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# The impact of technological risk perception on consumer experience with digital curiosity as a moderating variable

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## ABSTRACT

In the advanced digital age, consumers engage with new technological interfaces that provide value in the form of personalization, convenience, and efficiency while exposing them to possible threats such as data insecurity, privacy breaches, and system failures. These opposing threats highlight the importance of understanding how consumers perceive technology-related risks and how this perception impacts their psychological experiences. Although the technology acceptance model and user satisfaction have been extensively studied, little is known about the psychological variables—particularly the construct of digital curiosity—that buffer perceptions of risk associated with technology. This study aims to fill this void by analyzing the effect of technological risk perception on consumer experience and the role of digital curiosity in this relationship. A quantitative approach involved using a structured questionnaire distributed to active digital consumers on different online platforms. Data analysis was performed using SmartPLS 4.0. The measurement model attained satisfactory validity and reliability. It was established that perceived technological risk negatively impacts the consumer experience. This suggests that a higher perceived risk correlates with diminished satisfaction, trust, and emotional ease. Among other variables, digital curiosity positively impacted consumer experience and interacted in such a way as to lessen the negative influence of perceived technological risk. This suggests that curiosity may serve as a psychological buffer that allows consumers to emotionally reconcile with technological risks, enabling them to retain a positive experience in situations where technology imposes a high risk. These findings indicate the need for organizations to offer digital experiences that provide a level of assurance concerning security while simultaneously fostering curiosity. Allowing exploration and more interactive engagement may help users navigate and trust more complex technological systems. The model proposed in this study may provide the basis for future studies to include additional variables, such as technostress and digital self-efficacy, to capture a more comprehensive theoretical perspective.

**Keywords:** Technological Risk Perception; Consumer Experience; Digital Curiosity; Moderation

## 1. INTRODUCTION

In the contemporary world, digital interaction between technology and consumers has become the centerpiece of interaction between consumers and brands, products, and services (Cowan & Kostyk, 2023). The introduction of AI, automation, and other integrated forms of technology has changed the proximity of consumer interaction with the marketplace. Although the integration of these technologies changes marketplace interactions in hyper-personalized forms, they also add layers of uncertainty in the form of data and privacy concerns. Consumer perceptions of technological innovations have become more complex in marketplace interactions (Yakut, 2022). The interaction of marketplace technology risks includes privacy, data security, cyber risks, and system failure, among others. As the interaction with technology in understanding data becomes more sophisticated, users understanding and overview of the interaction become more critical.

Paradoxically, despite the numerous efficiencies and seamless digital engagements provided by hyper-personalized digital technologies, users of digital technologies such as e-commerce, AI applications, and other FinTech areas express nervousness and apprehension. The hyper-personalized interaction provided by digital technologies presents ease and comfort, but users remain deeply concerned about data security, privacy, and system failure (Srivastav, 2025). This perceived risk and the high level of technology integration profoundly impact emotional responses, such as satisfaction and trust, and the overall consumer experience in a digital marketplace.

Understanding the difference between customers and how they view risk in technology depends on the context and their personal characteristics. Digital curiosity is a notable difference between consumers. Consumers with high and low digital curiosity view uncertainty regarding technology differently (Zhou et al., 2025). Curious customers view positive and engaging consumer experiences in an uncertain digital environment. In contrast, customers with low digital curiosity view technological risks with lower trust and fewer satisfactions. This leads to lower customer-trust levels. Customers with low digital curiosity suggest that their digital curiosity moderates their perception and experience of technological risk (Kemppainen & Paananen, 2024).

There are important theoretical and practical reasons for this study. Theoretically, it contributes to the interface between risk management and consumer behavior by introducing the psychological components of technology adoption models. It argues that variations in consumer experience cannot be explained by risk perception alone and that psychological attributes, such as curiosity, shape the mental frameworks through which individuals synthesize and respond to information pertaining to risk (Arango et al., 2024). On a practical level, the findings can assist digital technology innovators, marketers, and service designers in alternative innovations and risk communication in consumer relationships. By understanding digital curiosity as a moderating factor, firms can design user interfaces that match different consumer profiles, promoting trust and loyalty in digital ecosystems (Raden et al., 2024).

The novelty of this study lies in positioning digital curiosity as a moderating variable that alters the strength and direction of the association between technological risk perception and consumer experience. Previous studies examining the direct effects or the mediating role of trust, satisfaction, or perceived usefulness have underspecified the degree to which an individual's intrinsic curiosity might serve as a mitigating or magnifying force in relation to perceived technological risks. This represents a significant advancement in the psychological consumer behavior literature, especially in high-technology. Furthermore, studying this framework within emerging digital markets, such as Indonesia, enhances our understanding of the interplay between cultural and contextual dimensions and consumer characteristics in the digital consumption experience.

