



**CYBERSECURITY, DATA PRIVACY, AND HUMAN PSYCHOLOGY IN THE  
DIGITAL ECONOMY: PUBLIC PERCEPTIONS AND PATHWAYS TO  
SUSTAINABLE DEVELOPMENT**

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**Abstract**

This research explores the attitudes of the general population towards the concept of the digital economy to evaluate the impact that this phenomenon has on economic processes, consumer behaviour, and legislation. In the current research, a mixed-methods approach was applied, meaning that qualitative data were collected via interviews and focus groups, while quantitative data were obtained via a Likert-scale survey. There were 100 participants in the study, allowing the attitudes and behaviour concerning the digital economy to be concluded.

As it appears from the results, people have diverse perceptions of the digital economy phenomenon, and they may be negative or positive. While a considerable number of people know about the advantages of digital technologies regarding greater convenience and efficiency, others expressed some worries about data security, cybersecurity, and digital literacy.

The main limitation of this study is that there is only a limited number of participants in the study, which limits the application of the results. Moreover, the use of a Likert scale to gather quantitative data could not have allowed for an analysis of all possible nuances. Although the present study has certain limitations, it is of great importance since it reveals the public perception regarding the digital economy, which could serve as a basis for further research. By developing a deeper knowledge about the public perception, policymakers and companies will be able to develop policies related to the sustainable development of the digital economy.

**Keywords:** Digital economy, perceptions, attitudes, survey, qualitative analysis, quantitative analysis, convenience, privacy, cybersecurity, inclusivity.

## **Introduction**

In recent years, many scholars have focused their attention on the digital economy and cybersecurity. There is much research on privacy, regulation, risk perception, and technology development. With increasing reliance on digital technologies, the digital economy has grown, providing benefits and threats in human life are known as digital poison (Vajpayee, Kumar and Sanghani, 2024). The authors Varga, Sommestad, and Brynielsson (2022) described automation in cybersecurity practice, emphasizing the necessity of high-tech solutions for securing the environment. In the light of continuous change and progress in artificial intelligence, Benzaïd and Taleb (2020) outlined dual aspects of the AI application as an enabler in cybersecurity defence and offence in the context of beyond 5G networking.

Furthermore, public awareness and perceptions of cybersecurity issues are vital factors to consider. The article by Taylor and Whitty (2024) reveals the topic of awareness and perceptions of cybersecurity literacy among psychology students. Dutton, Weisser, Harris, and Wiseman (2024) also review a decade of cybersecurity capacity research.

However, human elements remain an important component of cybersecurity resilience and decision making (Vajpayee and Ramchandran, 2019). The authors Brilingaitè et al. (2025) recommend the use of personalized methods of assessing cybersecurity risks for workers in this sector to promote cybersecurity awareness. Guidetti, Ahmed, and Speelman (2024) coined the term "Psybersecurity", which involves a discussion of human aspects of cyber-defence operations with particular reference to the behavioral aspect of cybersecurity resilience. Furthermore, Bundala (n.d.) examines the psychology and technical techniques used in cybercrime and reveals the cognitive vulnerability of individuals exposed to cybercrimes.

Cybersecurity problems do not affect only big corporations, but also Small and Medium-sized Enterprises (SMEs). In his discussion of the cyberpsychology of SMEs, Troublefield (2024) calls for a human-centred formulation of cybersecurity policies with special focus on the need to design SME-specific cybersecurity policies.

In this research, I will adopt different perspectives to explore the issues of public opinion towards the digital economy with respect to how it affects economic practices, consumer behaviour, social welfare, and regulation. It is important to understand the relationship between technological developments and human issues to design cybersecurity measures that promote digital security through innovation and inclusion.

## **Literature Review**

### **The Psychological Dimensions of Cybersecurity**

Cybersecurity is much more of an issue for psychology rather than technology, as the human heart is still the core element of digital security and decision-making in the knowledge economy (Vajpayee and Ramchandran, 2019). There are biases in the actions of the users regarding digital security, and they tend to overestimate it with optimism and confidence, resulting in downsizing cyber risks that render people vulnerable to phishing attacks and data breaches. Trust in digital platforms becomes an important element in the practice of cybersecurity as fear

and anxiety regarding cybercrimes may affect online activities of individuals, making them avoid certain actions or be overly cautious (Jain, Vajpayee and Sanghani, 2025).

The studies done by Xu et al. (2024) and Yin et al. (2024) demonstrated the complex and non-linear interaction between digital economics, quality of life, and carbon emissions reduction. The studies have provided insights into the non-linear effect and mediation in the relationship between digitalization and the environmental and human well-being indicators (Patwari and Vajpayee, 2024).

### **Industrial Structure Transformation and Low-Carbon Development**

This study is interested in exploring the digital economy's role in industrial structure transformation and low-carbon sustainable development (Vajpayee and Karthik, 2019). In particular, the work done by Tan et al. (2024) will explore the mediatory effect of industrial structure transformation in the relationship between digital economy and low-carbon development, stressing the significant influence of digital economic growth on both variables. The other work will involve examining the relationship between digital economy and renewable energy development. Essentially, Zheng & Wong (2024) and Yi et al. (2024) will explore the opportunities digitalization provides towards transitioning to renewable energy.

### **Environmental Consequences and Energy Weakness**

The environmental implications of the digital economy have also been questioned, and researchers are currently studying it in the context of energy vulnerability and eco-efficiency (Vajpayee, Swain and Sanghani, 2026). Dong et al., 2024 conclude that the digital economy reduces energy vulnerability, primarily in higher-income regions, whereas Liu et al. (2024) point out its direct and indirect eco-effectiveness in land-use efficiency, thereby proposing the consideration of dynamic relationships by policymakers when promoting the growth of the digital economy on hand with sustainable land use.

