Consumers’ trust on multinational brand (A quantitative research on Microsoft products in Sahiwal, Pakistan)

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ABSTRACT
The purpose of the study is to check the effect of the Microsoft's brands' competitive features and best data protection policy on consumer trust and attachment. The main dimensions of the study were used to measure consumers' level of trust are that up to what extents users are attached to the Microsoft brand, how consumers perceive the privacy and personal data protection practice, how much competitive features of Microsoft products effect on consumer trust.

Design/methodology/approach:
Quantitative method was adopted for the study and the research was conducted in different sectors (government and private) with the sample of 130 participants from different organizations (educational institutes and working segment). An explanatory research was conducted to find out the relationship between consumer trust on (Microsoft's brand) competitive features and best data protection policies in (Sahiwal) Pakistan. A formal research design was used to test the hypothesis of this study. A survey was directed through self-administered questionnaire to get responses from participants. Time dimension of this study was cross-sectional. According to topical scope the study was statistical because we tested hypotheses quantitatively. To check the relationship between the variables correlation and regression was used.

Findings:
The findings of study showed that there is a positive and significant relationship between Privacy & Protection Policy and consumer trust. There is also positive and significant relationship between competitive features of Microsoft brand and consumer trust.

Research limitations/implications:
This study also can be conducted in more large geographical regions to check the effect of the Microsoft's offerings on consumers’ trust and preference for this brand. The sample size of the study is too short and this study can be replicated with the large sample size.

Originality/value:
To make the consumers more committed to the Microsoft brand should offer more competitive features and benefits to consumers. Innovations should bring and more reliability should be ensured in terms of data security and accuracy.

Keywords: Consumer trust, competitive features, protection & privacy policies, Microsoft

INTRODUCTION
Summarizing and analyzing the consumer behavior of a large multiproduct firm is particularly challenging when various product market segments are dynamic, and significant changes occur over time involving channel of distribution mix, product form, and quality improvements (N.A & S.L, 01-2007). Building a solid brand image means going further than individual product marketing to create an integrated and unified brand experience across channels and products to create trust, and Microsoft does (Hwang J. &., 2012). This research is conducted in sahiwal, Pakistan for assessing and analyzing consumer behavior of sahiwal, Pakistan towards a multinational brand “Microsoft”.
Overview:
Microsoft is a huge differentiated computer software manufacturer with one of the utmost valuations in the world. Microsoft produces the Windows family of operating systems for personal computers, processors and servers. It also produces applications software that run on the Windows operating systems, most remarkably the very successful MSOffice Suite consisting of Word (word processor), Excel(spreadsheet), PowerPoint(presentations), Outlook(e-mail and news), and Access (database). Almost all Microsoft products are corresponding to a member of the Windows operating systems for personal computers and servers. It is also said that Microsoft is "at the forefront of brand building with a unique and distinct brand identity that sets it apart from other brands."

Microsoft is a world’s famous company among all software manufacturing company. Microsoft is the most trusted and the most essential of the brands surveyed because it is professed as distributing on key trust drivers such as having products and offerings that meet the needs of consumers, and providing a dependable experience and experience every time. Many research studies have been conducted on Microsoft, especially on the topic of consumer behavior toward the Microsoft. Most of the researches indicated positive findings about Microsoft products and it ranked as a highly trustworthy and affordable brand among all other brands. If we put a glance on Pakistan scenario, Microsoft is widely used brand among students, job holders and business persons. So we felt the need to conduct a research study in Pakistan to know the trust and preferences of Pakistani consumers about the choice of software products.

Aim and purpose:
The study's essential feature points to the consumer's level of trust with the Microsoft brand. Does Microsoft have a trusted reputation? The main focus of this research paper is to measure the consumers, level of trust on Microsoft products. Many researchers have been conducted by different researches in different geographic regions but not any one research was conducted in Sahiwal, Pakistan. Pakistani people are also a significant user of Microsoft's products, so this study is conducted to explore the level of trust on Microsoft in Pakistani context. This study will explore that why people in Pakistan prefer Microsoft brand over other brands and up to what extent they trust on this brand.