This study primarily aims to explore how consumers perceive technological risk and how it influences their experience, and investigates how digital curiosity moderates this relationship. Specifically, this part of the study seeks to establish whether consumers with higher digital curiosity and perceived risk experience technology more positively and to demonstrate the extent to which they experience technology risk factors within curiosity-driven disengagement. This study intends to extend the understanding of the

managerial implications of this phenomenon by showing that encouraging digital curiosity in consumers increases their experience with technology environments.

## 2. LITERATURE REVIEW

### 2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) suggests that the most important driving factors for the acceptance of any technology are its 'usefulness' and 'ease of use' (Wandira & Fauzi, 2022). These determinants influence attitudes toward technology, intentions, and actions, ultimately resulting in technology adoption. Within the consumer experience context, TAM suggests that the availability of technological artifacts that consumers perceive as useful and easy to use increases the satisfaction and engagement of consumers' interactions (Bryan & Zuva, 2021).

Nonetheless, the TAM framework primarily targets the cognitive and utilitarian factors of adoption and does not address the adoption of technology in the context of emotional responses to uncertainty or other psychological factors. Hence, the TAM framework, in conjunction with constructs such as the perception of technological risks, explains how perceived threats (e.g., system errors, data breaches) diminish perceived usefulness and ease of use, thus degrading the consumer experience (Rauniar et al., 2014). Moreover, the model can be extended by incorporating digital curiosity as a boundary condition to suggest that more curious individuals are likely to 'reinterpret' technological shortcomings and still 'perceive' usefulness and a positive experience associated with more risk.

### 2.2 Risk Perception Theory

Risk Perception Theory (Slovic, 1987) posits that people's judgments about risk go beyond objective probabilities and are also influenced by cognitive mental shortcuts, emotions, and various social and contextual components (Zeng et al., 2023). The dimensions of risk perception, which include dread, controllability, and familiarity, are critical in determining how threatening a risk is. When applied to technology, this theory holds that consumer experiential responses are largely influenced by what the consumer identifies as a technological risk, which could include a possible invasion of a user's privacy or a temporary technological glitch.

Personal differences, including knowledge, prior exposure, trust, and, more importantly, curiosity, play a significant role in shaping these perceptions. In the context of this theory, digital curiosity is likely to reduce perceived dread and enhance perceived controllability, thereby increasing familiarity-seeking behavior. Hence, Risk Perception Theory justifies the idea that psychological characteristics also adjust the influence of perceived technological risk on experience; thus, risky perception theory can serve as the basis for a moderation hypothesis.

### 2.3 Hypotheses Development

**H1: Technological risk perception has a significantly negative effect on consumer experience.**

Integrating the Technology Acceptance Model (TAM) and Risk Perception theories, it is argued that when consumers experience heightened technological risk, such as privacy invasion, potential security breaches, or algorithmic errors, their feelings of safety, control, and usefulness during the interaction are diminished (Quach et al., 2022). Hence, their overall satisfaction, trust, positive affect, and overall experience as consumers will be diminished, resulting in a negative satisfaction appraisal. Hence, a negative relationship is expected (Saputra and Yuniarinto, 2023).

**H2: Digital curiosity moderates the relationship between technological risk perception and consumer experience**

As stated in the Risk Perception Theory, curiosity generates exploratory behavior, resulting in greater familiarity with the issue by reducing the appraisal of a threat (Shen et al., 2020). From the perspective of an extension of TAM, curious consumers will be motivated to traverse the usability obstacles to reach a potential benefit to obtain perceived usefulness and satisfaction (Wilson et al., 2021). Thus, digital curiosity serves as a buffering moderator; in the case of high digital curiosity, the adverse effect of perceived technological risk on experience is weaker, and in the case of low digital curiosity, the adverse effect of perceived technological risk on experience is stronger (Figure 1).