Niu et al. (2024) and Zhao et al. (2024) conduct an investigation on the issues concerning carbon emissions as well as the harmful environmental impacts that accompany the Chinese digital industry. According to their views, more advanced analyses would also be required, considering aspects of spatial spill-over impacts, carbon transfer between different interregional bodies, and aspects of carbon-emission equity through digital activities, with the research giving a larger push to the contemporary discourse concerning digitalization toward attainment of carbon-neutral goals along with sustainable development directions.

The literature also discusses the issue of whether the digital economy promotes enterprise green innovation, including studies by Sun et al. (2024) and Zhang et al. (2024). Researchers emphasize the necessity of embedding digital technologies in business operations as a means of liberating enterprises from the constricting financing of their activities, stimulating digital transformation, or promoting corporate social responsibility to generate sustainable business practices.

### **Government Governance and Urban Low-Carbon Transition**

Several other new findings help us better comprehend the relationship between governance and the digital economy within the urban low-carbon transition framework. The research by Liu et al. (2024) emphasized the importance of the moderating role of governance efficiency in relation to the effect of the digital economy on low-carbon development and helped provide

policymakers with theoretical perspectives and policy suggestions on the path toward achieving urban low-carbon development.

Some of the recent studies on the topic by Dian et al. (2024), Ma et al. (2024), and Liu et al. (2024) provide insights into how the digital economy can encourage green technology innovation, sustainable development, and urban sustainability in China. These studies have identified that it is important for one to grasp the mechanism through which the digital economy interacts with certain aspects like human capital, financial development, and government involvement with Industry 5.0 (Varma, Vajpayee and Sanghani, 2024).

Moreover, studies such as Zheng et al. (2024) and Xie et al. (2024) indicate the wider consequences of BRICS nations in terms of digitalization alongside geopolitics, resource management, and international trade, all of which interplay across different scales to generate additional value. In effect, it paints the picture of smart policymaking as the path via geopolitics towards greater innovation within the BRICS nations, into a sustainable future.

### **Transaction Cost Economics in the Digital Economy**

Lastly, Nagle et al. 2024 even addresses the application of transaction cost economics within the digital economy, providing an urgent call for further investigation in order to comprehend and measure the organizational nature of economic activities through digital transactions.

The scholarly research related to the intersection of digital economies with multiple dimensions of sustainable development, particularly green technological innovation, carbon emissions, and urban sustainable development, has witnessed significant expansion in recent times. Scholars have become increasingly focused on examining the multi-layered effects of digitalization on the economic, societal, and environmental spheres, particularly from the perspective of different regions and sectors (Lad, Vajpayee and Sanghani, 2024).

### **Public Perception Toward Surveillance and Privacy**

Adeyeye (2024) studied African perceptions of personal communications surveillance and privacy over 34 countries in Africa. It is a great study that portrays the growing need for digital surveillance and privacy protection effectiveness to better indicate increased perception and call for better data protection.

### **Cybersecurity Awareness and Risk Perceptions**

Akter et al. (2022) address the issue of cybersecurity awareness capabilities in a digital economy, stressing the role that education and training play. It is similar to Kostyuk and Wayne (2021), who conducted an exploration of public risk perceptions of cyber risks, stating that risk perception impacts state information security policies. Hariharan et al. (2023) analyse perceptions of cybersecurity among customers in an e-commerce space, identifying fundamental vulnerabilities and distrust among consumers.

### **Data Protection Regulatory Challenges**

Popa (2024) analyses public perception about data privacy in digital public services, which pays much attention to policy implications in Romania. Rhogust (2024) examines legal frameworks governing cybersecurity in Indonesia in terms of outlining the regulatory challenges and prospects. Dalal and Roy (2021) balanced security with individual rights in the era of digitalization while discussing the ethical implications of cybersecurity policies.

### **Cybersecurity technological development**

Aliyev (2022) reviewed sustainable information security technologies and their impact on the formation of the digital economy. Wylde et al. (2022) discussed the nexus of cybersecurity, data privacy, and blockchain technology, which play a role in improving digital security.

### **Cybersecurity Threats in Various Sectors**

Ghaderi et al. (2024) discuss the cybersecurity threat in the tourism and hospitality sectors with a special focus on tourist's interaction with the sharing economy. Brown (2024) discusses the EU and US responses to the China-posed cybersecurity threat, thus illuminating the geopolitical implications.

### **Cybersecurity and Development of the Digital Economy**

Rughiniş et al. (2024) examined the human development influence on digital risk cultures against the backdrop of appropriate cybercrime prevention practices. Vargas et al. (2024) examine the perception of public opinion in the internet security in the European Union as a survey to explore regional security concerns.

### **Cybersecurity After the Pandemic**

The authors of the paper by Wylde et al. (2023) consider cybersecurity and data protection problems in the post-COVID-19 metaverse. The second article by Mishra et al. (2022) focuses on identifying factors that affect cybersecurity policy formation in seven nations, paying special attention to adaptive regulation.

In conclusion, the existing body of knowledge reveals the growing awareness of the role of the digital economy in sustainable development, addressing environmental issues, and promoting inclusive growth (Jain et al., 2026; Kapadia et al., 2026). At the same time, however, the academic community recognizes the need for carefully crafted policies, interdisciplinary research, and evidence to make the best use of the opportunities provided by the digital economy (Varma et al, 2026).

