

IMPACT OF CULTURAL CAPITAL ON ONLINE TRUST

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ABSTRACT

Social networks are evolving and developing rapidly, and at the same pace the mode of engagement with social networks by businesses is also evolving and developing rapidly in order to safeguard their business interests. This warrant for a strong commitment by the organizations towards the personal data privacy and protection and could help business organizations to build trust and loyalty with their customers in the online world.

This study hence, is conducted to understand how different consumers react to organizations compromising online consumer's privacy, evaluates cultural capital (cultural control) as a reason for the behavioral difference and as it impacts online trust. This research is on the different indicators of cultural capital that can lead to strengthen online trust among users of internet and managers of online businesses. Addressing the issue of a privacy paradox, it explains the privacy paradox and pros and cons of cultural capital. Problems of data privacy and how online companies jeopardize their security is discussed and measured through survey questionnaire (primary data) and from previous literature/research (secondary data). The research concludes by identifying how privacy concern affects online trust and the indicators of cultural capital.

During the research it is discovered that respondents with high level of cultural capital significantly have higher level of online trust. It was also found that privacy concern did not significantly impact online trust while cultural capital has a significant impact on the online trust. Some other interesting results derived from the demographic variables indicated that no significant difference exists between male and female respondents regarding their attitude towards online trust. Also results showed that age had no significance influence on online trust. Finally, recommendations are made on how to mitigate the impact of consumer's privacy concerns on online trust, thereby helping organizations craft an effective strategy to gain online trust of customers.

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I. INTRODUCTION

1.1 Preface

The European Union's Data Protection Directive has defined personal data as the information related to any identifiable or identified person or a data subject. Personal data now days have been viewed as an asset which is traded for quality service and products. Markets for individual data are rising and better approaches for valuating people's information are being created. A characteristic says that 90% of information today in world is created in most recent 2 years. In the meantime, legitimate commitments over security of individual information and people's worries over its protection hold on (Spiekermann et al., 2014). This section traces a portion of the economic, technological, social, and moral issues connected with individual information markets, concentrating on the security challenges they raise.

Since the early years, the interactivity on web was limited. Mostly users read pages and articles published online. Despite its interactive potential, most usage of web was in read only mode and people demonstrating such behavior were called Lurkers. The participation of lurkers was limited to reading and they never post themselves. Lurking has two sides of the coin; the positive aspect is getting to know the community and gaining new knowledge and on other hand, a negative behavior and free riding have caused tragedy of commons. With Technological, developments in online security the people have started sharing their vital information online.

Spiekermann et al., (2014) stated that individual information is the new oil of the Internet and the cash of the computerized world as data relating to people has turned into a vital resource in the advanced economy. People have turned into a critical resource in the advanced economy. Consistently, people the world over send or get 196 billion messages (Radicati, 2014), submit more than 500 million tweets on Twitter (Internet Life Stats 2014), and offer 4.75 billion bits of substance on Facebook (Noyes, 2014). A report by the Boston Consulting Group (2012) ventures that the segments utilizing individual information will jump in front of whatever remains of the economy and produce €1 trillion in corporate benefits in Europe by 2020. The World Economic Forum (2011, 2012) has portrayed individual information as another advantage class, and an unpredictable biological community of substances gathering, dissecting, and exchanging individual data.

Individual information is seen as another advantage because of its potential for making included worth for organizations and shoppers, and for its capacity to empower benefits barely conceivable without it. Organizations use individual information for an assortment of purposes: diminish hunt costs down items by means of customized and communitarian sifting of offerings; lower exchange costs for themselves and for purchasers; conduct hazard investigation on clients; and increment promoting returns through better focusing of ads. Individual information can likewise be an item in itself, when it is caught with client produced content, as on account of online networking. Individual information can likewise get to be vital capital that permits organizations to infer prevalent business sector knowledge or enhance existing operations. This can emerge in better or new types of item advancement. Organizations can likewise fabricate upper hand or make market section hindrances by utilizing individual data to secure clients.

There are different danger connected with individual information and different liabilities may emerge from the expansive accumulations of individual information and it can get to be focuses of cybercrime, specifically when they incorporate distinguishing or money related data. To relieve this danger, organizations must apply consistent exertion, modifying assurance innovation and authoritative procedures to ensure data resources and secure information trades. Be that as it may, notwithstanding when they do as such, a condition of zero danger stays unachievable. Associations that take a stab at consistence can at present succumb to information breaks, which in many wards involve immoderate rupture notices that harm a company's notoriety and business sector esteem (Acquisti et al. 2006). The degree of uncovered misfortune acquired through such ruptures is not really predictable. Its degree could be colossal, but not completely traceable.

1.2 Problem statement and research questions

Past researches conducted on online transactions gives insights on misuse of personal information supplied to social media platforms leading to data breach and the most common explanation for this socially active indicator is conventional cultural approach, like norms, values and their impact on different moral standards of society. Thus study is focused on finding ways the consumer release vital information as they interact on any social networking platform and further get exposed and their cultural values.

Against the foundation of the business sector guarantees and in addition financial, social and political dangers, this study reveals some insight upon the scholarly point of view of individual

information markets, talks about where these business sectors stand, legitimately, in fact and morally, and highlights the significant inquiries that business sector players and strategy producers will ostensibly need to confront in taking care of them.

Researchers foresee individual information markets since the mid-1990s (Laudon, 1996). At the point when the thought was initially proposed, numerous individuals from the scholastic group responded warily to it, under the contention that individuals' protection concerns and their lawful right to security would challenge the treatment of individual information as a benefit class (Acquisti, 2005). To numerous researchers, it appeared as though the moral right to security would be non-moral to the general thought of business sectors for individual information (Samuelson, 2000).

While numerous still consider security as an unavoidable human right, keeping in mind protection upgrading innovations have been intended to ensure it, information markets have created the other way. Because of Internet clients' clear solace with sharing their information, more associations today participate in the exchanging of purchaser information, working in legitimate dark zones with regards to taking care of individual data resources. Exchanges around more honest to goodness individual information markets have as of late risen, pushed by persuasive worldwide on-screen characters. In the US and in Europe, it is currently seriously talked about whether individual information could be seen as "property" (Spiekermann, 2015). Researchers around the globe have begun to consider how individual data could be valued (Spiekermann et al. 2012). This has made a trust deficiency amongst customers and organizations in overseeing online data that should be tended to for online business benefit.

In this way the inquiry concerning cultural capital of the nation come into the picture as it is a wellspring of qualities in people. The term Cultural Capital is generally utilized as a part of sociologies (Warde and Savage, 2009). The term has been examined by various creators (Goldthorpe, 2007; Savage et al., 2005, 2007; Skeggs, 2004). Cultural Capital is for the most part characterized as the social non-money related resource of the nation that advances development inside social strata past monetary means. Bourdieu (1986) have characterized cultural capital as information of individual to translate different cultural codes. The capable practices of the subject of the nation are reliant on the wealth of its cultural capital. The aim of the study is to have a unique look at cultural capital as a feature of potential online customers and internet users. The literature and theories available are more philosophical and could be truly said as an

intellectual debate, defining cultural capital as an asset of individual or society. This research study will define its practical importance. People interact online with different intentions varying from entertainment, friendship, learning and chatting, business and so on and so forth. Exchanging information or compliance with requirements of profile building brings different advantages and potential threats.

The researches questions that I seek to answer are the following:

1. *Is there any relationship between privacy concerns and online trust? If yes, then what is the nature of that relationship?*
2. *How cultural capital does impact online trust?*
3. *Does cultural capital affect the relationship between privacy concerns and online trust?*

1.3 Theoretical Relevance

This is the age of information sharing as the activities that were once private or imparted to the few now leave trails of information that uncover our interests, attributes, convictions and goals (Samuelson, 2000). We impart utilizing messages, writings, and online networking; discover accomplices on dating destinations; learn through online courses; look for reactions to ordinary and delicate inquiries utilizing search engines; read news and books in the cloud; explore lanes with geo-following frameworks; and commend our babies, and grieve our dead, on online networking profiles. Margulis (2011) has clarified three most imperative speculations of privacy to be specific Altman 1975, Westin 1967 and Petronio's 2002. Out of these, most pertinent hypothesis in today's situation is Petronio's Communication Privacy Management (CPM) hypothesis otherwise called Communication limit administration that is composed on the proof based comprehension of the way individuals settle on choices about uncovering and hiding private data.

The current research is an attempt to make contribution further to CPM. The sharing of information online is a consumer preference that is exhibited from their personal characteristics. The current research tends to add up the existing pool of examination on online information sharing and security concern which may be influenced from their cultural capital.

1.4 Managerial Relevance

Online Trust, privacy, capital culture and security are ideas that are seen to influence buyers' ability to utilize e-business. As a result of wild rivalry and the straightforwardness with which buyers can change the e-merchant they are utilizing, e-sellers need to create administrations that

buyers see as trustworthy. One approach to do this is to manufacture a solid security stage where purchasers' points of interest would be kept safe furthermore assemble a solid brand to pull in shoppers. There are additionally different approaches to persuade shoppers about the wellbeing of the e-administration. For instance, keeping in mind the end goal to mitigate the dangers buyers saw as being identified with e-administrations, e-sellers can offer a safe approach to pay for the items or administrations offered (maybe not the most helpful, but rather the most secure path is to give a chance to pay by invoice), which can charm those purchasers who see the most dangers in e-shopping. Likewise, outsider checks, by PayPal accounts or a bank, for instance, can diminish dangers and increment trust. In the feeling of privacy, customers would prefer not to enroll in each administration, since they fear what will happen to their own data. Therefore, if enlistment is not totally required, then maybe it is not required. The misconception of why purchasers need to enlist could bring about some suspicious about the trustworthiness of the e-merchant. Obviously, in a few services it is important to gather customers' data keeping in mind the end goal to finish the request, yet in these services as well, it could be helpful to offer a probability for the customers to get acquainted with the service (i.e. to test the service's usefulness, to peruse the items) without enlisting. This sort of plausibility could expand purchasers' discernment about the trustworthiness of the e-service. Through the current study the researcher has made an attempt to understand the relationship between the online trust (DV), cultural capital (IDV) and privacy concerns. (IDV). Also an attempt has been made to see how these two independent variables affect the dependent variable 'online trust'. This study will be useful for websites they can understand the apprehensions the consumer may have while sharing their information and they may strategize their processes according to it.

