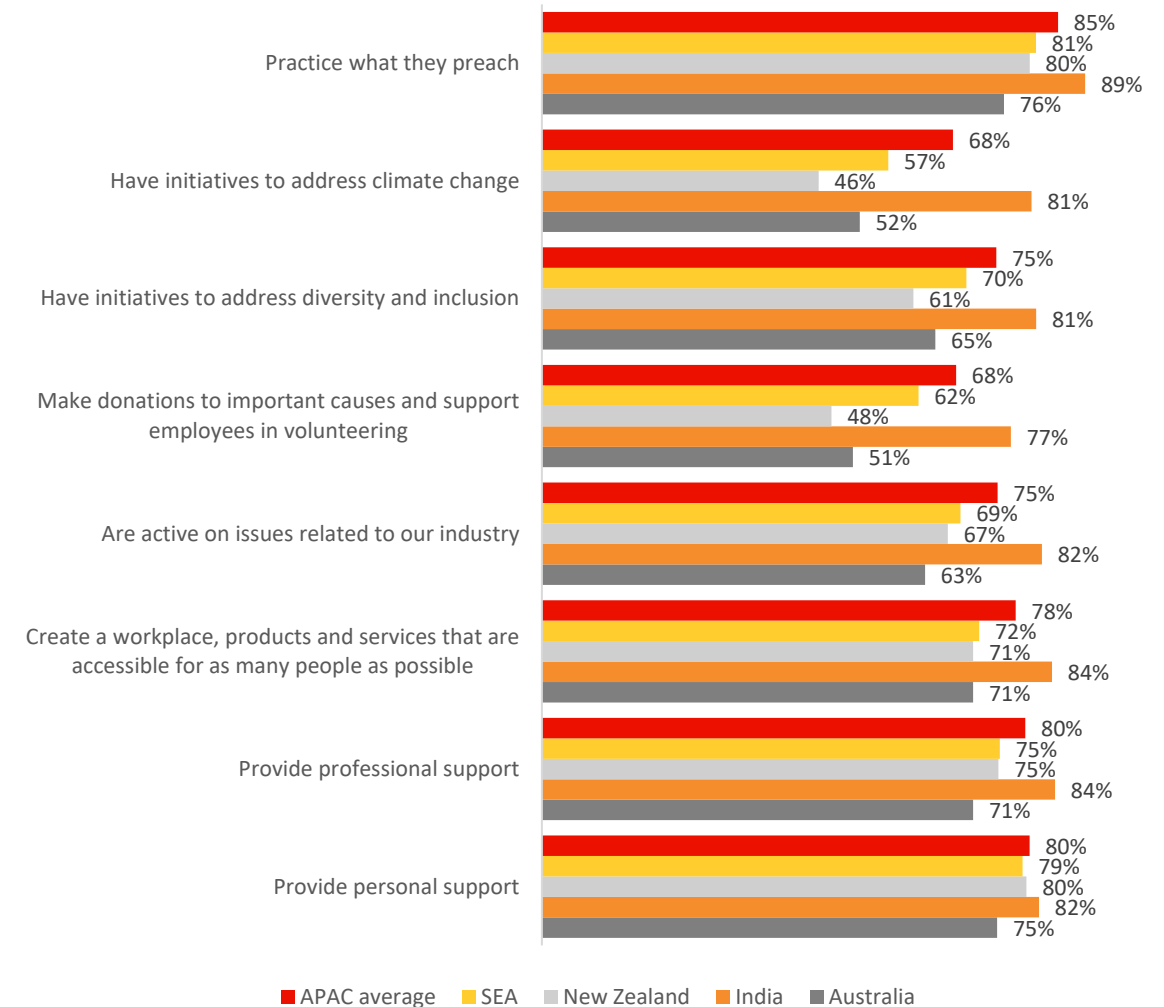
Brand values and employee trust.



Employee trust begins with brands practicing the values they preach.

- The single most important thing APAC brands can do to earn their employees' trust is to practice what they preach.
- They can also earn employee trust by providing personal and professional support.
- Employees want integrity and empathy from their employers.

How brand behaviours influence employee trust



B2B brands and trust.