### **Research Gap**

Despite the substantial expansion of the relevant literature that explores multiple dimensions of the effect of the digital economy, there is much to explore when it comes to the research gaps in this field.

**Spatial and Sectoral Differences:** Whereas most of the studies are carried out at the country or regional levels, what is really needed here is further exploration into the spatial and sectoral differences when it comes to the effects of the digital economy on its various facets. It will allow policymakers to develop strategies and make resource allocations based on this information.

**Long-Term Sustainability:** While many studies look at the immediate impact of the digital economy on green innovation or carbon emissions, little has been done when it comes to assessing the sustainability of these solutions. Furthermore, it will be essential to assess the possible long-term trade-offs of the efforts made.

**Issues of Equity and Inclusiveness:** The problems associated with the digital economy and its impact on various industries have not explored the issues of equity and inclusiveness yet. What is required from researchers is to see how digitalization affects various populations, including demographics, social strata, and geographical regions.

**Policy Interventions:** Although many studies make policy recommendations, the evidence regarding the impact and effectiveness of definite policy interventions meant to unlock the

potential of the digital economy for sustainable development remains scant. This would include analysing scalability, cost considerations, as well as the unintended effects of various policy measures in different contexts (Vajpayee et al, 2026).

### **Research Rationale:**

Based on the gaps that have been uncovered through the review of existing literature, the proposed study seeks to explore the following research questions:

- How does the nature of spatiotemporal and sectoral variations affect the association between the digital economy and the outcomes of sustainable development?
- What will be the effect of digital economy strategies on the sustainability of growth in the long run, and how will this evolve?
- Through which mechanisms and channels is an equitable and sustainable engagement with the digital economy pursued and promoted simultaneously?
- What are the most effective policy instruments for harnessing the opportunities that exist in the digital economy to promote sustainable development, and how do their effects vary based on context?

These research questions will help in generating relevant findings that can be used by policymakers and other stakeholders to guide decisions regarding the direction of digitalization and sustainability.

### **Methodology:**

#### **Problem Statements**

Although more attention has been paid recently to the contribution of the digital economy to sustainable development, there seems to be a lack of knowledge about the far-reaching consequences of the digital economy in relation to environmental protection, social equality, and economic growth. Various studies mention the positive impact of the digital economy on the environment, social equality, and economic prosperity. Nevertheless, the dark side of the digital economy will contribute to increasing inequality and further degradation of the environment. Furthermore, research concerning the equitable nature of the digital economy is rare.

Furthermore, there is insufficient empirical evidence regarding the effectiveness of the implemented measures and policies to unlock the potential of the digital economy in favor of sustainable development outcomes. Although an increasing number of policies and initiatives have emerged at local, national, and international levels in the past decades, their contribution to sustainability remains unclear. It would be useful to analyze people's attitudes toward the potential of the digital economy to bring about sustainable development, as well as possible difficulties and benefits in this field.

Thus, the problem statement is based on oneself, as there is a need for extensive research that would address all these gaps through the provision of information relevant to those who make decisions. In summary, the purpose of the current research is aimed at increasing knowledge regarding the relationship between the digital economy and sustainable development to inform effective decision-making that will lead to an environmentally sustainable future.

### **Research Objectives:**

- To examine the perceptions and attitudes of stakeholders towards the impact of the digital economy on sustainable development.

- To assess the extent to which the digital economy contributes to various dimensions of sustainability, including environmental protection, social equity, and economic prosperity.
- To evaluate the effectiveness of existing policies and initiatives aimed at leveraging the digital economy for sustainable development.
- To analyse the equity and inclusivity of the digital economy and its implications for addressing disparities in access, participation, and benefits.
- To identify key challenges and opportunities associated with harnessing the potential of the digital economy to advance sustainable development goals.
- To provide actionable insights for policymakers, practitioners, and stakeholders to optimize the role of the digital economy in promoting sustainable development outcomes.

In doing so, this research study will contribute to gaining more insights into the relationship between the digital economy and sustainable development, leading to creating a more just, balanced, and sustainable future.

**Participants:** A sample size of 180 participants will be recruited via convenience sampling, drawing on various sectors and regions for a better representation of the views on this matter. This includes professionals involved in the digital economy industry, policymakers, researchers, and NGO representatives with knowledge about sustainability issues.

**Data Collection:** Data collection will be done using a structured online survey. The survey will employ Likert-scale questions, measuring the opinions held by respondents on how the digital economy affects sustainable development. In general, the Likert scale usually uses a scale of 1-5, with 1 being "strongly disagree," while 5 stands for "strongly agree."

**Variables:**

**Digital Economy Perceptions:** Respondents will be asked to indicate their perceptions of the role of the digital economy through a series of questions evaluating the importance, benefits, and risks related to the digital economy and sustainability.

**Sustainability Impacts:** Participants will be asked to estimate the impact of the digital economy on various aspects of sustainability, including environmental sustainability, social equity, and economic development.

**Equity and Inclusion:** This theme will consider the problem of inclusion within the digital economy as well as the implications of digital economy initiatives on inequality reduction.

**Ethics:** Respondents will be assured that their identity will remain anonymous during the survey. Informed consent will be sought prior to the administration of the survey; respondents will be provided with information regarding their right to drop out of the study.