Significance:
Now days the world has become more technology oriented. Because of dynamics changes in technology, software brands have to face stiff competition. It has become necessary for organizations to compete on value added and more innovative basis. Digital devices, tool and technologies enable consumers to bring their story of life in more creative and relevant ways. But it is very hard to know the consumers' level of trust, preferences and much more difficult to gain and retain the consumers level of trust.

Microsoft's is really so inescapable, Microsoft has strong perception in consumers’ minds to Windows and Office. Microsoft has a useful essentiality. Although other brands are seen as providing products and services that meet consumers, needs and offering highest-quality products but Microsoft has most essential.

In order to understand psychology and behavioral tendency of consumers organizations conduct research. This research study is also conducted in this respect. It intended to identify consumers’ level of trust on Microsoft and moreover their preferences about the choice of Microsoft.

Market segment:
Target market segment that we choose for our research includes students of Masters’ classes and software engineering who are well familiar with all Microsoft products and job holders who have long life experience with software.

Variables:
To measure the trust level of consumers’ we use some important variables that determine, up to what extent consumers trust on Microsoft brand.

- Privacy and protection policies of Microsoft.(IV)
- Competitive features (IV)
- Consumer trust (DV)

Research question:
Why people trust and prefer Microsoft brand?
Does Microsoft provide better data protection and competitive advantages to its customers as compared to other brands?

LITERATURE REVIEW

History of Microsoft:
Microsoft builds operating systems MS-DOS, windows and windows’ NT; applications such as word, excel, power point and new multimedia products and online systems such as the Microsoft network. The waterfall process originated during the 1960s in firms building large-scale software systems for the U.S. defense and space industry as well as for commercial applications. (Cusumano & Smith, 1995)
Scope of Microsoft:
In the fall of 2011, Microsoft conducted a research study in which 20,159 participants from U.S., U.K., Japan, Germany and France were approached to know that how Microsoft enable their life with the help of their variety of high tech products such as MS windows, MS Office, MS bing, Xbox live, Window phone, MSN and Window live Hotmail. The study includes both quantitative and qualitative data analysis. On the basis of the uses of Microsoft products, participants were divided into four major segments named productive, media centric, connectors and mavens. All the segments gave feedback that Microsoft is highly trustworthy brand, because its products fulfill their needs in advanced manners. (Shwu-ing Wu, 2009)

2.2 Consumers’ trust on Microsoft:
Microsoft is the most trusted technology brand in the US. A valid sample of 4500 consumers was approached. Survey found that consumers find it more trustworthy than any other competitor product. Research finding indicate that Microsoft is the only company to gain trailblazer status. According to Greek Wire, due to it being essential compared to competitor including apple, Sony, Samsung and HP. When apple and Samsung battle is out, the highest authority passes on intense feeling that Microsoft has stolen consumer technology crown becoming more trustworthy and essential across multiple generations.

A research finding show that window is an outstanding and incomparable brand that is related to more with consumers. Among the ways to understand this indicator is that Microsoft is not dead yet and apple is exposed to the risk of being harm and attacked because of consumers divided and partial views and trust about brand. (Hinks, 2014)

- **Competitiveness in market:**
A research was conducted by Ali to know what make a corporation competitive in marketplace. For this purpose he conducted a survey of available material of Microsoft literature and conducted interview with its CEO. Findings showed that the corporations that are innovative and design the competition landscape become able to compete in the market. The findings also showed that Microsoft is not able to fully know what changes are accruing in consumers’ expectations, but they know that the good organizations are those who “do more” and reinvent their innovations by “knowing more”. (Ali, 2014)

- **Willingness to pay:**
A research study was conducted in Taiwan to analyze the consumers’ willingness to pay for Microsoft products. It was also analyzed that how consumers’ attitude and intellectual property right influence the willingness to pay for the non-pirated products. The data was collected through a questionnaire survey, in which 799 consumers were approached that includes the students of all levels. Findings showed that average willingness to pay for Microsoft windows was 58.55 and for Microsoft office were 53.49. High willingness to pay for Microsoft products was the reason of Microsoft care about social responsibility and norms. Findings also showed that performance risk is positively related with the willingness to pay. There is very low performance risk with Microsoft products so there is high willingness to pay for Microsoft windows and Microsoft office. (Jan, Charlene, & shiue, 2008)