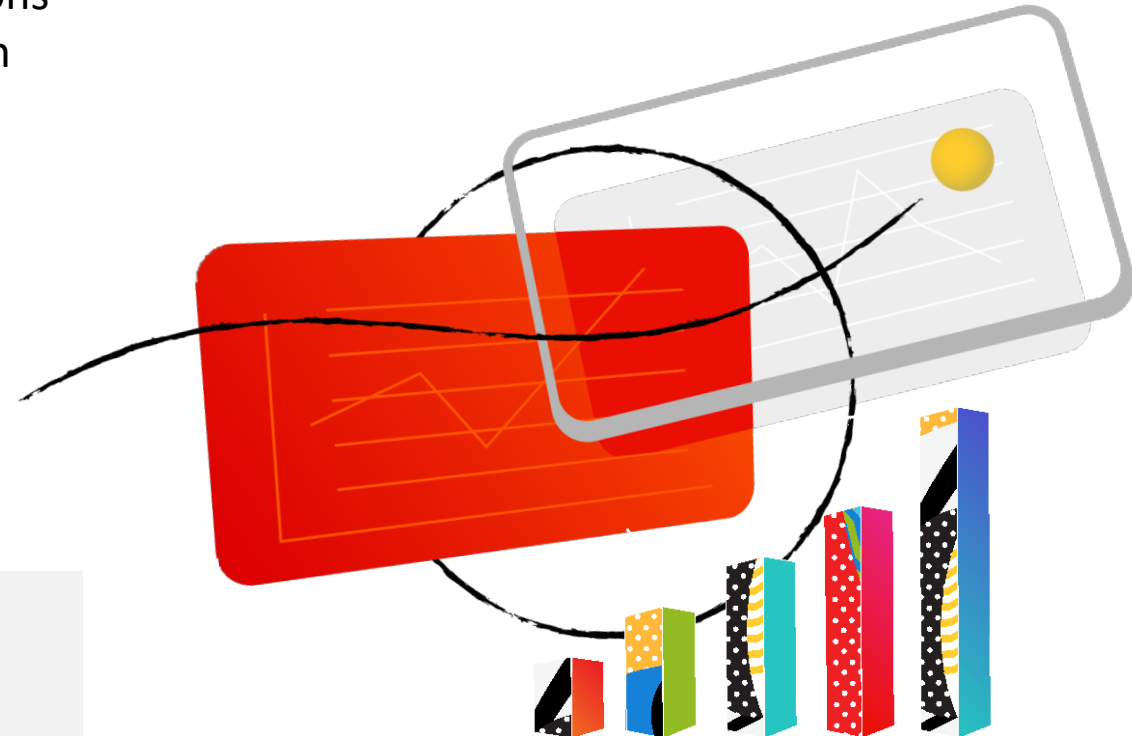


B2B brands in APAC have experience challenges, and high expectations to live up to.

- **76%** of the people we surveyed who make purchasing decisions at work say that their B2C **buying experiences** are better than their B2B experiences.
- Only **5%** say their B2B **buying experiences** are better than B2C experiences.
- **52%** say B2C **sellers** are more trustworthy.
- **8%** say they trust B2B **sellers** more.

Aligning the customer experience with the brand reputation.

While people prefer the buying and selling experience of B2C over B2B, their implicit trust in B2B brands is far higher (**63%**) compared to B2C brands (**37%**).



Government and trust.



Governments have trust opportunities.

- APAC consumers have more trust in governments than brands when it comes to their personal data.
- **43%** of APAC consumers said they trust governments more, compared to **17%** that said the same of businesses.
- **68%** of consumers believe governments are making good faith efforts to protect their data and provide transparency and choice around its use. Yet, **66%** said the same of businesses.
- **22%** say governments still make it too difficult to protect, understand, and choose how their data is being used.