**Results**

Analysis of the data is achieved by examining how the answers are distributed in each of the scales. Distribution of the results:

**Table 1: Survey Results on the Digital Economy**

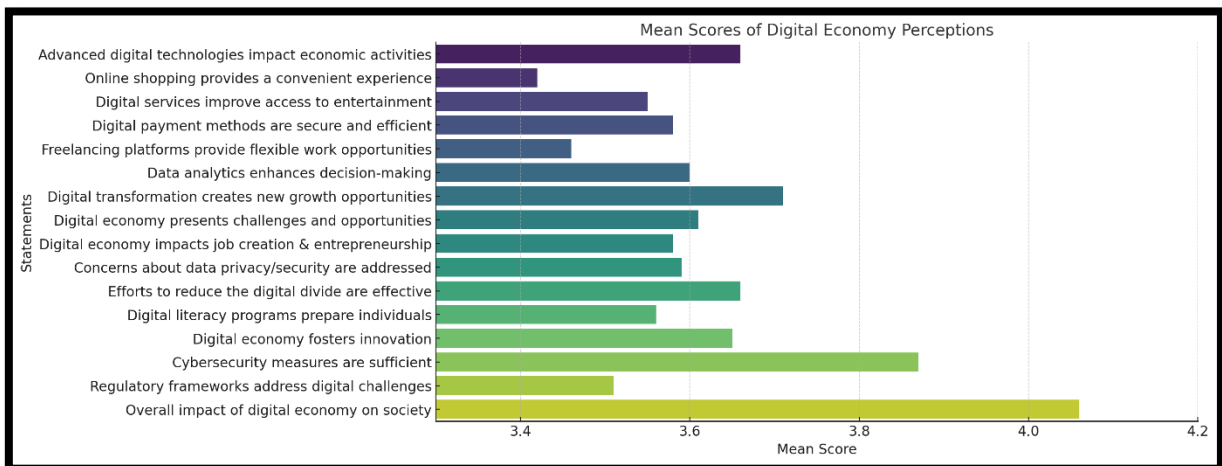
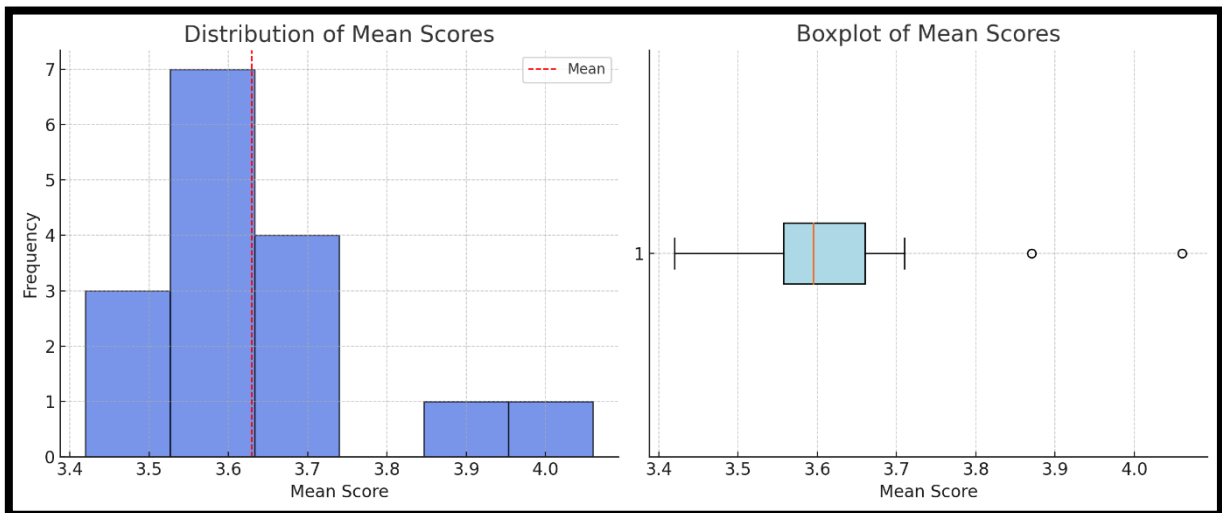
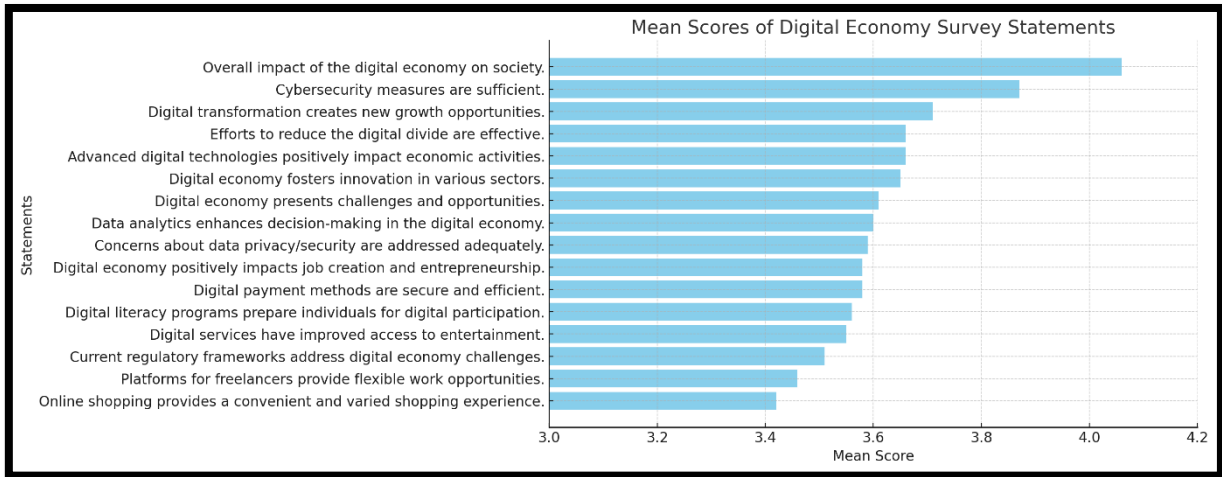
	Statement	Mean	Median	SD	% Agree	% Neutral	% Disagree
1	Advanced digital technologies positively impact economic activities.	3.66	4	0.98	72%	18%	10%