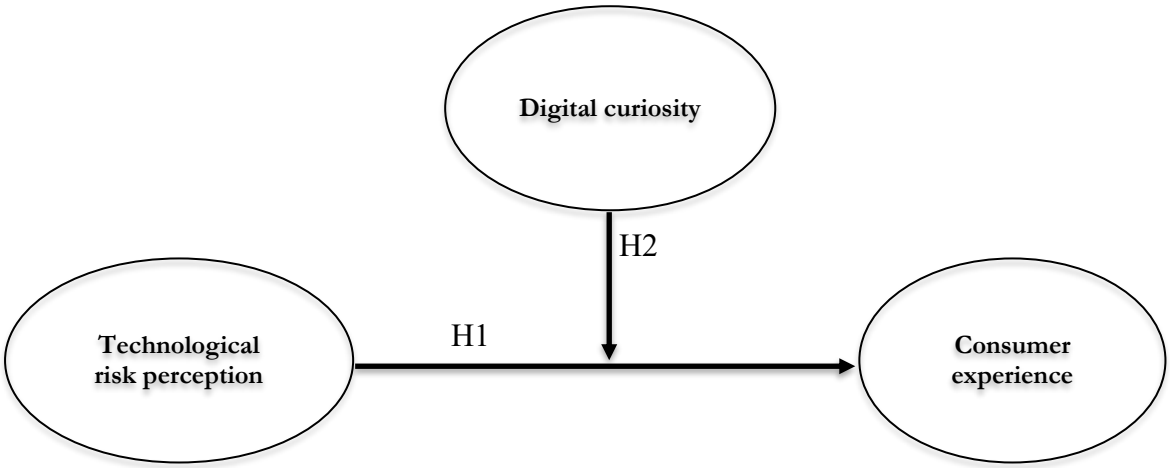


**Figure 1. Theoretical Framework**

## 3. METHOD

In this study, a quantitative approach using survey methods was utilized to investigate the interplay between the perception of technological risks and consumer experience, with digital curiosity as a moderating factor. This study aims to empirically elucidate how consumers' perceptions of technological risks affect their digital experience and the extent to which different levels of digital curiosity may amplify or attenuate this relationship. This study analyzed individual consumers based in Bali who engaged in digital transactions, including online shopping, digital banking, and other e-commerce activities. This was appropriate because Bali has been experiencing a surge in the adoption of technology by consumers and small-to medium-sized enterprises (SMEs), as well as in the retail sector. This makes Bali an appropriate area to study behavioral responses to risks associated with technology.

The study participants were individuals who actively utilized online platforms for the transactional procurement of various goods or services. The researchers implemented a purposive sampling method according to the following criteria: (1) online transaction or digital service consumers who, at a minimum, engaged in online purchasing in the preceding six months; (2) individuals who are 18 years of age and possess fundamental digital skills; and (3) participants who provided informed consent to take part in the research. As outlined by Hair (2022), for each respondent representing a unique unit of analysis, a minimum sample size of 200 respondents was calculated to guarantee sufficient statistical power for the PLS-SEM analysis.

To gain a variety of digital consumers in Bali, both online and offline structured questionnaires were issued, and the data were gathered accordingly. All components utilized a five-point Likert scale ranging from 1 ("strongly disagree" to 5 "strongly agree"). The variable technological risk perception consisted of defined indicators such as perceived privacy risk, perceived security risk, perceived performance risk, and perceived uncertainty of technology. The variable consumer experience

components utilized indicators of emotional satisfaction, trust, enjoyment, and perceived control interaction, and digital interaction control. The moderating variable, digital curiosity, incorporated items to capture technology exploration, digital tool learning, and digital experimentation.

The analytical approach to the model was conducted using SmartPLS 4.0 software implemented on the PLS-Sem. This approach was selected because it successfully handles complex models involving moderating effects, along with smaller sample sizes and data distributions that are not normally distributed. The measurement model assessment included the evaluation of convergent and discriminant validity and construct reliability. Subsequently, the structural model was evaluated to measure the direct effect of technological risk perception on consumer experience and the moderating effect of digital curiosity on this relationship. For the moderating effect, an interaction term was created (technological risk perception × digital curiosity), and a bootstrapping approach with 5,000 resamples was used to evaluate the effect of moderation.

## 4. RESULT AND DISCUSSION

### 4.1 Result

**Table 1. Construct Reliability and Validity**

| | Cronbach's Alpha | Composite Reliability (ρa) | Composite Reliability (ρc) | Average Variance Extracted (AVE) |
|---|---|---|---|---|
| **Technological Risk Perception** | 0.721 | 0.931 | 0.846 | 0.567 |
| **Consumer Experience** | 0.768 | 0.94 | 0.871 | 0.594 |
| **Digital Curiosity** | 0.754 | 0.936 | 0.859 | 0.579 |

Source: Author (2025)

Based on the results of the reliability and validity testing in Table 1, the values reported for reliability and validity suggest that each construct satisfies the minimum thresholds posited by Hair et al. (2022). This is reflected in the scores assigned for Cronbach's alpha being equal to and exceeding 0.70 and composite reliability (ρc) being equal to and exceeding 0.80. Thus, all constructs confirmed internal consistency reliability. All constructs reflected scores assigned for AVE greater than 0.50. This demonstrates that the measurement model has adequate convergent validity and can be deemed valid and reliable for continued and further structural model evaluation. This can be completed by employing PLS-SEM.