- **Factors influencing purchase intention:**
A research study was conducted to determine that what factors influence the purchase intention of the consumers in Taiwan towards the Microsoft and Microsoft extended products. A sample of 667 consumers was approached and structured equation model was used for analysis. The findings indicated that purchase intention of consumers towards Microsoft PCs is very high due to core brand attitude of Microsoft and its brand image. Their behavior was influenced by good brand association and connection. (Shwu-ing & Lo, 2009)

- **Microsoft; first choice of consumers:**
It has shown in a study that Microsoft has gain advantage over all competitor brands. It won much more consumer trust and loyalty. Microsoft is being admirable for consumers because of its innovations and adaption. It is perceived as more attractive brand delivering key values and rendering good experience to users by meeting their expectation level. Other brands like apple, Sony and Samsung are also being perceived top ranking brands by consumers. Constructing and establishing a brand requires going beyond individual product marketing. This is consistent brand experience enjoyed by customers. In a study an attempt was made to determine consumer trust and predispositions by three key success metrics.

- Preferences over other brands
- Referrals
- Willingness to pay a premium price for goods or services.

A basic finding of this study undermines consumers’ emotional attachment with brand. Does the brand has trusted reputation or not is confirmed by remarkable attention of consumers captured by the brand. And it is also essential as well as to integrate brand functionality and consumer frame of references. (Sullivan, 2014)

In November 2013, a study was conducted by Ben Reid to check the consumers’ preferences and trust on different brands. The sample of 1509 men was approached for interview survey, that included boomers, generation Xers and
millennial. All participants were given a list of brands to select most preferred brands. Microsoft proved more popular choice than its competitors. Research result showed that Microsoft is considered most trusted brand among boomers and millennial, and it was ranked 4th among generation Xers. The study also revealed that Apple is the choice of youngsters and richest persons. (Reid, 2013)

- **Privacy and protection:**

Microsoft is most preferred and trust worthy brand for consumers because it gives them more trust and consideration in terms of privacy protection. Microsoft's innovative privacy plans for the new Explorer were "industry-leading" and technically superior to privacy features in earlier browsers. Studies was conducted by independent research group Ponemon institute in December 2012. this research group attempts to examine the ranking of brands and organizations in terms of being most reliable and trusted for consumers' privacy protection and ask consumers to rank the companies who provide them more protection and give consideration to their privacy. This study reviles how and how much consumers give importance to their personal data and privacy. Although privacy and protection is not a perfect substitute for reality but consumer consider it as most trusted index. Survey was administered in 15 weeks.

A web base survey was conducted to approach more than 100,000 adults. Respondents were asked to give opinion about 25 companies and Microsoft was ranked at 17th number. It was also viewed that consumers’ perception about company’s privacy commitment is influenced by other factors like consumer expectation their results as well as personal experience with brand. (LLC, 2013)

- **Innovations are highly welcomed by consumers:**

A survey was administered by Sophie Curtis in 2013. Purpose of this study was to observe consumer trust and market growth rate of Microsoft's new product "The window phone" The figures showed that Windows Phone has almost tripled its market share in the UK, rising from 2.2 percent to 5.9 percent in the last twelve months.

This development seems to have originated largely at the expenditure of RIM's BlackBerry platform, whose market share cut down from 16 percent to 6.4 percent during the same period. Symbian's share also fell from 3 to 0.7 percent and iOS fell from 34.1 to 32.4 percent, while Android grew from 60.7 to 66.6 percent.

Moreover Nokia is also undergoing somewhat of a reversal change in Britain with its smart phone sales share at 6.2 percent and actual sales growing by over 50 percent compared with last year. Temporarily, BlackBerry endures to find trading tough in the run up to the BlackBerry 10 release. Smartphone saturation in the UK triumph 61 percent in the latest period; 82 percent of all mobile phone sales over the past 12 weeks were smart phones. Findings show the significant of consumer trust and preferences about Microsoft (Curtis, 2013).