1.5 Scope

The scope of this thesis is limited to the focus on the effect of cultural capital on online trust and bid it as it may, it further seeks to understand how different consumers react to organizations compromising online consumer's privacy, evaluates cultural capital (cultural control) as a reason for the behavioral difference and as it impacts online trust. Also it highlights theories that follow up the difference in online presence of consumers.

1.6 Aims and Objectives

This research study will explore:

- i. The relationship between privacy concern and online trust.

- ii. Relationship between cultural capital and online trust.
- iii. The effect of cultural capital on the relationship between privacy concern and online trust.

II. LITERATURE REVIEW

2.1 Overview

With the growing span of the Internet, the increase of bandwidth, and the improvement of simple to-use webpage creation programming, an expanding number of purchasers are homesteading on the Net by staking case to these advanced situations (Rheingold 1993). The real number of individual Web locales in presence is obscure in light of the fact that individual Web destinations are facilitated on a wide range of Internet assets, including business, legislative, and instructive Internet Service Providers (ISPs). Further muddling matters, singular customers can post at different and frequently interlocking Web destinations. No authoritative measurement is accessible for the quantity of individual Web locales. Obviously, buyers are writing and posting individual Web locales and imparting through typical, advanced jolts. This consequently opens them to both information safe and information perilous online stage, as it is entirely hard to know which one is more individual information privacy cognizant (Hope, 2003).

2.2 Online Personal Data and Privacy

The intuitive way of the Internet has supported online correspondence for both social and business purposes. In any case, singular buyers contrast in their inclination to associate online with others (Blazevic et al., 2013). Though a great stream of research has explored media intelligence, the presence of individual contrasts in the utilization of various online media, that is, contrasts when all is said in done online social collaboration penchant, has so far gotten less research consideration. An individual's inclination to interface online influences numerous essential shopper showcasing practices, for example, online engagement and investment. Individual information is progressively considered as a tradable resource. Markets for individual data are rising and better approaches for valuating people's information are being received by online networking organizations (Gollin, 2015). In the meantime, lawful commitments over insurance of individual information and people's concerns over its privacy hold on (Gollin, 2015). This part diagrams a few, specialized, privacy and moral issues connected with individual information markets, concentrating on the privacy challenges they raise.

Presently a days, individuals convey utilizing messages, writings, and online networking; discover accomplices on dating locales; learn by means of online courses; look for answers to inquiries utilizing search engines; read news and books in the cloud; explore roads with geo-

following frameworks; and praise our infants, and grieve our dead, on online networking profiles. Through these and different exercises, we uncover data, both purposely and unwillingly to each other, to business elements, and to our legislatures. The observing of individual data is omnipresent; its stockpiling is so sturdy as to render one's past undeletable. Going with the increasing speed in information gathering, are unfaltering headways in the capacity to total, break down, and draw delicate derivations from people's information. Both firms and people can profit by the sharing of one's concealed information and from the use of progressively complex examination to bigger and more interconnected databases (Gollin, 2015). Then again, the potential for individual information to be mishandled, for financial and social segregation, shrouded impact and control, pressure, or oversight and narrow minded interests is disturbing (Ramanan, 2014). The disintegration of privacy can undermine our self-governance, not only as shoppers but rather as residents (Gollin, 2015).

Sharing more individual information does not as a matter of course dependably decipher into more advance, proficiency, or balance (Billings, 2011). As a result of these, there has been significant verbal confrontation about people's capacity to explore a quickly developing privacy scene, and about what, on the off chance that anything, ought to be done about privacy at a policy level (Lesk, 2012).

2.3 Consumer Perspective of Privacy

The high level of growth in the usage of social networking sites like Facebook, Myspace etc is unprecedented. In parallel with other socio-psychological issues there some instant consequences of profiles made on SNS. Figure below shows the rate of Facebook users in year 2011-2012. A trend in using Facebook is at 80% among teenagers and same is growing even in the age group of 45+.

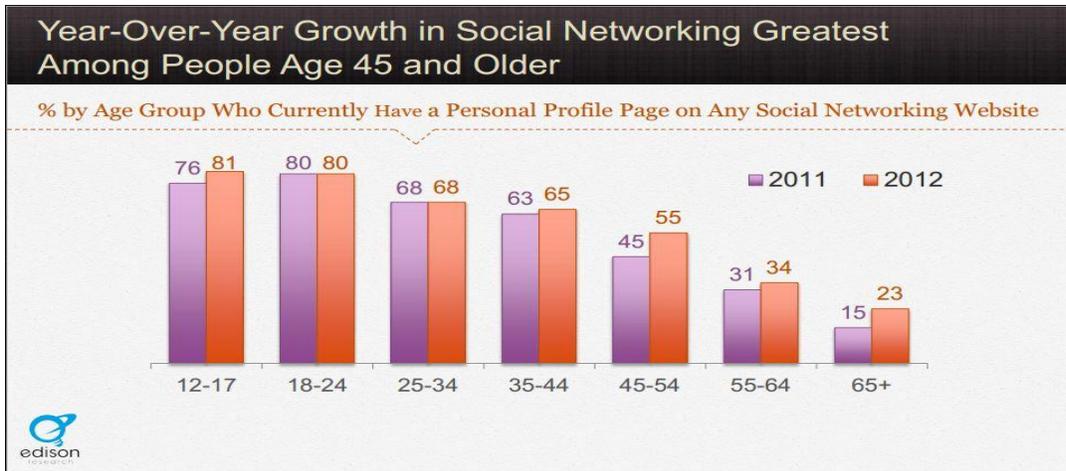


Fig. 2.1. Shocking New Social Media Facts.

Source: businessesgrow.com

The increasing instances of online frauds, deceptions and identity thefts have further led to the growth of security concerns and inaccessibility, limiting the transactions furthermore (Norberg, 2007). In addition to online business the growing use of SNS for personal relationship building, chatting and entertainment purposes, chances of privacy loss is raised. According to Edison research, rate of people concerns for privacy rose from year 2011 to 2012.

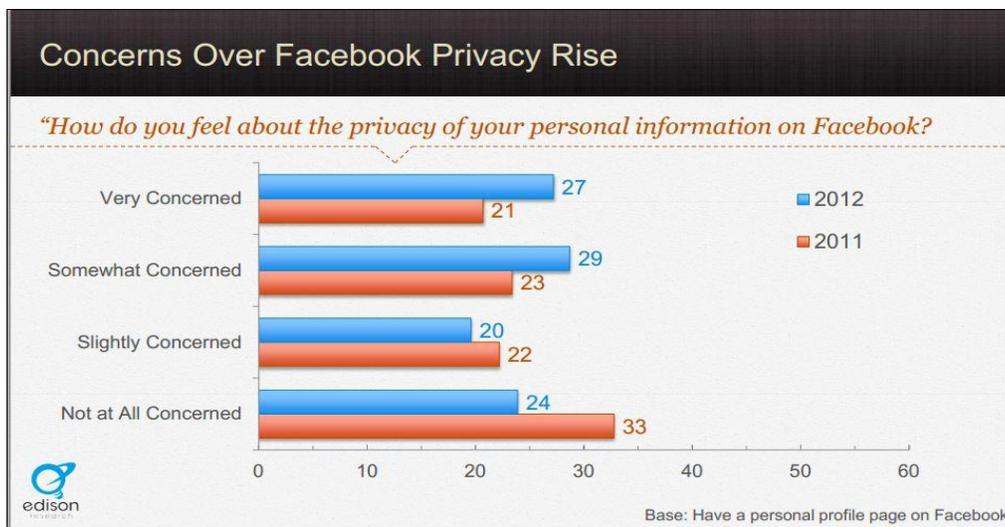


Fig. 2.2. Shocking New Social Media Facts

Source: businessesgrow.com

SNS addiction force users to agree upon the cost of privacy. Exposing privacy results in reduction of online trust. So the question arises, how to reduce the privacy concerns.

2.4 Theoretical Background

To reinforce the theoretical premise of this domain and toss light on further research, a coordinated theoretical framework is proposed. This part diagrams the connections between privacy predecessors, privacy conviction, privacy-driven behavioral goal and privacy conduct on promoting premise. A large portion of the connections (either constructive or antagonistic) between ideas/builds are plainly indicated in the comparing writing, albeit a few ideas, for example, identity qualities, may have changed impacts relying upon the specific identities contemplated.

To contemplate the development of online shoppers' data privacy concern and its impact, researchers from alternate points of view connected numerous speculations in research. To date, there has yet to be a precise survey and coordination of the speculations in writing. The ascent of online networking application ubiquity is expected to a great extent to intuitive correspondence. It has been contended by researchers, earlier research on the intelligent capacity of the diverse correspondence media ought to be supplemented by an emphasis on individual collaboration inclinations in light of online trust. Based on the theory of equal motivational circumstance in marketing (Mowday, 1991), online trust is an individual contrast that clarifies the potential level at which one individual will partake in an online association and someone else won't, given comparable access and motivational conditions. In online correspondence, accomplices might be outsiders. This is frequently the case in online groups, subject gatherings in online informal communities, Internet examination board. While attribute based contrasts are relied upon to shift between people, they ought to be fairly steady crosswise over circumstances.

This consistency crosswise over circumstances, notwithstanding, does not imply that people will dependably carry on the very same route paying little mind to setting. Individuals can stay unknown online, regularly expecting monikers or complete online personae. This abnormal state of obscurity is normally in light of morsels of negative trust by online client, accordingly they rather enroll on conceivable grounds with wrong subtle elements which can have both positive results (more freed conduct) and negative outcomes (more forceful conduct).

The degree and nature of a wide assortment of online purchaser practices, for example, blogger correspondence systems (Kozinets et al. 2010), the utilization of individual web space (Schau, 2003), the trust to evoke self-revelation through PC intervened channels (Moon 2000) and the arrangement of aggregate expectations in online groups (Bagozzi, 2000) are supported by the

hypothesis of 'general online social communication penchant,' expressed as an individual's characteristic based inclination to take an interest in online associations (Blazevic et al., 2014).