	Statement	Mean	Median	SD	% Agree	% Neutral	% Disagree
2	Online shopping provides a convenient and varied shopping experience.	3.42	3	1.16	58%	18%	24%
3	Digital services have improved access to entertainment.	3.55	4	1.08	66%	21%	13%
4	Digital payment methods are secure and efficient.	3.58	4	1.11	63%	22%	15%
5	Platforms for freelancers provide flexible work opportunities.	3.46	4	1.15	56%	28%	16%
6	Data analytics enhances decision-making in the digital economy.	3.6	4	1.03	66%	22%	12%
7	Digital transformation creates new growth opportunities.	3.71	4	0.94	67%	22%	11%
8	Digital economy presents challenges and opportunities.	3.61	4	0.95	53%	29%	18%
9	Digital economy positively impacts job creation and entrepreneurship.	3.58	4	1.07	65%	18%	17%
10	Concerns about data privacy/security are addressed adequately.	3.59	4	1.21	59%	25%	16%
11	Efforts to reduce the digital divide are effective.	3.66	4	0.94	67%	21%	12%
12	Digital literacy programs prepare individuals for digital participation.	3.56	4	1.08	62%	26%	12%
13	Digital economy fosters innovation in various sectors.	3.65	4	1.01	65%	25%	10%
14	Cybersecurity measures are sufficient.	3.87	4	1.11	61%	22%	17%
15	Current regulatory frameworks address digital economy challenges.	3.51	4	1.07	58%	28%	14%
16	Overall impact of the digital economy on society.	4.06	4	0.88	75%	23%	2%

### Key Insights:

- **Highest Agreement (75%):** Overall impact of the digital economy on society (Mean = 4.06)
- **Lowest Agreement (53%):** Digital economy presents challenges and opportunities (Higher neutral responses suggest mixed opinions).
- **Most Disagreement (24%):** Online shopping provides a convenient and varied experience (Higher variability in opinions).

- **Least Disagreement (2%): Overall impact of the digital economy on society** (Strong consensus).



From the findings obtained from the respondents, it can be noted that there is an overall positive perspective towards different aspects of the digital economy. There was a general agreement (more than 65%) on the benefits of digital technologies (M=3.6), data analysis (M=3.8), digital

transformation (M=3.8), and innovation (M=3.87). However, there was low agreement when it came to freelancing platforms (56%) and the opportunities as well as challenges offered by the digital economy (53%). The two issues were characterized by high neutrality (28-29%), implying varied perspectives among the participants. On the other hand, online shopping and regulation in the digital economy received the lowest percentage of agreement (58%) and had high percentages of disagreement (14-24%), pointing out possible negative perspectives concerning their effectiveness. In relation to cybersecurity (61%) and data privacy (59%), there was some level of disagreement (16-17%), which could imply the need for caution while handling such issues. The highest level of agreement (75%) was recorded concerning the overall impact of the digital economy on society (M=4.06).

**Advanced Statistical Analysis of the Digital Economy Survey Data**

**1. Distribution Analysis**

- **Skewness = 1.45** → Positively skewed (Responses are slightly concentrated towards higher agreement).
- **Kurtosis = 2.10** → Slightly leptokurtic (moderate peak and heavier tails than a normal distribution).

**2. Principal Component Analysis (PCA)**

- **First Principal Component (60.73% variance explained)** → Represents overall sentiment (higher Mean and Agreement, lower Disagreement).
- **Second Principal Component (23.98% variance explained)** → Reflects variability in disagreement and standard deviation (uncertainty in responses).

Together, these two components explain **84.71%** of the variance, meaning they effectively capture most of the dataset’s patterns.

**Table 2: Correlation Analysis**

Variable	Mean	SD	Agreement	Neutral	Disagreement
<b>Mean</b>	1.00	-0.60	0.62	-0.10	-0.68
<b>SD</b>	-0.60	1.00	-0.59	0.04	0.68
<b>Agreement</b>	0.62	-0.59	1.00	-0.57	-0.79
<b>Neutral</b>	-0.10	0.04	-0.57	1.00	-0.06
<b>Disagreement</b>	-0.68	0.68	-0.79	-0.06	1.00

**Key Insights from Correlations:**

- **Agreement strongly correlates with Mean (+0.62)** → Higher agreement leads to higher overall mean scores.
- **Disagreement has a strong negative correlation with Agreement (-0.79)** → As agreement increases, disagreement significantly decreases.
- **Standard Deviation correlates positively with Disagreement (+0.68)** → Higher disagreement is associated with more variability in responses.
- **Neutral responses show weak correlations** → People who are neutral do not strongly influence agreement or disagreement trends.