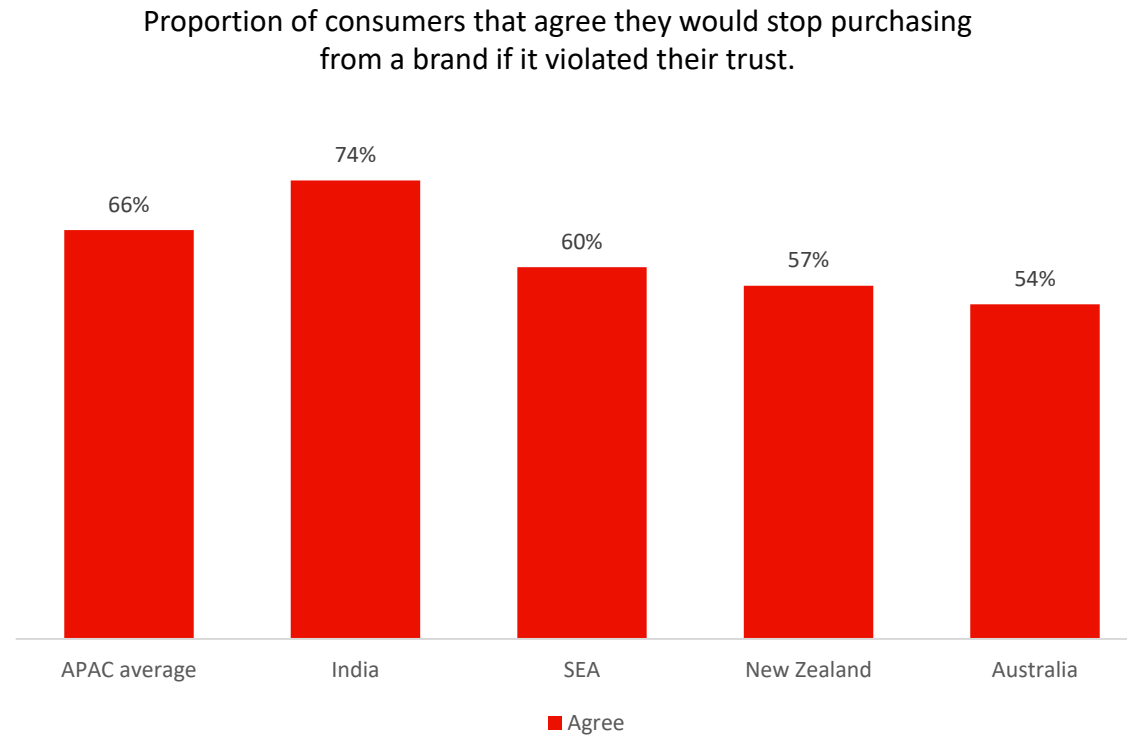
When trust is lost.



APAC customers will walk away when trust is broken.

Two-thirds (66%) of consumers say that once a company has violated their trust, they will NEVER give it their business again.

Indian consumers are the least forgiving, with 74% saying they will never purchase again once trust is broken.



Actions speak louder than words when regaining trust.

APAC consumers say it is important for brand to do the following to restore trust:

- Providing consumers with transparency and control over how their data is used (85% say somewhat or very important).
- Keeping data safe (84%).
- Treating their employees well (78%).
- Providing personal experiences (77%).
- Apologising (76%).
- Demonstrating strong social responsibility (76%).



Trust and the
bottom line.



What trust means to brands' bottom line.

APAC consumers will spend more with most trusted brands.

- 56% will spend at least \$500/year more.
- That includes 40% who will spend more than an extra \$1000/year.
- 48% of Indian consumers say they will spend \$1000+ with most trusted brands, more than those in SEA (29%) and far more than in Australia (14%) and New Zealand (8%).



Country stories.

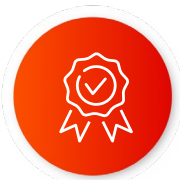


India.



Recognising the benefits of data and rewarding trust

More than anywhere else in the world, Indian consumers stand out for the level of trust they already have in how brands use their data, the importance of empathy to drive a trust exchange and the rewards on offer if brands get it right.