**Table 2. R-Square**

| | R-Square | R-Square Adjusted |
|---|---|---|
| **Consumer Experience** | 0.912 | 0.91 |

Source: Author (2025)

The R-Square value of 0.912 suggests that the R-Square value of 0.912 suggests that the R-Square value of 0.912 suggests that Technological Risk Perception and Digital Curiosity (as a moderating variable) prove 91.2% of the variables Consumer Experience. The adjusted R-squared value of 0.910 suggests a very high level of explanatory power, which indicates that the model's predictive accuracy and statistical robustness in the study of consumer behavior and risk perception toward technology are exceptional.

**Table 3. Regression Weight Structural Equational Model**

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (\|O/STDEV\|) | P values |
|---|---|---|---|---|---|
| **Technological Risk Perception -> Consumer Experience** | -0.587 | -0.573 | 0.096 | 6.115 | 0.000 |
| **Digital Curiosity -> Consumer Experience** | 0.312 | 0.325 | 0.089 | 3.506 | 0.001 |
| **Technological Risk Perception × Digital Curiosity -> Consumer Experience** | 0.041 | 0.038 | 0.015 | 2.733 | 0.006 |

Source: Author (2025)

The outcomes of the structural model indicate that there are three significant relationships among the assessed constructs. First, the perception of technological risk had a meaningful and negative influence on consumer experience ($\beta = -0.587$, $t = 6.115$, $p < 0.001$). This means that the higher the perceived risks of technology, that is, injury of data, system breaks, and cyber-attacks, the lower the satisfaction and trustworthiness of the consumer on the offered digital experience. In relation to the Technology Acceptance Model (TAM) and Risk Perception Theory, it is the perceived technological threat that causes a consumer to feel less safe, less control, and less satisfaction to the point that their engagement is zero in a digital interaction. This indicates that a user's digital experience is far from positive when there is technological uncertainty, and it requires addressing even if the user has a high level of digital familiarity.

Second, the impact of digital curiosity on consumer experience exceeded expectations ($\beta = 0.312$, $t = 3.506$, $p = 0.001$). Consumers with greater digital curiosity tend to explore advanced technological attributes and adjust to the ambiguity of novel digital technologies more readily. This self-driven perseverance motivates consumers to experience systems more pleasantly and rewarding. This effect can be explained by the fact that curiosity expands an individual's limits and encourages the interactive use of avoidance technology. Accordingly, digital curiosity is a psychological factor that counterbalances the potential anxiety surrounding technology and opens avenues for enjoyment and technological learning.

In addition, the moderating effect of digital curiosity on the relationship between the perception of risk associated with technology and the consumer experience is also positive and significant. ($\beta = 0.041$, $t = 2.733$, $p = 0.006$). This suggests that digital curiosity lessens the negative impact of risk perception on the consumer experience. That is, highly curious digital consumers are less concerned with the technological risks because curiosity encourages exploration and coping. In contrast, low- curiosity consumers are more bothered and dissatisfied with the risks. This strongly suggests the psychological role

of digital curiosity as a buffer that lessens avoidance of risks. This also cultivates psychological flexibility and engagement with technology. Overall, these findings validate both hypotheses and demonstrate that consumer experience in digital environments is influenced not only by rational cognitive evaluation of risks associated with technology, but also by intrinsic motivational and emotional factors.

### 4.2 Discussion

The evidence gathered in this study affirms both hypothesises and the congruence with previous research is commendable. In regard to the Technology Acceptance Model (TAM) and the Risk Perception Theory, the results suggest that the risk towards technology perceptions negatively influences consumer experience. This indicates that when consumers experience risks that are technological in nature—privacy, security, and the reliability of the said systems—there is a lower satisfaction, trust and emotional ease that gets experienced in a given digital context. Risk perceptions tend to act as a psychological blockage that dampens perceived usefulness and ease of use, both of which are crucial in TAM's technology acceptance. In addition, to the emotional dimension of risk perception, as constructively described by Slovic (1987) when the perceived threat and uncertainty increases, they become more anxious and evasive, thus negatively impacting the overall experience they have with a given technology.