Much research has been led from different theoretical points of view on people's concerns for data privacy in the e-business environment. Such concerns reflect online purchasers' stresses that their own data could be improperly gathered, kept up, got to, or utilized by online traders without their assent (Williamson, 2010). Purchasers who are worried about online data privacy would take defensive activities to decrease the dangers, for example, declining to give data to a site, giving wrong data, or expelling data from a site. These activities affect online shippers that depend on client data to give customized items and administrations, examination, and mix. Second, while the hypotheses address privacy issues from alternate points of view, there are associations among the speculations that should be perceived (Solis, 2010).

Theories that explain the origin of privacy concern are highlighted; they are the agency theory and the social contract theory. Both recommend that instabilities, for example, privacy concerns, exist in online exchanges because of deficient data of online dealers' deft conduct with respect to client data. Due to the privacy concerns, clients are reluctant to uncover data online (Solis, 2010). The relationship between privacy concern and data divulgence is further determined in the hypothesis of contemplated activity and the hypothesis of arranged conduct. Privacy concern is not by any means the only element that impacts data exposure; different variables, for example, saw benefits, additionally have an effect.

The agency theory (Eisenhardt, 1989) plots the value-based relationship (called office relationship) between an important and an operator, who are both self-invested individuals. It recommends that as data with respect to the conduct of the operator is frequently inadequate and awry, the key can't completely screen the specialist's conduct prior and then afterward the exchanges, which gives the operator the chance to serve self-interests rather than those of the foremost. To decrease the expense brought on by entrepreneurial practices of the specialist, the central needs to cause extra observing cost (Solis, 2010).

In online exchanges, as the shopper (i.e., the main) gives individual data to the dealer (i.e., the operator) for products and administration, the organization relationship is as a result. As both are self-invested individuals and data asymmetry supports the online shipper who gathers and uses client data amid and after the exchanges, instabilities, for example, privacy dangers exist with respect to the data use (Solis, 2010). In this manner, the buyer needs to choose whether to give

data to take an interest in the exchanges and assuming this is the case, how the potential dangers can be alleviated. Then again, laws and controls, (for example, the Fair Information Practice or FIP) exchange a portion of the organization expense to the trader by obliging them to apply mediations to reduce clients' privacy concerns, including the utilization of privacy arrangements and outsider affirmation (Williamson, 2010).

The social contract theory gives another vehicle to pinpointing the starting point of clients' privacy concerns (Solis, 2010). It recommends that the arrangement of individual data to an online trader includes not just a monetary trade (i.e., acquiring products and administration) additionally a social trade (i.e., setting up connections), so that the social contract, characterized as the usually comprehended commitments or social standards for the gatherings included, is basic to the counteractive action of the vendor's shrewd conduct to abuse client data.

Privacy calculus is a typical way to deal with concentrating on the joint impact of restricting powers on privacy observation and conduct (Solis, 2010). The hypothesis recommends that a man's goal to uncover individual data depends on an analytics of conduct (i.e., privacy math) in which conceivably contending elements is said something light of conceivable results. In particular, shoppers play out the danger advantage examination in the privacy math and choose whether to reveal data in light of the net results (Bagozzi, 2000).

The utility boost hypothesis is the variety of financial trade speculations in the social trade area (Solis, 2010). The fundamental of the hypothesis is to expand the aggregate utility or fulfillment by a man. Regarding data privacy, it portrays the utility capacity of data divulgence as the contrast between expected advantages, (for example, fiscal motivation and customized benefit) and expected costs, (for example, buyer privacy concerns and hazards), and recommends an ideal or balance point between the two, which decides the measure of data the individual will uncover. Another methodology for online firms to diminish clients' privacy concerns is to expand the social nearness of the site. Social nearness alludes to the measure of the consciousness of different people in the correspondence connection, and the hypothesis proposes that for a given undertaking, the level of social nearness ought to coordinate the level of interpersonal contribution required for the errand. For instance, video-conferencing has a more elevated amount of social nearness than messaging, which permits two people to see and hear each other, and is reasonable for personal data trade between associates (Solis, 2010). As far as correspondences on the sites, the hypothesis proposes that the likeness between the online

environment and the physical connection with a genuine operator would make a feeling of social nearness and makes the site a trustworthy social performing artist, which would alleviate privacy concerns (Bagozzi, 2000).

Personality theories (or trait theories) recommend that identity characteristics, alluding to an individual's steady mental properties, would potentially affect his/her privacy recognition and conduct (Solis 2010). The relationship amongst identity and conduct is generally talked about in behavioral research, and as far as online data privacy, countless attributes has been examined, including: skeptical distrust, distrustfulness, and social feedback; social mindfulness; the Big Five identity qualities (extraversion, appropriateness, good faith, neuroticism, and insightfulness; and psychological disposition to privacy (Bagozzi, 2000).

2.5 The Privacy Paradox

Social media applications allow consumers to consume, create and exchange content, and organizations exploit interactive social media opportunities to engage consumers more effectively. At the same time, however, the distribution of participants in online environments is certainly skewed. There are some consumers who predominantly use social media sparingly, and avoid active engagement in social platforms (Daniels et al., 2003). According to Acquisti (2010) social networking sites provide great benefits for internet users all over the world. People can stay in touch, inform themselves on what is happening, or share with others what they are doing. Despite the great popularity of social networking sites like Facebook, more and more criticism arises in Europe toward permanently changing privacy regulations and easing of data protection (Lesk, 2012). In order to support users in their right of privacy in the Social networking sites, it has to be evaluated whether the problem is on the operator's side or on the users' side. A problem for the user could be insufficient knowledge or control of the options for privacy settings in the own Social networking sites profile. In this case, need of action implies enhancing users' competencies or the user interface of the Social networking sites. A problem on the operator's side could be that users fear an operator, e.g., sells personal data to other big companies (Guangli, X., et al, 2008). In this case, policy regulations have to be developed to protect users. Researchers of social networking sites define the privacy paradox as “a discrepancy between privacy concerns and actual privacy settings (Barnes, 2006).

When asked, consumers often state that they are concerned about their privacy, however, their behavior does not mirror these stated concerns. Companies involved in e-commerce and

entertainment businesses offer free user accounts and in return they ask for consumers' personal information including questions about life style, food preferences and many more. Users fill in the online forms and generally ignore the terms and conditions of agreement page for opening the account and just click on agree/accept button. Result is they expose themselves to others even if they do not want to. Studies found that Social networking sites users give a lot of private data on open profiles. For example, researchers investigated the Facebook profiles of more than 4000 understudies and found that exclusively a little rate had changed the default security settings. Thelwal broke down more than 20,000 MySpace profiles and found that exclusive 27% were set to private (Thelwall, 2008). Private data of internet users visible to public leads to misuse of personal information.

There is the need to know the sources these marketing and advertising agencies receive consumers' contact number or email addresses from. In response to that, Thelwal (2008) researched and discovered that, platforms like Social networking sites and other sources where one intentionally or unintentionally gives information are prone to data breaches and compromise. This scenario leads to lack of trust among Users to Website users receiving unsolicited messages and seeing their snaps and other personal information on different unknown and unauthorized platforms begin not to trust on virtual friends and businesses. Therefore, the focus of transparency in business dealings and exchanges holds incredible significance in the corporate world. However, the privacy Catch 22 in these dealings makes an issue of identity which promptly influences online trust in such business dealings. There are a few instances of extortion and tricking that have been seen online (Awad, 2006). Because of the huge support of online socialization and client produced content, online informal communities online interpersonal organizations have figured out how to end up an essential piece of our everyday life. Organizing potential outcomes, acquiring social data and backing and also building up and keeping up social associations are reasons why clients take an interest (Zhang et al.2011). Additionally, the business capability of online informal organizations must not be ignored, as they effectively associate organizations and (potential) customers and the other way around (Brown et al.2007).

Online informal organizations are spots for self-expression, give social joy and trigger interest and additionally enthusiastic and hedonic encounters (Hart et al.2008). Be that as it may, not just the expansion of cooperation rates amid the most recent years has been amazing; additionally the

sum and kind of data informal organization individuals intentionally unveil. In spite of the fact that clients know about dangers and dangers connected with their online exercises, their concerns are not reflected in their genuine conduct. This marvel is otherwise called the "privacy Catch 22" (Barnes 2006) or "privacy quandary" (Brandtzaeg et al.2010). Data innovation pros push that long range informal communication seems to give a rich setting to criminal exercises and different offenses (Weir et al.2011). Proof from numerous OSNs shows that a great many informal community clients by and by don't waver to share their considerations, encounters, pictures, documents, recordings and connections in a situation that is to a great extent without security norms and practices. Clients really tend to trust other group individuals with ability, character, individual data and some even with cash loaning (Lai et al., 2008). Clients additionally tend to trust suppliers of interpersonal organization locales to keep their data and photographs private. From this it creates the impression that informal communication happens inside a (generally unjustifiable) connection of trust.

2.5.1 Privacy Concerns and Socio Economics

Some trust individuals' capacity to settle on self-intrigued choices about data uncovering and withholding. Those holding this perspective tend to see administrative assurance of privacy as meddling with the on a very basic level kind direction of data advances and the advantages such innovations may open (Guang-li, X., et al 2008). Others are worried about the capacity of people to oversee privacy in the midst of progressively complex exchange offs. Conventional devices for privacy basic leadership, for example, decision and assent, as per this point of view, no more give satisfactory insurance (Guang-li, X., et al 2008). Rather than individual duty, administrative mediation might be expected to adjust the interests of the subjects of information against the force of business substances and governments holding that information.

2.6 Online Trust

Ramanan (2014), in his research article stated that online trust is an accumulation of buyer observations as confidence, conviction or thought of trusting somebody on various electronic stages. Online trust is a propelled type of trust as the shopper puts his/her confidence in somebody that is not physically open (Grabner, 2009).

At this crossroads it will be of awesome advantage to characterize trust in a few points of view. Iachello et al., (2013), trust is both and enthusiastic and legitimate act. Inwardly, it is the place you open your vulnerabilities to individuals, yet trusting they won't exploit your openness.