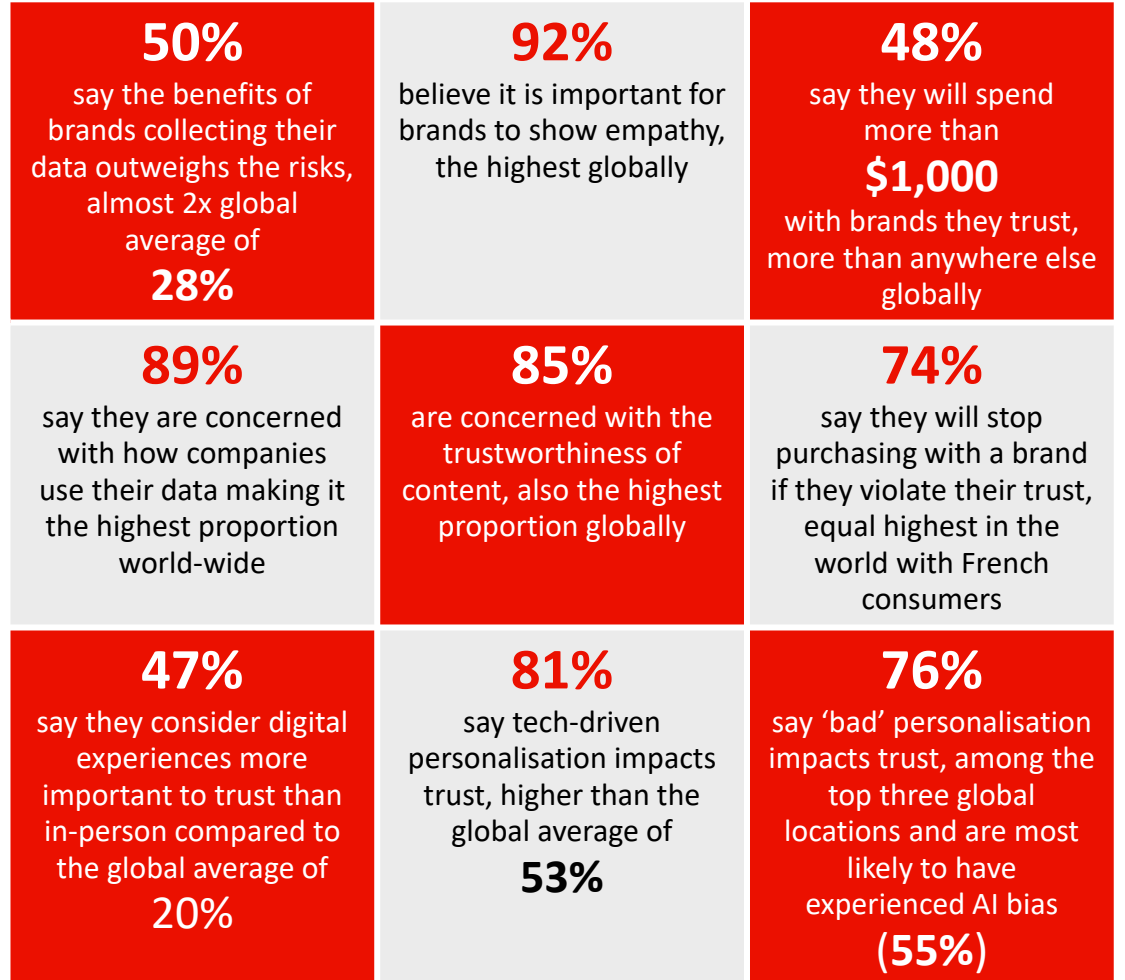
Setting the global standard for trust inhibitors

Indian consumers are also the most concerned about how companies use their data of any location globally and are most likely to take action if their trust is violated.



Digital experiences are vital with strong awareness of the pitfalls

Indian consumers have the world's leading preference for digital and believe strongly in the potential for personalised experiences and content to improve trust. However, underlying questions of integrity remain.

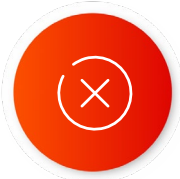


Australia.



Less concerned about their data than other APAC locations

Australians are less worried than their APAC counterparts about companies collecting their data, broadly tracking the global average. They are also more forgiving if their trust is broken.



Resistance to digital despite general adoption maturity

Australians have a clear preference for in-person experiences over digital when it comes to trust. The high level of distrust of AI may help explain that, although more than one in two see the potential for AI to improve brand experiences and AI bias isn't a factor for many.



Brand equate trust with financial performance

More than any other location worldwide, Australian brands measure trust in dollars. Australian consumers, however, are less likely than many other locations to spend more with brands they trust.

26%

say they are VERY concerned about how companies use their data, compared to the APAC average of

47%

50%

say the risks of companies collecting their data outweighs the benefits, among the top three highest proportions globally

54%

say they will stop purchasing with a brand if they violate their trust, lower than the APAC average of

66%

32%

say they prefer in-person experiences compared to **16%** that favour digital

32%

say they don't trust artificial intelligence at all, equal highest in the world with the UK

13%

say they have experienced AI bias compared to **76%** of brands

89%

of brands measure trust through financial performance, the highest globally and compared to the global average of **75%**

72%

say they will spend up to **\$500** more with brands they trust, compared to the global average of **60%**

14%

say they will spend upwards of **\$1000** more with brands they trust, compared to the global average of **26%**

New Zealand.



Prioritising data privacy and security

The majority of New Zealand brands are making data privacy and security a top priority and most consumers believe businesses are doing a good job of keeping their data safe. However, the majority of consumers remain concerned about how companies use their data and many will stop purchasing if their trust is broken.



Personalisation matters, at least to avoid a trust deficit

While less than half of consumers believes tech-driven personalisation impacts trust, most agree bad personalisation does, in particular, being contacted in a creepy way.



Content quality and integrity rests with producers

Most New Zealanders are concerned that the content they view online isn't trustworthy and they are the most likely worldwide to believe that responsibility lies with content creators.