### CONCEPTUAL FRAME WORK

#### Hypothesis:

- **H0:** There is a positive and significant relationship between Privacy & Protection Policy and consumer trust
- **H1:** There is a positive and significant relationship between competitive features of Microsoft brand and consumer trust

#### RESEARCH METHODOLOGY

Quantitative research methodology is used to check the relationship consumers' trust on Microsoft brand and their satisfaction with its competitive features and data protection policies which they offer to their consumers. The main reason to choose this topic is that, there are many research studies have been conducted to check the consumers’ trust on multinational brands generally or for specific brands but there is no sufficient study related to consumers’ trust on Microsoft brand in (sahiwal) Pakistan, despite of the fact that Pakistan is a major user of Microsoft products.

#### Research design:

An explanatory research was conducted to find out the consumers’ trust on Microsoft in (sahiwal) Pakistan. A formal research design was used to test the hypothesis of this study. A survey was directed through self-administrated questionnaire to get responses from participants. Time dimension of this study was cross-sectional. According to topical scope the study was statistical because we tested hypotheses quantitatively. This study was conducted in actual field environment. Descriptive technique was used in this study because it is concerned with finding when, how, and up to what extent consumers trust on Microsoft brand.
Instrument Development:

This study model is consisting on the three variables (consumer trust, privacy policy and competitive features of Microsoft brand). Here privacy policy and competitive features are the independent variables and consumer trust is the dependent variable. Consumer trust is dependent variable because it is based and aroused by competitiveness and other beneficial features of the brand.

Target population:

Basically students and job holders in Sahiwal are the target population of this study. But the most convenient organizations were selected for this study. Sample includes the students of master's level and the employees of public as well as private sectors.

Sampling method:

Convenience sampling method was used to collect data. Respondents were conveniently approached at different organizations i.e. “Govt. boys college sahiwal, post graduate college sahiwal, National bank sahiwal, Allied bank sahiwal, Divisional public school and college sahiwal campus and COMSATS institute of information technology sahiwal campus. Maximum organizations of sahiwal, Pakistan are tried to be surveyed for the purpose of data collection from respondents.

Data Collection Method:

Self administered questionnaire method was used to collect the data from different convenient organizations. 130 questionnaires were distributed to different respondents through personal visit for the study but out of 130 only 120 questionnaires were returned by the respondent within the time period. 11 questionnaires were not properly filled by the respondent and considered invalid for the analysis of the data for the study. 109 questionnaires were used for the proper analysis, empirically test and validate the mentioned objectives and hypothesis of the study.

Data Analysis Method:

For data analysis SPSS software was used. In order to analyze the basic information of the respondents like demographic (age, gender, name etc) or occupational information (student or employee in some organization) the descriptive statistics (mean, standard deviation, frequencies, minimum, maximum values, pie diagrams, scatter plot and histogram charts are used. Reliability of the study was checked through Cronbach's alpha.

Hypothesis of this study is relational so check the relationship between dependent and independent variables (consumers' trust, privacy policy and competitive features) and their impact on the different sectors. Linear regression and correlation model is used.

FINDINGS OF THE STUDY

Descriptive Statistics:

The tables of descriptive statistics showed that majority of the respondents were male 44.90 % and female respondents were in minority 55.10 % in overall sample respectively. According to the bar chart majority of the Respondents were graduates their post in the organization fall in the head of the middle and supervisory management and age of the most of the respondents were 26-35 years as shown in the table.