Ramanan (2014), legitimately, it is the place you have evaluated the probabilities of increase and misfortune, ascertaining expected utility in light of hard execution information, and presumed that the individual being referred to will act in an anticipated way. By and by, trust is a touch of both (Ramanan, 2014). Trust is a normal for a relationship (Barney, 1994).

Noyes (2014), as of late, online interpersonal organizations have increased extraordinary notoriety and are currently among the most oftentimes gone to locales on the Web. Despite the fact that security benchmarks and practices are an expanding center of consideration, members still uncover awesome measures of delicate data in the Web environment. Clearly, online long range interpersonal communication happens in a setting of trust. In any case, trust is an idea with numerous aspects and measurements (Noyes, 2014). To encourage trust research in online interpersonal organizations this article goes for clearing up the part of trust and the pertinence of features of trust, social capital and embeddedness in online informal communities (Radicati, 2014). In the first place, the emphasis is on the individual's choice to trust and on procedures through which trust really develops.

Therefore, trust is seen as a fundamentally inserted resource or a property of connections and systems that shapes association designs inside online informal organizations (Mont, 2011). An applied framework is created that coordinates theoretical ideas from the trust writing, informal community and social capital theory (Schwartz, 2004). Trust has been seen as a piece of legitimate setting and as a herald of investment. Trust is a kind of yearning that facilitates the anxiety that one's exchange associate will act entrepreneurially. Right when two social events begin to trust each other, they end up being all the more prepared to share their benefits without focusing on that they will be misused by the other party. Thusly, accommodating behavior, which surmises the exchange or blend of benefits, may create when trust exists. Solove, (2005) emphasized that new wellsprings of value are created through novel associations of advantages, especially through better methodologies for exchanging and uniting resources. To improve new or things, firms need to reallocate resources, to join new resources, or to solidify existing resources in new ways. Similar disputes appear in the composition on legitimate progression (Spiekermann, 2015).

2.6.1 How Online Trust Grows

Online trust grows with the passage of time and frequency of interactions among internet users. Business to client or people interacting on internet for socialization put some stake in each other

like sharing personal information, financial transactions or exchange of information on different topics of interest (Yang, 2015). The investigation of these procedures is likewise called online relationship promoting and might be seen as a solid showcasing instrument with regards to seeing the online trust component. Firstly, trust is a key-part for the social capital (a course of action) of all business sector associations, power associations and interest develop between firms, associations and people that originate from a strong sentiment having a spot and an exceedingly made point of confinement of coordinated effort standard of socially tantamount people and establishments (Capello, 2005). In this setting, plainly the change and business ability of a business or affiliation depends logically on how responsive the organization is towards social obligations and deeply involved with social activities. According to Tufekci, (2008), online managers look at online trust as:

- i. Source of building organization image
- ii. Improves user's experience for online buying selling.
- iii. Quick interaction between business website and customers.
- iv. Enlarged potential customers.
- v. Database development for strategic management and market perceptions. As it boosts their chances of having more online customers (Grabner, 2009).

In the investigation of sorts and bases of trust that takes after, the attention is on the individual's choice to trust and on procedures through which trust really rises. The relative significance of trust depends, among different variables, upon the many-sided quality and the connection of a choice or an activity (Grabner, 2009). We ought to take note of an incongruity here: despite the fact that online interpersonal organizations take into consideration associating with known companions, Web situations and online interpersonal organizations likewise accommodate namelessness, encouraging the arrangement of false or deceiving data and lacking or obstructing check components. In such circumstances of instability, trust can serve as a critical instrument to diminish the vulnerability and multifaceted nature of trades and connections. Trust can be seen as a "mental easy route" that empowers clients to expeditiously take part in trust-related practices, e.g. the arrangement of individual data. In the hierarchical trust writing, trust is for the most part characterized as a conviction or assumption about the other (trusted) party, or as a behavioral goal or eagerness to depend or depend on another gathering, combined with a feeling of powerlessness or danger if trust is abused (Rousseau et al.1998).

In online social networks, trust is both a small scale and a large scale level marvel in which there is an exchange between the full scale system made by the (corporate) performing artist who outlined it and the miniaturized scale bunches shaped by the individual system clients (Lai et al, 2008). Other system members, the interpersonal organization webpage and the Web innovation would all be able to be considered as objects of trust (Grabner, 2009).

As to network members as objects of trust, the conviction of the online interpersonal organization member about particular qualities of different members in the online informal community, for example, their skill, capacity, uprightness, genuineness and altruism, will have outcomes for their trusting goals and practices. Alongside other system members, the OSN itself can be seen as an object of trust that grasps elements of an association (the system supplier) and also an innovation (the Internet as a transmission medium, or all the more particularly Web 2.0 advancements) (Grabner, 2009). Likewise Lankton et al, (2011) focused on the double way of trust in OSNs and accentuate that trusting convictions in an online informal organization connection cannot just identify with the ability, trustworthiness and consideration, reflecting interpersonal angles, however can likewise be coordinated towards usefulness, unwavering quality and supportiveness, reflecting parts of innovation.

To this point, trust has been dealt with as a situational develop. Be that as it may, trust can likewise be conceptualized as a cross-situational, cross-individual build, enveloping individual attributes of the trustor. Taking after the trust typology proposed by McKnight and Chervany (1996), this kind of trust is called dispositional trust. Mayer et al. (1995) incorporate a fundamentally the same as develop "penchant to trust" in their trust model. These builds have their foundations in identity brain research (Rotter 1967) and perceive that individuals create, through the span of their lives, summed up assumptions about the trustworthiness of other individuals. Dispositional trust is a stable inside gathering variable that not just influences trust towards different people or gatherings of people additionally towards specialized frameworks or interpersonal organization destinations (Faillant, 2008). All the more particularly, it can be expected that dispositional trust influences trusting convictions about the trusted item and the behavioral expectation or eagerness to rely on upon the trusted party. As indicated by McKnight et al. (1998) the effect of dispositional trust on trust towards different people or gatherings is considerably higher under less natural conditions, i.e. at the point when the circumstance, the sort of relationship and the gathering individuals are new or obscure. Correspondingly, it can be

normal that there will be a more grounded impact of dispositional trust on trust in other system members and the informal organization webpage for people with almost no immediate involvement with online interpersonal organization than for experienced people.

2.6.2 Online Trust and Marketing

Subsequent to comprehension the ideas of online trust and privacy concerns in past parts the relationship among the two ideas i.e. privacy concerns and online trust is tended to here. The relationship between online trust on person to person communication destinations and the online relationship promoting highlights the properties of online trust. Seeing how buyers assess site trustworthiness is a basic variable for online sellers. The predominant perspective upholds a deliberative trust arrangement process whereby customers assess security declarations, return approaches, client criticism and so forth, inferring a very judicious fundamental trust math. Be that as it may, when gone up against with a choice involving hazard (i.e., offering delicate individual data to an obscure site), subjects gets to be dependent on their non-normal instinct. We embrace a double procedure thinking theory to understand these discoveries, and suggest that merchants consider acquainted thinking components when planning online interfaces. Most online social stages have for the most part negative outcomes for energetic adults' engagement and social capital.

2.6.3 Roots and bases of trust in online social networks (OSN)

The roots and bases of trust in an OSN are many. Trust researchers have taken a few ways to deal with characterize the sources and procedures in regards to the improvement of trust (Lewicki et al.2006). Trust wording and conceptualization in that capacity are not generally the same and not all creators expound on all potential bases of trust. Drawing from the general trust writing, imperative bases of trust in OSNs are quickly plot in the accompanying area. The point is not to build up another typology of trust bases yet to call attention to likenesses between various phrasings proposed by various creators (Grabner, 2009).

Trust in OSNs can have numerous sources despite the fact that not all bases need to become an integral factor in all circumstances. It bodes well to consolidate the dialog of various grounds or bases of trust with the point of view of trust as a dynamic idea that can be partitioned into various formative stages or stages, each with particular attributes (Lewicki et al.2006). Thusly, a lifecycle of trust in an OSN can be developed: the underlying phase of trust building, when OSN individuals enter the system, the phase of settling trust, when OSN individuals are as of now in

the system and have developed trust, and the last phase of trust disintegration, when OSN individuals lose trust.

In the period of trust working, there are diverse bases for trust in a particular informal organization site and/or in other system members. Other than dispositional trust these bases incorporate clients' first view of trust-significant traits of the object of trust (other OSN individuals or the system site with its innovation highlights), judicious estimation of potential expenses and advantages of support, and institutional elements that are autonomous of the characteristics of different clients.

At the point when Internet clients visit and investigate an informal organization webpage surprisingly, their underlying trust can be construct basically with respect to first view of trust-important qualities of the object of trust (McKnight et al.1998). McKnight et al. (1998) alluded to discernment construct trust which depends in light of fast, intellectual signs or initial introductions, rather than individual cooperation's. Subjective impression of system attributes, for example, size of the system, ebb and flow number of members online, talked about points, privacy and security, helpfulness and convenience of the system webpage can be considered as vital bases or predecessors of system trust in the period of introductory trust development and trust expanding on "self-researched" system locales. To start with impression of trust-significant properties can likewise come about because of classification procedures. Williams (2001) alludes to this trust base as class driven procedures or stereotyping. Generally characterized as a kind of mental alternate way, these procedures offer people the likelihood to spare time by applying arrangement methods. In light of the subjective results of class participation and in-gathering predisposition, people tend to trait constructive attributes, for example, trustworthiness, altruism, respectability and helpfulness to other system individuals. Introductory trust in OSNs likewise can create through transference forms that outcome in first view of trustworthiness. As indicated by Doney et al., (1997), the "expansion example" of trust improvement proposes that trust can be exchanged from one trusted "evidence source" (a man, the trustor actually knows and who has demonstrated her/his trustworthiness in past connections) to another object of trust with which the client has next to zero direct experience (Doney et al., 1997). Notoriety is viewed as a noteworthy driver for this sort of trust advancement (Moorman et al., 1993).