Digital curiosity positively impacts customer experience. This illustrates how curiosity functions as an motivational force within technologies consumers. Highly digitally curious people tend to view technological gaps as mysteries to solve rather than risks to avoid. This is consistent with psychological literature that defines curiosity as a self-propelling device that facilitates learning, flexibility, and participation. In a theoretical sense, this addition to the Technology Acceptance Model (TAM) suggests that, in addition to perceived usefulness and ease of use, sustained positive interactions with a technology with a negative perceived risk will hinges on intrinsic motivation in the form of curiosity.

Moreover, the influence of digital curiosity on the relationship between technological risk perception and consumer experience was positive and significant, suggesting that digital curiosity reduces the negative impact of perceived risk. This contribution to the Risk Perception Theory integrates the concept of curiosity as a psychological buffer that lessens dread and heightens a sense of control and familiarity. High curious consumers recast risk information as a challenge to be solved and defuse anxiety, distrust, and other negative emotions. In contrast, less curious individuals are more prone to distress and avoidance, leading to negative consumer experiences. This psychological trait has to be considered for the first time in the consumer behavior and technology adoption literature and in the modeling of technology use.

All in all, these findings underscore the importance of exploring the intersections of the domains of the study, pointing out that consumers' experiences are intertwined with personal psyche attributes and are not strictly a function of the technology employed or the objective safety of the technology. In this sense, and in the context of a purely digital environment, this study attempts the integration of the cognitive and emotional as well as motivational aspects of the theoretical constructs in order to explain a segment of consumer behavior. From a practical point of view, the research findings indicate that the negative consequences of perceived risk on customer satisfaction and loyalty can be mitigated with an increase in digital curiosity—achieved by means of interactive digital designs, user education, and communication based on trust. This attempt to articulate the possible effect of digital designs on user satisfaction is likely to be of value to digital marketers, user experience designers, and technology innovators concerned with the impact of their work on user trust in high-stakes technologies.

## 5. CONCLUSION

This study confirms that how one perceives risk associated with technology has a negative effect on consumer experience in the digital context. Integration of Risk Perception Theory and the Technology Acceptance Model (TAM) would suggest that high levels of perceived technology risk, concerns regarding and the likelihood of data privacy issues, cybersecurity threats, and system reliability, result in diminished

perceived usefulness, distrust, and low emotional satisfaction with digital structures. On the other hand, digital curiosity has a strong positive effect on consumer experience in a digital environment. Digital curiosity demonstrates that consumers are willing to explore, adjust to, and derive pleasure when using technology even in the presence of some technological uncertainty. In addition, the effect of digital curiosity as a moderator confirms that curiosity serves to compensate psychologically by lessening the negative effect of perceived risk on consumer experience.

These findings theoretically advance models examining consumer behavior and technology adoption by considering the emotional and motivational aspects of the perception of risk. By integrating digital curiosity and positioning it as a major moderating factor, the study risked exposure and assessed technological as a consumer's understanding response to consumer technological risk. This combination reconciles cognitive approaches such as the Technology Acceptance Model (TAM) with the psychological approaches centered on self-regulation and flexibility. From a practical standpoint, the study underlines the psychological engagement aspects of consumer technology safety perception. Organizations that foster digital curiosity through engaging technologies, risk-communicating gamified systems, and safe transparent structures, strengthen customer confidence and build more adaptive relationships with clients. In technology-driven industries, these relationships are vital.

Future research can take several different paths. One possible avenue would involve model extensions across different technological contexts: artificial intelligence, the metaverse, and blockchain technologies. This would examine the versatility of the proposed relationships. Another path could involve borrowing the curiosity and risk perception concepts for cross-cultural research. Such studies might uncover diverse interactions between curiosity and risk perceptions across technologies in contrast to different cultural attitudes toward technology. Finally, the model could benefit from the inclusion and exploration of additional variables like technostress, digital self-efficacy, and trust propensity. Such variables may further clarify the intricate dynamics consumers face in a rapidly shifting digital environment, and the newly emerging consumer experience. The highlighted paths offer valuable contributions to theory and practice, especially in advancing understanding of consumer risk navigation and opportunity exploitation in developing technological ecosystems.

**Ethical Approval**
Not Applicable

**Informed Consent Statement**
Not Applicable

**Authors' Contributions**
KWLP led the conceptualization of the study, developed the research framework, coordinated data collection, and prepared the initial manuscript draft. KWSPP participated in refining the theoretical foundation, validating measurement instruments, and reviewing the analysis to ensure methodological rigor. IOA contributed to the literature review, strengthened the discussion by integrating relevant empirical studies, and revised the manuscript for academic coherence.

**Disclosure Statement**
The Authors declare that they have no conflict of interest

**Data Availability Statement**
The data presented in this study are available upon request from the corresponding author for privacy.

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## Notes on Contributors

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