57%

of brands say that a strong data privacy and governance process is a top priority, the highest in APAC

59%

of consumers believe companies are doing a good job of being responsible with their data, second highest globally

75%

say they are concerned about how their data is being used, and **57%** will stop purchasing if their trust is violated

46%

say that a company's use of tech-driven personalisation increases trust

71%

say that a 'bad' personalised experience impacts trust, including

39%

that say it causes significant harm

36%

say that being contacted in a creepy way is the example of bad personalisation that can cause the most damage

53%

say that great creative content affects how much they trust a brand

76%

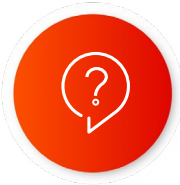
say they are concerned that the content they view online is untrustworthy, compared to the global average of

69%

69%

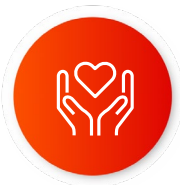
say it's the people or businesses that create content that are responsible for its trustworthiness, the highest globally

Southeast Asia.



Consumers are worried about data and not convinced of the benefits

SEA consumers are worried about how their data is being used by companies and are acutely aware of the risk-reward trade-off. The majority will take action if their trust is broken.



Opportunities for empathy and personalisation

The vast majority of SEA consumers value empathy, believe that a company's use of tech-driven personalisation and relevant timely content influences trust, and believe AI has a role to play.



Highest levels of data-related trust in government globally

SEA consumers trust governments more than businesses when it comes to sharing their data, with the vast majority believing governments are being responsible. Still, most believe that businesses are making a good faith effort.

83%

say they are concerned with how companies use their data, the second highest globally behind India

55%

say the risks of companies collecting data outweigh the benefits, more than any other location

60%

say they will stop purchasing with a brand if they violate their trust, the third highest in the world

82%

say that its important for brands to demonstrate their empathy, the second highest globally behind India

81%

say that personal, relevant, timely content affects their trust in a brand, the second highest globally

57%

say they are optimistic AI will improve the customer experience, compared to the global average of **39%**

45%

say they trust governments more than businesses with their data, the highest worldwide and higher than the global average of **30%**

65%

agree most government entities are responsible with their data, the second highest globally behind India

56%

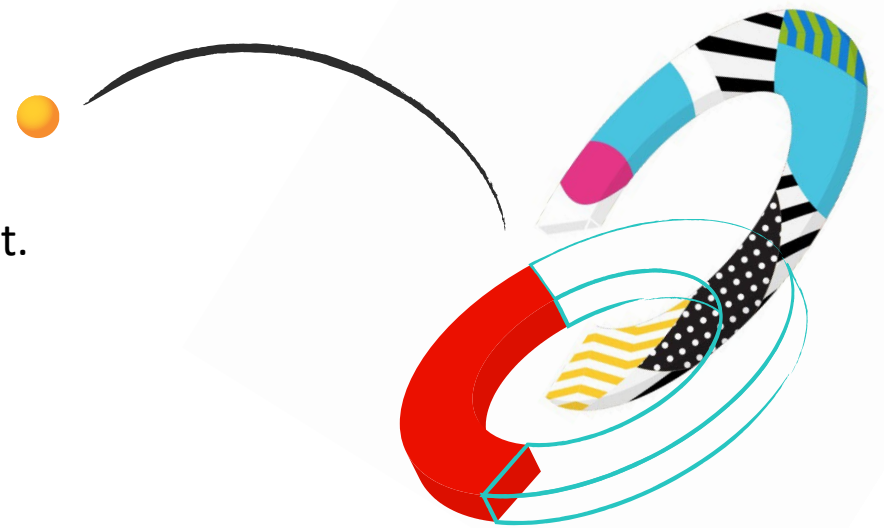
agree most businesses are responsible with their data, in line with the global average of **54%**

How to take action on trust.



Take action to earn customer trust.

- Customer trust is earned and broken with every experience.
- A strong focus on data care and governance will help brands address a wide variety of high-priority consumer concerns.
- Digital experiences are critical in the consumer trust equation.
- Making experiences personal and personally valuable builds trust.
- Content that is personalised deepens trust.
- Consumers are optimistic AI is improving their experiences—but brands must remain vigilant against bias.
- Brands must practice what they preach—and prioritise the personal and professional wellbeing of their employees.





Adobe and the Adobe logo are either registered trademarks or trademarks of Adobe in the United States and/or other countries.

Copyright © 2022 Adobe. All rights reserved.