In the main formative stage, online trust can likewise be founded on normal count of potential expenses and advantages (Lewicki et al.2006). Lewicki (1995) named this as first stage math

based trust. Correspondingly, Doney et al., (1997) discuss trust including a calculative procedure, when the trustor ascertains the expenses and rewards of another gathering picking between deceiving or staying in the relationship. This wellspring of trust ought to be more important in profession or business-situated online system administrations, which are all the more normally roused.

In establishment based trust, formal components are utilized to give trust that does not lie on individual attributes or on previous history of trade (Zucker, 1986). Organization based trust alludes to an individual's view of the structures (e.g. lawful and innovative assurances) that make a domain feel trustworthy (McKnight et al., 2002). A customer who is alright with the Internet environment and the security of its structures is liable to have more trust in a particular corporate performing artist on the Web, since s/he trusts that legitimate Internet security gatekeepers and specialized arrangements, for example, secrecy instruments, confirmation systems and access control components exist that ensure against loss of privacy, personality or cash.

After some time and persistent connections on an informal community site the judgments of a member about this particular system turn out to be progressively a component of the associations themselves. The trust-relationship may enter the second phase of trust improvement, which is ruled by trust in view of the trustor's information and comprehension about the trusted party coming about because of past communications (learning or experience-based trust) (Lewicki et al., 1995). Doney et al., (1997) depict the expectation procedure of creating trust that depends on rehashed collaborations and the trustor's evaluation of the other party's past conduct and revealed trustworthiness. Consequently, in the period of balancing out trust, components, for example, nature with the innovative elements and specialized instruments of the informal community webpage or fulfillment with past collaborations with other group individuals are vital precursors of online trust.

2.6.4 Trust as a governance mechanism in online social networks

The role of trust in online social systems can likewise be examined from an administration point of view that coordinates ideas of social system and social capital theory (Grabner, 2009). In this setting, administration identifies with the different types of planning exercises of every single part whereby the system offers a sorting out and supporting structure for relations between on-screen characters. As pushed by Puranam et al., (2009), trust can be viewed as an effective substitute to formal administration systems that permit trade connections to be framed and that

endeavor to control advantage. The attention here is on examples and structures and not on procedures through which trust really develops. Theoretical dialogs in the social capital writing and ambiguous exact results propose that the idea of trust assumes a crucial part in systems, yet the particular capacity is not absolutely obvious (Gubbins et al., 2008). A few researchers consider trust to be a precursor of social capital, different researchers consider trust as a measurement or component and still others as a result of social capital (Glanville et al., 2009). All the more light is shed on those aspects of the mind boggling relationship between trust, social capital and online social systems.

Social capital is a term with various definitions in numerous fields and can be seen as an umbrella theory that unites such ideas as social systems, trust, social trade, social assets, embeddedness and social bolster (Adler et al., 2002). Social capital identifies with the advantages got from social connections and collaborations, as passionate backing and access to thoughts and non-repetitive data (Ellison et al.2011) and ought to be seen as an essential element in regards to friendliness in online social systems (Brandtzaeg et al.2010). In spite of the fact that there is much exchange and puzzlement around the idea of social capital, most researchers concur that social capital alludes to interest in individual connections or social structure that encourages the accomplishment of individual or aggregate objectives (Glanville et al., 2009).

As Graddy (2009) and Glanville (2009) elaborate in their calculated surveys, among the most powerful researchers on social capital, Coleman (1988) underscored the auxiliary and system qualities of social capital, while Fukuyama (1999) concentrated on the social and trust parts of social capital. Putnam's definition speaks to an amalgamation of the system and trust perspectives of social capital. The center thought of social capital is that social systems have a worth. Social contacts influence the profitability of people and gatherings (Putnam 2000). Correspondingly, social capital is the entirety of the real and potential assets implanted inside, accessible through and got from the system of connections controlled by a person. In such manner, the idea of social capital can be considered as an approach to portray the quality that can be gathered through a social system and from the social assets of the performers implanted inside that system (Gubbins, 2008).

2.6.5 Trust and social capital in online social networks

Keeping in mind the end goal to unwind the very intricate and interlaced ways to deal with social systems and social capital, the accompanying segment will relate the diverse measurements of

those builds to different wellsprings of trust. We propose a theoretical framework to comprehend the interaction of various sorts of embeddedness and social capital upgrade and the pertinence of various stages and wellsprings of trust. The intention is to take a gander at online social systems from a social system and social capital point of view by setting more noteworthy accentuation on trust, in this way adding to theory-expanding on trust in online social systems.

The relationship between social capital and trust is not unidirectional but rather complementary. From one perspective, the trading of social and enthusiastic backing and significant data in (online) social systems would be constrained without trust, both in the system base and the other system members. Where there are large amounts of trust, individuals are all the more ready to give backing and go out on a limb in data trades (Krasnova et al.2010). Subsequently it can be accepted that trust will influence the support in online social systems and the social capital that can be accumulated both from the system itself and the assets that might be prepared through the system through its impact on making esteem. Then again, the translation of trust as an outcome of (different measurements of) social capital is additionally conceivable. Online social system ties can be worked for an assortment of reasons and where the trading of helpful data succeeds, trust might be attempted to take after.

As specified over, a basic and a social part of embeddedness can be recognized. Basic embeddedness alludes to positional properties of systems and can be related either with inadequate or thickly associated systems (Rowley et al.2000). As per Granovetter (1973), feeble ties are more probable identified with inadequate systems and free structures. Subsequently, clients that are approximately associated inside an online social system are empowered to get to remote locales inside the system and have the likelihood to acquire new, non-excess and inventive data without being blocked by unbending administration structures. Firmly associated clients will along these lines have more access to top to bottom however in the long run excess data. Summing up, the clients' example of ties can be a marker of their capability to get to wanted data assets (Nieves et al., 2012).

Both thick and scanty systems and feeble and solid ties have their advantages and obstructions with respect to the improvement of the clients' social capital. The proper sort of social capital for online social system clients to implant themselves in relies on upon the connection and the clients' data and trade prerequisites. Rowley et al. (2000) contend that the impact of auxiliary and social embeddedness on firm execution relies on upon the ecological setting and the data

necessities of the firm. They recognize investigation of new, questionable options and abuse of existing assets. In investigation the attention is on the interest and procurement of new learning (Gupta et al.2006). Henceforth, social capital coming about because of investigation may be decidedly identified with frail ties and inadequate systems. In abuse the emphasis is on refinement and augmentation of existing data that will give further information in a specific zone. Misuse requires a more profound comprehension of particular data and consequently may be better extricated from thick system structures and solid ties. Uzzi (1997) makes a comparative point: if the undertaking requires trust and co-operation, installed ties with rehashed trades between a little number of accomplices are favored, yet in the event that the errand requires reasonability and effectiveness, relations in meagerly associated systems with progressively various accomplices are more compelling.

Trust sources and stages can be identified with the sorts of embeddedness and methods of social capital upgrade in online social systems. In scanty systems, which are more satisfactory for social capital upgrade through investigation, starting trust is of vital significance since it will figure out if the client will really take an interest and take part in the online social system. Thus, first impression of trust-applicable characteristics of the online social system will be critical wellsprings of trust, alongside trust in the online social system supplier and its innovation. Unexpectedly, in thick systems, which are more proper for social capital upgrade through misuse, the adjustment of trust is of essential significance, as online social system clients are as of now acquainted with procedures and standards inside the system and its representing instrument. Along these lines, here the attention is on trust sources established in past encounters with the online social systems (i.e. learning and experience-based trust) cultivating proceeded with support and more profound inclusion.

Trust in an online social system connection is nearly connected with the social part of embeddedness, which alludes to resources that are established seeing someone. Trust can be found inside feeble ties, which will probably be "nearby scaffolds" to inaccessible others having one of a kind data than solid ties (Rowley et al.2000). Feeble ties will be more advantageous to investigate new and selective learning (investigation method of social capital improvement). Thus, a low level of excess of the client's systems ties can be connected with new open doors (Nieves et al., 2012). Here the emphasis is on trust building. The client needs to evaluate trust-applicable properties of other online social system individuals. She/he can make for occasion

levelheaded estimations of potential expenses and advantages of social trades with other system individuals, what may be the situation particularly in profession arranged systems. In the event that the client has officially created solid ties with other system individuals, the period of trust balancing out is more critical. In this circumstance trust can be founded on encounters from past associations with different individuals from the online social system (experience-based trust) or on joint qualities (i.e. ID based trust). Access to top to bottom and particular (and in the long run repetitive) data may be particularly given in kinship arranged systems or systems worked around shared interests.

2.7 Cultural Capital: Consumers perspective

Cultural capital is an arrangement of non-financial social qualities, which administers any cultural gathering as far as its class, structure and social standing. Online trust is reliant on cultural capital that may shift from various cultural gatherings and our point is to assess the elements that influence the relationship between privacy concerns and online trust. All things considered, as a shopper of an item, Consumption can be a self-characterizing and self-expressive conduct. Individuals regularly pick items and brands that are self-pertinent and impart a given character: Consumption serves to create a craved self through the pictures and styles passed on through one's belonging. To proceed with this part, it will regard characterize what cultural capital is for better understanding, and relating online web and social media support from purchaser's point of view. This will give keen data which might be used among different cultural gatherings existing and how each of these gatherings takes online trust in their own social setting. Along these lines online purchasers make their personalities substantial, or self-present, by partner themselves with a specific of an arrangement of social media.

All the three components of cultural control are defined as (Joinson, 2007).

1. Knowledge
2. Information
3. Prestige

Above features of cultural control help users to assess the privacy risks on internet and hence improve their privacy while interacting on different online forums. Online Trust highly depends on Privacy Concerns. Theories and literature proves strong relation of culture with education, social status and skill set one possess. People with high cultural capital possess their opinion about issues and conveniently face public as well as remain in lime light. The advantages they

keeps over other members of society, sometimes, might results in least concerned about their private matters but generally they remain concerned about privacy. Trusting someone who is not physically approachable was difficult in old times but with the passage of time and technological advancements, without online trust one cannot grab the opportunities to sustain their cultural advantages. From previous chapters it could be truly said that independent variables of sustainable online trust are part of one's cultural capital.