Descriptive Statistics Categorical variable:

<table>
<thead>
<tr>
<th>Gender</th>
<th>Valid</th>
<th>109</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Minimum</td>
<td></td>
<td>1.00</td>
</tr>
<tr>
<td>Maximum</td>
<td></td>
<td>2.00</td>
</tr>
</tbody>
</table>

What is your gender?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>59</td>
<td>54.1</td>
<td>54.1</td>
<td>54.1</td>
</tr>
<tr>
<td>Valid female</td>
<td>50</td>
<td>45.9</td>
<td>45.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>109</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The above output shows that there are 59 males (54.1 percent) and 50 females (45.9 per cent) in the sample, and a total of 109 respondents.
Continuous variables

### Descriptive Statistics

<table>
<thead>
<tr>
<th>Statistic</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is your age group?</td>
<td>109</td>
<td>1.00</td>
<td>4.00</td>
<td>1.1468</td>
<td>.46797</td>
</tr>
<tr>
<td>total_data_protection</td>
<td>109</td>
<td>8.00</td>
<td>56.00</td>
<td>15.2477</td>
<td>6.09365</td>
</tr>
<tr>
<td>competitive features</td>
<td>108</td>
<td>4.00</td>
<td>20.00</td>
<td>14.4815</td>
<td>2.69815</td>
</tr>
<tr>
<td>total consumer trust</td>
<td>107</td>
<td>21.00</td>
<td>56.00</td>
<td>42.3738</td>
<td>6.59692</td>
</tr>
<tr>
<td>Valid N (list wise)</td>
<td>106</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The continuous variable analysis indicated that every respondent gave the answer of all the questions asked in the research instrument. So the valid list wise sample size is 106.

### Histogram:

The scores are reasonably normally distributed, with most scores occurring in the centre, tapering out towards the extremes.

![Histogram of Consumers' Trust](image)

### Bar graph:

Following bar graph indicates the level of consumer trust on the basis of their income level and gender. The graph shows that the male persons with very low and moderately high income level have more trust and attachment with Microsoft brand as compared to females. And the females with medium income level show more trust on Microsoft brand as compared to males.
Scattered plot:

Scatter plots are used to show the nature of relationship between two continuous variables (e.g. data protection policy and consumer trust). It is a reasonable idea to create a scatter plot, before calculating correlations. The scatter plot will give you an indication of whether your variables are related in a linear (straight-line) or curvilinear fashion. Only linear relationships are suitable for correlation analyses.

Although we have two independent variables (data protection policy and competitive features) and one dependent variable (consumer trust). So, we have generated two scattered plots to clearly indicate the nature of relationship among variables.

1. Scattered plot of consumer trust and data protection policies:

According to the following scattered plot there is linear and positive relationship among consumer trust and data protection policies of Microsoft brand.
1. **Scattered plot of consumer trust and data competitive features:**

According to the following scattered plot there is linear and positive relationship among consumer trust and competitive features of Microsoft brand.

![Scattered plot of consumer trust and data competitive features](image)

**Inferential statistic:**

**Reliability analysis:**

To check the internal consistency of measuring scale, we performed the reliability analysis of data to make sure that the items of scale are consistent with each other or not and are they all measuring the same underlying construct? The main indicator to check the internal consistency is Cronbach's alpha coefficient. Cronbach alpha coefficient of a scale should be above .7.

<table>
<thead>
<tr>
<th>Case Processing Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>N</strong></td>
</tr>
<tr>
<td>Valid</td>
</tr>
<tr>
<td>Cases</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

*a. Listwise deletion based on all variables in the procedure.*

**Reliability Statistics**

<table>
<thead>
<tr>
<th>Cronbach’s Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.840</td>
<td>19</td>
</tr>
</tbody>
</table>

As we mentioned above that the condition of Cronbach alpha coefficient of a scale should be above .7 should be satisfied. According to the reliability analysis of data the Cronbach alpha coefficient value is " .840 ".

**Scale Statistics**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Variance</th>
<th>Std. Deviation</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>67.6509</td>
<td>87.087</td>
<td>9.33202</td>
<td>19</td>
</tr>
</tbody>
</table>
Correlation:
Pearson correlation method was used to analyze this study because there is a positive linear relationship among the all variables. Pearson correlation showed that there is a positive relationship exists between the dependent variable (total consumer trust) and independent variables (competitive features and data protection policies)

Correlation among consumer trust and competitive features:
The following outputs of correlation analysis that are done with the help of SPSS indicate the value of Pearson correlation is ".435" at significance level ".000".