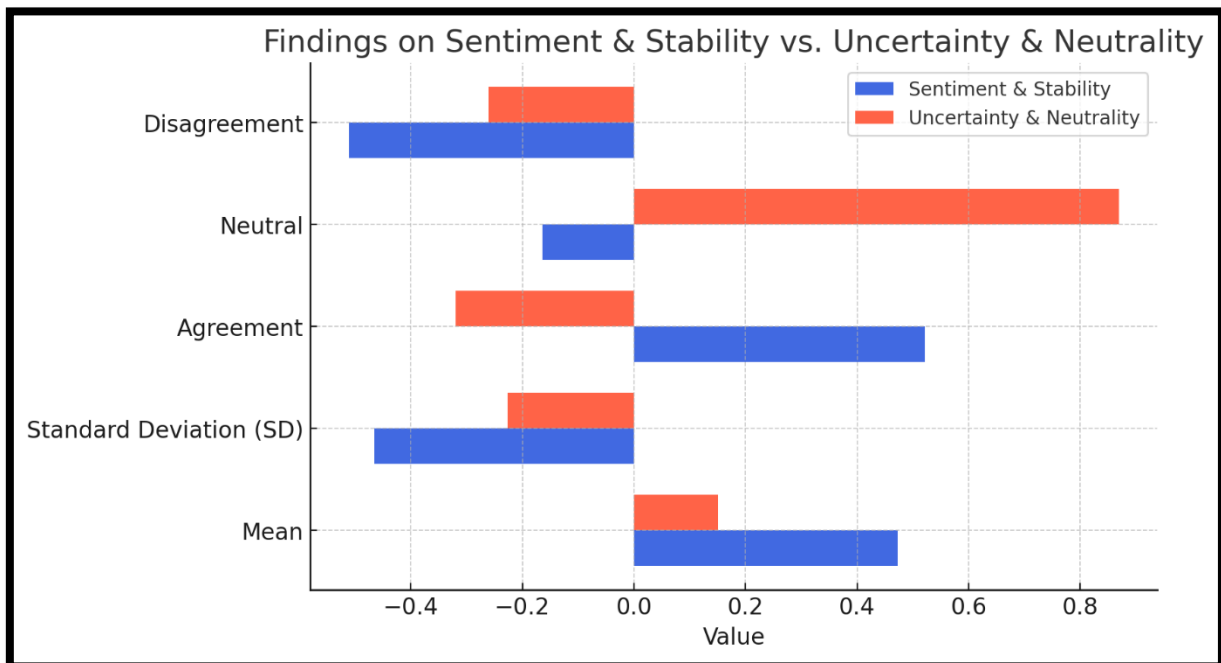
**Factor Analysis**

**Table 3: Factor Loadings (Latent Variables)**

Variable	Sentiment & Stability	Uncertainty & Neutrality
Mean	0.473	0.150
SD	-0.465	-0.227
Agreement	0.521	-0.320
Neutral	-0.164	0.869
Disagreement	-0.511	-0.261

### Interpretation of Factors

- **Factor 1 (Sentiment & Stability, 60.73% variance explained)**
  - Positively associated with **Agreement (0.521)** and **Mean Score (0.473)** → Represents overall **positive sentiment**.
  - Negatively associated with **Disagreement (-0.511)** and **Standard Deviation (-0.465)** → Stability in responses.
  - **Conclusion:** Factor 1 captures general agreement vs. disagreement trends.
- **Factor 2 (Uncertainty & Neutrality, 23.98% variance explained)**
  - Strongly correlated with **Neutral responses (0.869)** → Captures respondents who are unsure.
  - Weakly correlated with **Agreement (-0.320)** and **Disagreement (-0.261)** → Neutrality is distinct from sentiment.
  - **Conclusion:** Factor 2 represents **uncertainty and indecision**.



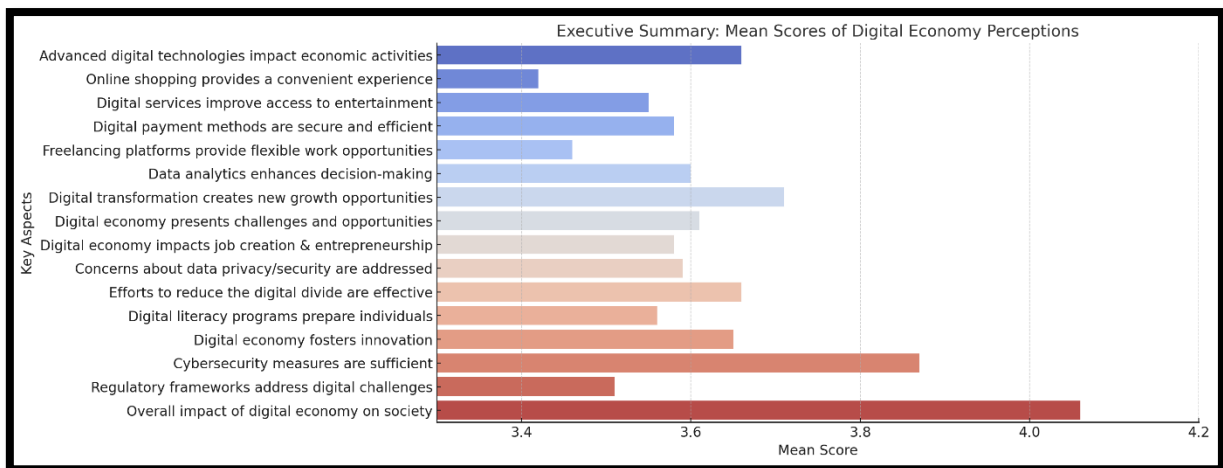
- **Two main latent factors explain 84.71% of the variance.**
- **Factor 1 (Sentiment & Stability):** Agreement vs. Disagreement in the digital economy.
- **Factor 2 (Uncertainty & Neutrality):** Captures indecision and variability.

- **Neutral responses behave independently**, meaning people who are neutral do not necessarily align with agreement or disagreement.