Cultural capital is an accumulation of non-financial standards and qualities which exemplifies the social, individual, and interpersonal and employability abilities. Standards like great relational abilities, trustworthiness, respectability, connected with, capable or more all trustworthy. (Joinson, 2007). Cultural capital portrays the accompanying example of aptitudes and social standards that can help in lessening the privacy conundrum and help in enhancing online trust. Cultural capital clarifies the non-money related resources which advance the social versatility which incorporate training, discourse, style, keenness and other social elements (Sobel, 2002).

In a way cultural capital serves to describe subcultures of class or class of segments (Barnes, 2006). For sure, a major a portion of Bourdieu's work is given to the point by point portrayal of society, which is in an expansive feeling of tastes, styles, values, mental structures, and so on. Cultural capital is one of the center ideas of this study, which traces the non-money related social resources which incorporate components that may profit the general public. This capital as a rule comprises of variables like training, execution, acumen, style, versatility, and a few different components

As highlighted by Bente (2014), there is one part of "particular cultural capacities class, intergenerational transmitted through essential socialization" and there is the second viewpoint "Organized" speaking to the sociological ideas used in different organizations. The capital standardized would be associated with the corporate capital in that the social structure to encourage the travel in the school procedure of those people that have a specific kind of corporate capital (Bente, 2014). Both of these components go about as playback motor social classes in an arranged way. The cultural capital reflects well the accentuation by the creator to be immaterial and subtle elements of class society. It likewise incorporates the part of the social framework and its valuation for the predominant society.

2.7.1 Types of Cultural Capital

Cultural capital evolves in different categories and hence has diverse applications to online data privacy concern of customers and respective boomeranging or merit effect on the online social company. Below are a few lists of cultural capital in their categories.

a. **Embodied Cultural Capital (ECC)** is derived from the values an individual receives from his parents, friends and family and from his locality. One could adapt to these value sets either consciously or unconsciously. Family visits to the cultural places and interest in cultural activities build cultural values and their education level raise intellectual level of their children that leads to the strong cultural values. By the passage of time embodied cultural capital converts into cultural habits one posse. (Bourdieu, 1986) It becomes a way of thinking, acting and interacting with people from unknown regions of world. Embodied cultural control controls the degree of trust one can put in others even in virtual environment. As it supposes it can be applicable in online privacy concerns as people adapts and get acclimatized with certain social networks and hence becomes part and passel of them, not putting much of data security as major concern, as far as they derive pleasure in what they get from the site.

b. **Institutionalized cultural capital (ICC)** is sourced from one's school, college or university level qualification and recognition. Value of ICC could be measured from level of credentials and ability to collect facts and figure and comprehension. (Bourdieu, 1986) ICC received. Later researchers added social institutional input in one's personality and social status like public honors, prestige, government awards under ICC. Our study focuses on ECC and ICC as these are interlinked and at some extent overlap each other and are contributing towards the development of behavior of internet users.

c. **Objectified cultural capital (OCC)** Bourdieu explains three types of cultural capital including Objectified Cultural Capital. Objectified deals with the possession of cultural goods. OCC in this study is considered as least significant for the scope of this research.

Premier sources for ECC and ICC are family, education and exposure to society. This study focuses on Knowledge, information and prestige one have in his life to measure his cultural strengths. Decisions made during interactions on internet strongly depend on knowledge and experience one gain during his life time span. The values from family and society and education he gains from his educational institution help him to make decisions. However, decision making depends on the skill set of sequencing data in a proper information format to optimize degree of desired results.

All in one piece, it is evident that all forms and categories of cultural capital have a way of contributing to human behavior to social networks and the corresponding privacy averseness level.

2.8 Research Hypotheses Derived from the Theoretical Background

Based on the literature review, past studies and theoretical background the researcher had a few assumptions which were transformed to the following hypotheses:

H1. People with higher cultural capital have higher online trust

H2. Privacy concerns negatively impact online trust.

H3. The impact of privacy concerns on online trust is stronger for consumers with high cultural capital.

These hypotheses are intended to be tested against their corresponding null hypothesis to find an answer to the research questions. The results of the tests are discussed in the next section of the thesis.

III. RESEARCH METHODOLOGY

3.1 Research Approach

This thesis is based on the findings of a survey on the use of Internet and further checking peoples point of view as regards privacy concerns. The results in this thesis are based on data from questionnaire interviews conducted among a sample of 115 male and 84 females adults, age 18 and older. Questionnaires were administered in English. The results were based on the total sample with 95% confidence level.

The research design of a case study was appropriate for several reasons. First of all, the study revolves around finding the answers to the research questions by establishing a relationship between the three variables namely: Online trust (DV), Privacy Concerns (IDV) and Cultural Capital (IDV).

The Survey method for data collection was well proven and valid for conducting this research. There were a lot of benefits involved with survey method which includes data recording, statistical analysis. However, few of the benefits integrated in a survey method adopted are:

- a. **Extensive:** As highlighted by (Kahneman. et al, 2004) and to prove his point, the survey was useful in collecting and comparing the unique attributes of a large population and its different segment as it ensures a more precise sample to the group targeted results. The survey method adopted helped to draw conclusions and make statistically significant decisions.
- b. **Flexibility:** Survey forms/questionnaires were administered and: the respondents were aware of the content of the questionnaire. Information was gathered from respondents using a single channel which suites the situation, but multiple channels are a possibility. Questionnaire addressing various areas of concern was administered to collect answers for the questions under study and assemble survey results into one datasheet.

Below is a figure that shows the research model drawn from several relevant theories. This will give a summarized overview of the research.

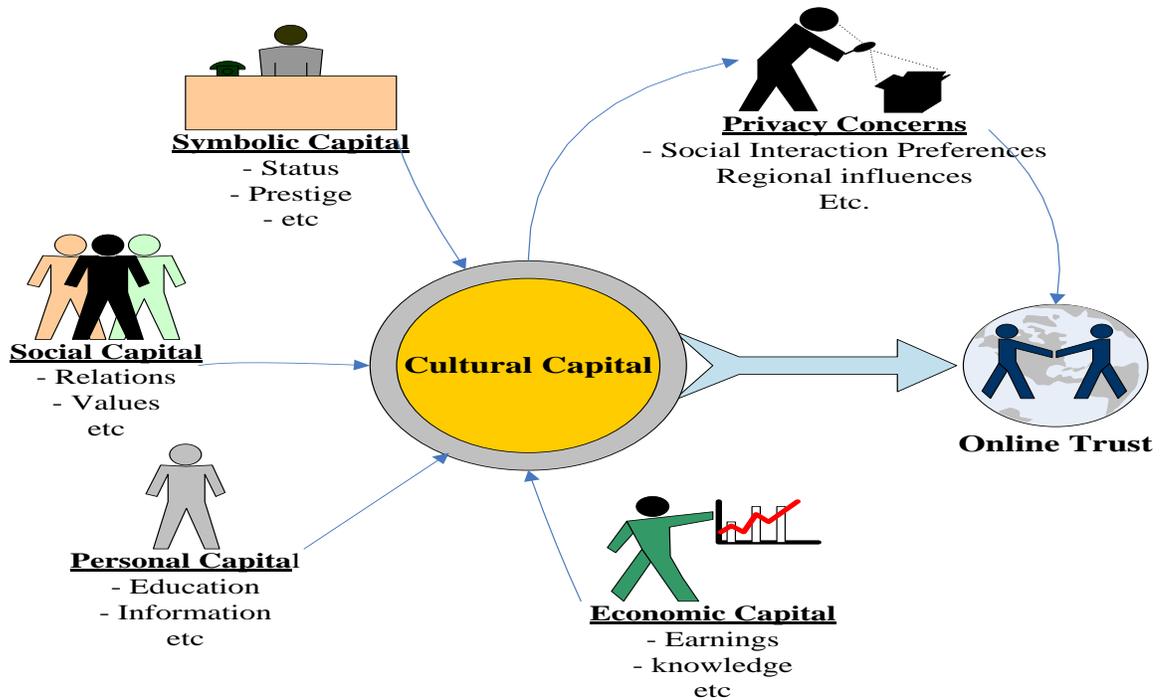


Fig.3.1 Research model derived from relevant theories

3.2 Setting

The criteria for selecting respondents were that respondents should have at least one social networks account. In addition, the study population was both students and professionals. The major areas of study were identified through secondary research including research articles, books and other digital and online resources. After extensive literature review, questionnaire based on previous researches was devised to collect data based on convenience and efficiency of the sampling method. While preparing the questionnaire, the three research questions and the hypotheses framed were focused upon. We had two independent variables namely Privacy Concerns (containing 8 items), Cultural Capital (containing 8 items) and one dependent variable online trust (containing 13 items). The prime objective was to ascertain the relationship between the independent and dependent variables and to determine statistically that how and to what degree the independent variables were affecting the dependent variable. So for this purpose a semi-structured questionnaire was developed.

The constructs and their corresponding statements are given in the table below:

Table 3.1 Constructs

Constructs	Statements
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Trust Items

1. Online news papers appear to be more trustworthy than television networks.
2. The Online traders are same the companies that will deliver on promises made.
3. My overall trust in online social contacts is very strong.
4. My overall believability of the information in internet is very strong.
5. Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.
6. I use the Internet primarily for business/work related activities
7. I use Internet to take part in chat rooms.
8. I purchase products or services at other sites by completing the transaction online.

Online Trust

Behavioral Intent Items

9. I usually prefer online shopping.
10. I recommend my friends to use online resources for knowledge and work.
11. I am comfortable providing personal information on social networking websites.
12. I am comfortable providing financial information on banking websites.
13. I normally book mark important websites.
1. It usually bothers me when Web sites ask me for personal information
2. When Web sites ask me for personal information, I sometimes think twice before providing it.
3. It bothers me to give personal information to so many Web sites.
4. I'm concerned that Web sites are collecting too much personal information about me.
5. Web sites should not use personal information for any purpose

**Privacy
Concerns**

unless it has been authorized by the individuals who provide the information.

6. When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason
7. Web sites should never sell the personal information they have collected to other Web sites.
8. Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.