<table>
<thead>
<tr>
<th></th>
<th>competitive features</th>
<th>total consumer trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.435</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>108</td>
<td>106</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.435</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation among consumer trust and data protection policies:
The following outputs of correlation analysis that are done with the help of SPSS indicate the value of Pearson correlation is ".256" at significance level ".01".

<table>
<thead>
<tr>
<th></th>
<th>total consumer trust</th>
<th>total_data_protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation</td>
<td>1</td>
<td>.256</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.008</td>
</tr>
<tr>
<td>N</td>
<td>107</td>
<td>109</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.256</td>
<td>1</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Regression:
The purpose of Model Summary is to indicate the value of R Square. It shows the degree of variance in the dependent variable (consumer trust) and independent variables (data protection policies and competitive features of Microsoft). In this case the value is ".232".

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.482**</td>
<td>.232</td>
<td>.217</td>
<td>5.86276</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), competitive features, total_data_protection
b. Dependent Variable: total consumer trust
ANOVA is used to assess the statistical significance of the results. This tests the null hypothesis that multiple $R$ in the population equals 0. Anova table showed the value of significance = .000 that means $p<.0005$.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>1070.062</td>
<td>2</td>
<td>535.031</td>
<td>15.566</td>
<td>.000</td>
</tr>
<tr>
<td>1 Residual</td>
<td>3540.315</td>
<td>103</td>
<td>34.372</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4610.377</td>
<td>105</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- a. Dependent Variable: total consumer trust
- b. Predictors: (Constant), competitive features, total_data_protection

In order to compare the different variables it is important that you look at the standardized coefficients. The main purpose to consider the standardized coefficient is to make sure that all variable are converted to the same scale so that we can compare them.

### Standardized coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>24.464</td>
<td>3.275</td>
<td>7.470</td>
<td>.000</td>
</tr>
<tr>
<td>total_data_protection</td>
<td>.223</td>
<td>.093</td>
<td>.208</td>
<td>2.390</td>
</tr>
<tr>
<td>competitive features</td>
<td>1.001</td>
<td>.212</td>
<td>.411</td>
<td>4.732</td>
</tr>
</tbody>
</table>

LIMITATIONS OF STUDY

- The main limitation of this study was used convenient sampling to collect the data.
- Close ended question was asked by the responded.
• Sample size of the study was small.
• Cost to conduct this study was restricted.
• Scope of study was limited geographically.
• Respondents were hesitated and have lack of trust while providing information.
• No any monetary benefits was given to participants so they are less motivated and are not taking keen interest in filling questionnaires.

RECOMMENDATIONS FOR FUTURE RESEARCH
• Sample size of the research should be increased.
• Research budget should be great.
• Sufficient amount of cost and money should be available to conduct research.
• Open-ended questions can be asked.
• Researchers should avoid convenient sampling.
• Participants should be motivated by providing some incentives.
• Geographical limitations should be removed from data collection process.
• Respondents should be encouraged to provide exact and proper information.
• Medium and language should be local so that respondents may not bother and confused in giving response.
• A good and proper introduction of organization or person conducting research study should be given to participant so that they feel convenient and not bother in providing information.

CONCLUSION
In this study the impact and relationship of the Microsoft's data protection policies and competitive features is checked on the consumers' level of trust. Sample of 130 consumers was selected as convenience sample. SPSS software was used to analyze the data and correlation and regression were used for the study analysis.

Proper benefits, competitive offerings and most reliable data protection policies should be given to consumers according to consumers' cost and benefit expectations to make them more committed and loyal with this brand. Although privacy policy and data protection measures of organizations are not proper determinants and criteria to measure brands' competitiveness but consumers consider it most important criteria so brand should provide best privacy and protection policy to make the brand most trustworthy. Microsoft should also offer innovations to its customers on continuous basis and respond actively in this competitive world to give them a sense of liveliness and to reduce any type of boredom with their products and offerings. The findings of SPSS test showed that there is a positive and significant relationship between Privacy & Protection Policy and consumer trust. There is also positive and significant relationship between competitive features of Microsoft brand and consumer trust.

REFERENCES