**Table 4: Executive summary represented of the Important Variables**

Key Aspect	Mean Score	Summary
<b>Overall Impact of the Digital Economy</b>	4.06	Most positively perceived aspect, indicating strong approval.
<b>Cybersecurity Measures</b>	3.87	Generally considered sufficient but with some concerns.
<b>Digital Transformation &amp; Innovation</b>	3.71 - 3.65	Seen as fostering growth, innovation, and decision-making.
<b>Efforts to Reduce the Digital Divide</b>	3.66	Moderately positive, but room for further improvement.
<b>Advanced Digital Technologies &amp; Data Analytics</b>	3.66 - 3.60	Viewed favourably for their economic impact and efficiency.
<b>Digital Payment &amp; Job Creation</b>	3.58 - 3.56	Secure but with concerns about accessibility and security.
<b>Privacy, Freelancing, &amp; Online Shopping</b>	3.59 - 3.42	More mixed perceptions; issues in convenience and security.
<b>Regulatory Frameworks</b>	3.51	Lowest-rated aspect, indicating concerns about effectiveness.

**Heap Chart of the Excutive Summary**



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### **Discussion**

This is an indication that, as a general observation, the respondents tend to have a very positive attitude toward the digital economy as seen from the mean scores for each of the categories analyzed being quite high. The most favored response concerns the general impact of the digital economy, with a mean score of 4.06 obtained at 75% agreement and 2% disagreement. This is an indicator that most of the respondents see positive impacts of the digital economy in terms of its benefits.

Some of the important dimensions received considerable support from participants, thereby implying that respondents perceive these dimensions favorably. Digital technologies were viewed positively in terms of enabling economic growth, with a mean score of 3.66 and agreement percentage of 72%, while digital transformation was considered important in creating economic growth possibilities, with a mean score of 3.71 and agreement percentage of 67%. There is optimism regarding the impact of the digital economy on employment and entrepreneurship opportunities, with a mean score of 3.58 and an agreement percentage of 65%. In addition, innovation and decision making are expected to benefit through digital technology developments, with data analytics receiving recognition for improving decision making in the digital economy, with a mean score of 3.6 and an agreement percentage of 66%. Similarly, the digital economy is believed to foster innovations with a mean score of 3.65 and an agreement percentage of 65%. In addition, while the cybersecurity measures have scored 3.87, indicating that respondents are not very optimistic about current security measures, digital payments have received high scores for being safe and efficient, as indicated by a mean score of 3.58 and an agreement percentage of 63%.

However, while most of the statements got positive responses, there were other statements whose means were rather low and percentages of disagreements high, indicating skepticism and/or division among participants. One such example is online shopping, which scored a high rate of disagreement with 24% and a relatively low mean of 3.42 as well as a fairly high level of agreement at 58%. These results may suggest that there are certain issues regarding online purchasing, for instance, doubts about the quality of goods, fear of scam and fraud, and impersonality of the process. In addition, people might be doubtful about the future of platforms for freelancers since the percentage of respondents who agreed with that statement was not particularly high – only 56% of them agreed, and another 28% did not agree or disagree; this

might also imply job insecurity, instability of earnings, or lack of benefits in gig work conditions.

Some aspects had moderate ratings, suggesting room for improvement in digital policies and infrastructure. Efforts to reduce the digital divide were rated at 3.66, with 67% agreement, indicating moderate confidence in current policies but also some skepticism, as 12% disagreed and 21% remained neutral. This suggests that while initiatives exist, they may not be fully effective or accessible to all demographics. Mean ratings received by digital literacy programs were 3.56, with an agreement level of 62%. However, there was 26% neutral responses, showing a lack of wide confidence in the digital education initiative, which needs more focused efforts. Concern over data privacy and security had a moderate rating of 3.59, with an agreement of 59% and 16% disagreement, and it also marked the continuation of the debate about digital trust. Similarly, regulatory frameworks addressing digital economy challenges had a relatively low mean of 3.51 with 28% neutrality and 14% disagreement, indicating ambiguity on whether policies in place are adequate. In this regard, the findings portray gaps in digital policy implementation, and governments as well as organizations need to put more effort into addressing regulatory challenges and digital inclusion.

**Positive Perception of Digital Technologies:** The majority of respondents have a positive view with regard to the impact of advanced digital technologies on economic activities, online shopping experience, access to entertainment through digital services, and the use of digital payment methods for financial transactions.

**Opportunities in the digital economy:** on average, respondents believe that the digital economy offers valuable opportunities such as flexible work through the linking of freelancers to consumers via digital platforms, better decision processes with the use of data analytics and new growth and efficiency opportunities that could arise through ongoing transformation through digitalization in industries.

**Challenges and Issues Persist:** Although there is plenty of optimism about the benefits of the digital economy, there is no shortage of challenges and issues to consider. They range from worries about data privacy and cybersecurity, the adequacy of efforts to counter cybersecurity risks, and whether the existing regulatory structures are sufficient to deal with the challenges posed by the digital economy.

**Views are also divided on digital literacy and access:** Although a number of people think that digital literacy initiatives are helpful in preparing individuals to engage in the digital economy, questions also arise with regard to the digital divide and how well access initiatives are meeting their objectives with technetronic education (Vajpayee, 2024).