**Cultural
Capital**

1. I have an opinion about most things; I know what is happening in my surroundings. (Profession, economy and politics).
2. Speaking up in a work/task group is not a problem for me
3. I assert my logical opposition when I disagree in group discussions
4. I prefer to use online resources for collection of information rather depending on peers.
5. I can write/talk on different common topics of public discussion with facts and figures
6. I could categorize long passages into logical sequence.
7. My special work contributions and achievements are often acknowledged publicly in the presence of others
8. My neighbors, Friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.

The questionnaire was intended to measure the agreement continuum of the respondents on a multi-item instrument using a five-point Likert Scale ranging from 1 to 5 where 1 stands for Strongly Disagree and 5 stands for Strongly Disagree. Likert scales use fixed choice response formats and are designed to measure attitudes or opinions (Bowling, 1997; Burns, & Grove, 1997). These ordinal scales measure levels of agreement/disagreement. Also the demographics like Age, Gender, etc. were collected from each of the respondents. The total sample size achieved was 199 and the sampling method used was convenience sampling. Since the

population size was too large and an informative sample frame was not available so the convenience sampling method was chosen. According to (Courneya, 1999), this is the least painstaking technique, relating the selection of the most reachable subjects. It is the least costly to the researcher, and most suitable for a student by putting least burden in terms of time, effort and funds. .

A reliability test using Cronbach alpha method was also conducted to check the consistency of the scales. The validity of the constructs was also checked by Principal Component Analysis method and both the convergent and discriminant (divergent) validity was checked. Also the test-retest method was used to arrive at the final statements used to measure the constructs.

Primary data for this study was collected through direct survey form administration via Amazon's crowd-sourcing platform Mturk. All relevant information (data) sourced was combined into spreadsheet for analysis. The respondents are internet users, people with constant social media patronage. A simple word form document was developed for the questions. Simplicity and readability of document was considered. Information from literature and previous research was also gathered, to buttress the point the primary source has and hence, both were compared to give a clearer picture of conclusions to make.

3.3 Respondent's Privacy

The secrecy of surveys allowed respondents to answer with more honest and legitimate answers. Hence we did not take any confidential information as their name or contact number to keep it anonymous.

Since the scope of study is analytical and to identify the relationship between cultural control, Privacy Concern and Online Trust. The important thing was to identify relevant set of questions to measure respective variables and apply statistical tests to validate tool as well as impact of each indicator on another and each group of questions to other group of questions. Based on the extensive literature review, study has identified that professional and general knowledge, skill set, academic education, and advantages that a person strongly contributes towards cultural capital that causes variations in online trust.

IV. STATISTICAL ANALYSIS OF DATA AND RESULTS

This section provides the details of the analysis of the data collected from the respondents in response to the survey questionnaire. The design of the survey questionnaire was informed by the Literature Review and the research model developed from them.

At first, the data was properly tabulated, coded, missing values were replaced and then a few transformations were done to shape up the data set properly. A reliability test using Cronbach alpha method was also conducted to check the consistency of the scales. After ensuring that the data set is cleaned and coded properly, various statistical tools such as Descriptive statistics, Independent Sample t-test, ANOVA, Pearson Product moment Correlation and multiple regressions were used to analyze the data and make interpretations accordingly.

4.1 Preliminaries

4.1.1 Reliability of Scale

Method: During the first phase of the data analysis a number of statistical tests to confirm the reliability of the scales were conducted. The items selected to measure the concept were subjected to calculating the item-to-scale correlation coefficient. The best items were selected for each scale. Some items were dropped from the scales. After selecting the items for the scale, reliability was tested by calculating item – item correlations or the Cronbach's alpha coefficient. The Cronbach alpha was calculated individually for statements measuring Privacy Concerns, Cultural Capital and Online Trust. The results are given below in the tables:

Reliability- Online Trust

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.829	.832	13

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Online news papers appear to be more trustworthy than television networks.	33.98	73.272	.509	.350	.815
Online traders are same as companies that will deliver on the promises made.	33.78	74.385	.477	.308	.817
My overall trust in online social contacts is very strong.	33.64	71.544	.597	.533	.809
My overall believability of the information in internet is very strong.	33.58	70.164	.615	.538	.807
Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.	33.11	77.634	.224	.394	.836
I use the Internet primarily for business/work related activities.	33.93	75.641	.306	.151	.830
I use Internet to take part in chat rooms/ social media.	33.84	74.035	.429	.325	.821
I purchase products or services at other sites by completing the transaction online.	34.50	71.999	.524	.655	.814
I usually prefer online shopping.	34.25	71.217	.508	.515	.815
I recommend my friends to use online resources for knowledge and work.	34.43	70.448	.573	.608	.810
I am comfortable providing personal information on social networking websites.	33.45	71.653	.488	.495	.816
I am comfortable providing financial information on banking websites.	33.84	73.085	.456	.309	.819
I normally book mark important websites.	34.37	71.799	.480	.455	.817

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
36.72	84.282	9.181	13

Reliability-Privacy Concerns

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.935	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
It usually bothers me when Web sites ask me for personal information	13.24	51.093	.630	.457	.936
When Web sites ask me for personal information, I sometimes think twice before providing it.	13.53	48.867	.788	.646	.925
It bothers me to give personal information to so many Web sites.	13.49	48.453	.788	.703	.925
I'm concerned that Web sites are collecting too much personal information about me.	13.35	49.824	.715	.633	.930
Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.	13.75	49.341	.755	.636	.927
When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason.	13.74	48.477	.823	.767	.922
Web sites should never sell the personal information they have collected to other Web sites.	13.78	48.271	.821	.794	.922
Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.	13.81	47.829	.851	.822	.920

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
15.53	63.432	7.964	8

Reliability-Cultural Capital

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.887	.886	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).	16.73	34.227	.736	.565	.865
Speaking up in a work/task group is not a problem for me.	16.60	33.565	.713	.573	.867
I assert my logical opposition when I disagree in group discussions.	16.58	35.649	.626	.457	.876
I prefer to use online resources for collection of information rather depending on peers.	16.67	37.203	.546	.350	.883
I can write/talk on different common topics of public discussion with facts and figures.	16.62	34.288	.751	.616	.864
I could categorize long passages into logical sequence.	16.63	34.223	.712	.566	.867
My special work contributions and achievements are often acknowledged publicly in the presence of others.	16.20	36.343	.581	.363	.880
My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.	16.48	36.433	.597	.403	.879

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.93	45.298	6.730	8

Result: From the above table it is clear that the value of Cronbach’s alpha is more than 0.6 in all the cases. Hence it proves that the scale used in the questionnaire is a reliable one. Also, the item statistics shows that if any of the item (statement) is dropped then also there is no significant change in the overall reliability score, so it was decided to retain all the items in the questionnaire.

4.1.2 Validity of Constructs

Method: To test the validity of the constructs, the Principal Components Analysis using Promax rotation with Kaiser normalization was performed. This method was adopted to check the convergent and the divergent validity. The output is shown in the tables below:

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
Online news papers appear to be more trustworthy than television networks.	2.74	1.119	199
Online traders are same as companies that will deliver on the promises made.	2.94	1.065	199
My overall trust in online social contacts is very strong.	3.08	1.134	199
My overall believability of the information in internet is very strong.	3.15	1.224	199
Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.	3.61	1.274	199
I use the Internet primarily for business/work related activities.	2.79	1.304	199
I use Internet to take part in chat rooms/ social media.	2.88	1.194	199
I purchase products or services at other sites by completing the transaction online.	2.23	1.216	199
I usually prefer online shopping.	2.48	1.321	199
I recommend my friends to use online resources for knowledge and work.	2.30	1.270	199
I am comfortable providing personal information on social networking websites.	3.28	1.318	199
I am comfortable providing financial information on banking websites.	2.88	1.240	199
I normally book mark important websites.	2.36	1.321	199
It usually bothers me when Web sites ask me for personal information	2.29	1.207	199
When Web sites ask me for personal information, I sometimes think twice before providing it.	2.00	1.193	199
It bothers me to give personal information to so many Web sites.	2.04	1.228	199
I'm concerned that Web sites are collecting too much personal information about me.	2.18	1.205	199
Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.	1.78	1.194	199
When people give personal information to a Web site for some reason,the Web site should never use the information for any other reason.	1.79	1.183	199
Web sites should never sell the personal information they have collected to other Web sites.	1.74	1.202	199
Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.	1.71	1.203	199
I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).	2.20	1.136	199
Speaking up in a work/task group is not a problem for me.	2.33	1.235	199
I assert my logical opposition when I disagree in group discussions.	2.35	1.122	199
I prefer to use online resources for collection of information rather depending on peers.	2.26	1.050	199
I can write/talk on different common topics of public discussion with facts and figures.	2.31	1.112	199
I could categorize long passages into logical sequence.	2.30	1.167	199
My special work contributions and achievements are often acknowledged publicly in the presence of others.	2.73	1.104	199
My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.	2.45	1.071	199

Component Matrix^a

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.921
	Approx. Chi-Square	3644.778
Bartlett's Test of Sphericity	df	406
	Sig.	.000

	Component		
	1	2	3
Online news papers appear to be more trustworthy than television networks.		.464	
Online traders are same as companies that will deliver on the promises made.		.473	
My overall trust in online social contacts is very strong.		.722	
My overall believability of the information in internet is very strong.		.691	
Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.		.632	
I use the Internet primarily for business/work related activities.			
I use Internet to take part in chat rooms/ social media.		.476	
I purchase products or services at other sites by completing the transaction online.	.790		
I usually prefer online shopping.	.623		
I recommend my friends to use online resources for knowledge and work.	.754		
I am comfortable providing personal information on social networking websites.		.759	
I am comfortable providing financial information on banking websites.		.434	
I normally book mark important websites.	.620		
It usually bothers me when Web sites ask me for personal information	.637		
When Web sites ask me for personal information, I sometimes think twice before providing it.	.707	-.436	
It bothers me to give personal information to so many Web sites.	.675	-.445	
I'm concerned that Web sites are collecting too much personal information about me.	.610	-.429	
Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.	.786		
When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason.	.805		
Web sites should never sell the personal information they have collected to other Web sites.	.813		
Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.	.859		
I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).	.809		
Speaking up in a work/task group is not a problem for me.	.660		.466
I assert my logical opposition when I disagree in group discussions.	.610		
I prefer to use online resources for collection of information rather depending on peers.	.717		
I can write/talk on different common topics of public discussion with facts and figures.	.711		
I could categorize long passages into logical sequence.	.697		
My special work contributions and achievements are often acknowledged publicly in the presence of others.	.494		.521
My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.	.623		

Extraction Method: Principal Component Analysis.

a. 3 components extracted.