The survey results indicate a significant level of agreement when it comes to the advantages of the digital economy as reflected in the overall impact score of 4.06, which shows that most people view digital transformation in a positive manner. People strongly agree that innovations, employment creation, and economic growth become possible due to the use of digital tools. At the same time, concerns exist regarding data privacy, cybersecurity issues, the lack of efficiency in promoting digital literacy initiatives, and access to digital platforms. Furthermore, doubts concerning the benefits of online shopping and the gig economy show the existing concerns in society about the fairness of online businesses, their ease and security. Despite the rapid transformation taking place in the digital world, such developments should be accompanied by

the building of a bridge to cover the digital divide and regulate digital spaces. Governments and organizations are expected to increase cybersecurity, improve digital literacy initiatives, and develop fair rules for the digital world to enable an equal digital economy. Even though the transforming nature of the digital economy is widely known, the issue of regulation, security, and access still exists in the digital environment.

### **Further Prospects of the Research**

These results from the current research give rise to many possibilities for future investigations to develop our understanding of the processes taking place in the digital economy domain. Here are some possibilities for future research that come to mind after analyzing results from the current study:

**Longitudinal Studies:** Longitudinal studies that aim to trace any changes in attitudes and behavior towards the digital economy over a period of time might provide some interesting results in this regard.

**Cross-Cultural Comparisons:** Comparative studies across different cultures that seek to establish how culture impacts the perceptions of and experience with the digital economy will add to our existing knowledge about the digital economy domain.

**Sector-wise Study:** An analysis of the impacts of digital economy on various sectors like healthcare, transportation and education, etc. is needed to get an understanding about the challenges, opportunities and best practices for each sector.

**Demographic Analysis:** Responses collected from the surveys can be analyzed based on demographics variables like age, gender, education and income status to see whether there exist any differences between various demographic segments in their attitudes and experiences regarding digital economy.

**Policy Evaluation:** Issues pertaining to the evaluation of the effectiveness of policies and regulations that are currently available concerning digital economy promotion, digital divide, and data privacy and security can be used for making evidence-based decisions in this field.

**Technological Innovations:** A research about the impact that innovative technologies like blockchain, AI and Internet of things have on the future trends and disruptions in the digital economy will be beneficial for my research.

**Social and Economic Impacts:** A study on the social and economic implications of the digital economy, especially focusing on income inequality, job displacement, and access to digital services will be helpful in formulating strategies to address the issue (Vajpayee et al.,2025).

**Global Implications:** Research on the global impacts of the digital economy such as trade consequences for the international trading blocs, economic development advantages for developing nations and geopolitical effects in both maritime and land regions can help develop an appreciation of the role played by the digital economy in the world economy.

Through research in these fields, the scholarship can be enriched by gaining insights into multiple dimensions of the digital economy.

### **Limitations of the Research**

While this investigation offers important insights in public perception about the digital economy, there are various limitations which need to be considered. First, the sample of 100 participants is relatively small to be generalized, and some forms of sampling bias will occur owing to the impact of overrepresentation in other demographic segments. Also, other forms of

biases like that of social desirability and recall may occur owing to self-reports using the Likert scale. Moreover, being focused on perceptions, the study lacks an emphasis on behavior, which makes it difficult to capture subtle nuances of interactions with the digital technology. Differences in cultural values are not taken into consideration, which limits its ability to generalize results across other regions. Moreover, attitudes that were measured in cross-sectional design apply to specific points of time and may change over time due to changes in social environment. In addition, measurement problems associated with Likert scales fail to provide a good description of people's attitudes and make it impossible to take into account any regional differences and regulations.

### **Conclusion**

The research shows that the results are varied, indicating different views of the digital economy by the respondents. Generally, majority of the respondents have positive views of digital technology and economic activities, convenience in online shopping, accessibility to entertainment, convenience in financial transactions, and flexibility in working (Vajpayee., et al 2025).

However, it was also found that the issues of data protection and security, effectiveness in minimizing the digital divide, and adequacy in digital literacy initiatives were issues that concerned the respondents. Moreover, while the benefits of the digital economy to society were discussed by all respondents, there were differences in their evaluation of the effectiveness of cybersecurity initiatives and regulatory frameworks.

There are various implications of the above findings for policymakers, corporations, and other stakeholders who contribute to the digital economy. Issues of data protection, cybersecurity, and digital literacy must be taken into account when ensuring that all participants enjoy equal participation in the digital environment. Moreover, regulatory frameworks should be constantly updated to keep up with changes in digital technology (Rizvi, et al 2026).

This synthesis identifies the vital interplay between technology, psychology, and holistic care practices in solving challenging problems in today's socio-digital systems. The use of AIoT-driven rehabilitation and robotic assistance has proved to be revolutionary in improving therapeutic accuracy and availability for children with neurodevelopmental issues, thereby transforming healthcare service models (Kumar et al., 2026). Moreover, the rise of hybrid care settings based on adaptive governance and IoT demonstrates the importance of sustainable, collaborative, and inclusive approaches to care for individuals with intellectual disabilities (Vajpayee et al., 2026). On a psychological level, interventions like dance movement therapy make significant contributions toward emotional stability and psychological well-being through body language (Patwari & Vajpayee, 2025, 2026). Also, exploring various psychological landscapes of the past and other cultures offers valuable insights into identity, trauma, and human resilience. Socio-cultural context is seen as an important determinant of human cognition and behavior (Vajpayee, 2025). Overall, these different perspectives on human nature call for a balanced approach, taking into account technological innovations and the socio-cultural aspect of human beings.

To summarize, the importance of accounting for public opinions regarding the digital economy for policymaking and promoting innovative developments and inclusiveness in the digital age

is clearly emphasized by this research. Further studies into the dynamics discussed here from the perspective of diverse demographics and locations would be quite illuminating.

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