Pattern Matrix^a

	Component		
	1	2	3
Online news papers appear to be more trustworthy than television networks.		.570	
Online traders are same as companies that will deliver on the promises made.		.551	
My overall trust in online social contacts is very strong.		.803	
My overall believability of the information in internet is very strong.		.750	
Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.	-.640	.447	
I use the Internet primarily for business/work related activities.			.528
I use Internet to take part in chat rooms/ social media.		.543	
I purchase products or services at other sites by completing the transaction online.	.816		
I usually prefer online shopping.	.550		
I recommend my friends to use online resources for knowledge and work.	.603		
I am comfortable providing personal information on social networking websites.		.738	
I am comfortable providing financial information on banking websites.		.513	
I normally book mark important websites.	.596		
It usually bothers me when Web sites ask me for personal information	.498		
When Web sites ask me for personal information, I sometimes think twice before providing it.	.730		
It bothers me to give personal information to so many Web sites.	.744		
I'm concerned that Web sites are collecting too much personal information about me.	.692		
Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.	.869		
When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason.	.851		
Web sites should never sell the personal information they have collected to other Web sites.	.898		
Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.	.909		
I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).	.503		
Speaking up in a work/task group is not a problem for me.			.793
I assert my logical opposition when I disagree in group discussions.			.597
I prefer to use online resources for collection of information rather depending on peers.	.598		
I can write/talk on different common topics of public discussion with facts and figures.			.701
I could categorize long passages into logical sequence.			.601
My special work contributions and achievements are often acknowledged publicly in the presence of others.			.836

My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.			.527
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Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Component Correlation Matrix

Component	1	2	3
1	1.000	.169	.567
2	.169	1.000	.339
3	.567	.339	1.000

Extraction Method: Principal Component Analysis.

Rotation Method: Promax with Kaiser Normalization.

Result: The tables above show that the items in the constructs are highly correlated. Also results from the KMO-Bartlett’s test support the minimum requirements for conducting a PCA. The results suggest that the constructs have both the convergent and the discriminant (divergent) validity.

4.2 Data Transformations

For collecting the data we used a questionnaire which was intended to measure the agreement continuum of the respondents on a multi-item instrument using a five-point Likert Scale. The traditional way to report on a Likert scale is to sum the values of each selected option and create a score for each respondent. This score is then used to represent a specific trait — satisfied or dissatisfied, for example — particularly when used for sociological or psychological research.

This method of reporting is also quite useful for evaluating a respondent’s opinion of important purchasing, product, or satisfaction features. In these cases the scores can be used to create a chart of the distribution of opinion across the population.

Also, since Likert scale is ordinal in nature and in that case the best measure for the central tendency is median rather than mean. So to make the data set appropriate to measure the mean, we summed up the responses to get a summated score for each of the respondents.

Another transformation that was done was on the demographic variable ‘Age’. In the questionnaire we just asked the respondents to write their age and in this way we achieved random number of ages. While analysing the data, it was felt that these ages needs to be

categorical in nature so that the data can be processed and analysed appropriately. So we categorized the age of the respondents into 6 categories by ‘Visual Binning’ method in SPSS. Also for moderated multiple regression the data set was transformed to create centred variables and the interaction term.

4.3 Hypothesis Tests

H1: People with higher Cultural Capital have higher Online Trust

Method: To test this hypothesis, Pearson product-moment correlation was run to determine the relationship between the Cultural Capital and Online Trust. The output is given in the table below:

Correlations

		Score Cultural Capital	Score Online Trust
Score Cultural Capital	Pearson Correlation	1	.575**
	Sig. (2-tailed)		.000
	N	199	199
Score Online Trust	Pearson Correlation	.575**	1
	Sig. (2-tailed)	.000	
	N	199	199

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

Result: The data met all the assumptions for running Pearson product-moment correlation. The data showed no violation of normality, linearity or homoscedasticity. There was a moderate, positive correlation between the two variables (57.5%), which was found to be statistically significant ($r = .575, n = 199, p < 0.01$). So from the above results, it can be concluded that the hypothesis can be accepted which establishes a relation that if the cultural capital increases then there is a moderate increase in the online trust or vice-versa. So it clearly states that “People with higher Cultural Capital have higher Online Trust”.

H2: Privacy concerns negatively impact online trust.

Method: To test this hypothesis, a multiple linear regression was performed to estimate the relationship between the privacy concerns and Online Trust in the view of the control variables

namely hours spend per week on the internet and years of formal education of the respondents. The output is given in the table below:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.353 ^a	.125	.111	8.655

a. Predictors: (Constant), How many hours you spend per week on the Internet (Entertainment or social media)?, Score Privacy Concern, How many years of formal education have you had?

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2079.127	3	693.042	9.251	.000 ^b
	Residual	14608.672	195	74.916		
	Total	16687.799	198			

a. Dependent Variable: Score Online Trust

b. Predictors: (Constant), How many hours you spend per week on the Internet (Entertainment or social media)?, Score Privacy Concern, How many years of formal education have you had?

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	33.931	2.726		12.446	.000
	Score Privacy Concern	-.395	.077	-.342	-5.108	.000
	How many years of formal education have you had?	-.203	.147	-.092	-1.375	.171
	How many hours you spend per week on the Internet (Entertainment or social media)?	-.006	.030	-.012	-.186	.853

a. Dependent Variable: Score Online Trust

Result: The results of the regression indicated the two predictors explained 12.5% of the variance ($R^2 = .125$, $F(3,195)=9.25$, $p<.05$). Further, The analysis shows that privacy concern did

significantly predict online trust ($\beta = -.34$, $t(198) = -5.11$, $p < .05$), but this relationship is negative in nature which clearly indicates that privacy concerns negatively impacts the online trust. Further, the years of formal education of the respondents does not have any significant effect on this relationship ($\beta = -.09$, $t(198) = -1.37$, $p > .05$). The same is the case with the hours spend by the respondents per week on internet ($\beta = -.01$, $t(198) = -.19$, $p > .05$). From these results it can be inferred that though privacy concerns impact the online trust negatively but the control variables have no effect on this relationship.

H3: The impact of privacy concerns on online trust is stronger for consumers with high cultural capital.

Method: To test this hypothesis, a moderated multiple linear regression was performed to estimate that whether privacy concern and cultural capital predicted the impact of these two variables on online trust. Also the moderating effect of cultural capital on the relationship between Privacy Concerns and Online Trust was tested. The output is given in the table below:

Model Summary^c

		Model	
		1	2
R		.577 ^a	.589 ^b
R Square		.333	.347
Adjusted R Square		.327	.337
Std. Error of the Estimate		7.534	7.476
	R Square Change	.333	.014
	F Change	49.016	4.037
Change Statistics	df1	2	1
	df2	196	195
	Sig. F Change	.000	.046

a. Predictors: (Constant), Score Cultural Capital, Score Privacy Concern

b. Predictors: (Constant), Score Cultural Capital, Score Privacy Concern, Interaction_Term

c. Dependent Variable: Score Online Trust

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5563.817	2	2781.908	49.016	.000 ^b
	Residual	11123.982	196	56.755		
	Total	16687.799	198			
2	Regression	5789.432	3	1929.811	34.529	.000 ^c
	Residual	10898.367	195	55.889		
	Total	16687.799	198			

a. Dependent Variable: Score Online Trust

b. Predictors: (Constant), Score Cultural Capital, Score Privacy Concern

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.940	1.599		13.724	.000
	Score Privacy Concern	-.087	.090	-.076	-.970	.333
	Score Cultural Capital	.853	.107	.625	8.000	.000
2	(Constant)	30.219	4.415		6.844	.000
	Score Privacy Concern	-.675	.306	-.585	-2.207	.028
	Score Cultural Capital	.481	.213	.353	2.258	.025
	Interaction_Term	.024	.012	.729	2.009	.046

a. Dependent Variable: Score Online Trust

Result: The results of the regression indicated the two predictors explained 33.3% of the variance ($R^2 = .333$, $F(2,196)=49.01$, $p<.05$). The moderation test indicates that there is a change of 1.4% in R^2 which is statistically significant at $p<.05$. From these results it can be inferred that cultural capital do moderate the relationship between the privacy concerns and the online trust and finally it can be established that the impact of privacy concerns on online trust is stronger for consumers with high cultural capital.

The equation for the regression line comes out to be:

$$\text{Online Trust} = 30.22 + (-.675 * \text{Privacy Concern}) + (.481 * \text{Cultural Capital}) + (.024 * \text{Interaction Term})$$

4.4 Some other interesting results

Apart from the testing the hypotheses, the relationship/effect of demographic variables like age and gender was calculated which showed a very interesting result. A few assumptions were made and tested accordingly. These assumptions were:

There is a significant difference in the level of Online Trust across the male and the female populations.

Method: To test this assumption, Independent Sample t-test was performed to determine the effect of the gender of the respondents on the level of their Online Trust. The output is given in the table below:

Group Statistics

	What is your Gender	N	Mean	Std. Deviation	Std. Error Mean
Score Online Trust	Male	115	36.26	9.082	.847
	Female	84	37.36	9.331	1.018

Independent Samples Test

		Score Online Trust		
		Equal variances assumed	Equal variances not assumed	
Levene's Test for Equality of Variances	F	.006		
	Sig.	.936		
	t	-.831	-.828	
	df	197	176.178	
	Sig. (2-tailed)	.407	.409	
t-test for Equality of Means	Mean Difference	-1.096	-1.096	
	Std. Error Difference	1.319	1.324	
	95% Confidence Interval of the Difference	Lower	-3.697	-3.710
		Upper	1.504	1.517

Result: The above table shows that there is no significant difference in the level of online trust among male (M=36.26, SD=9.08) and female (M=37.36, SD=9.33) respondents; $t(197) = -.831$, $p = 0.407$. Since the p value is greater than $\alpha(0.05)$, so the assumption stands false. These results suggest that gender of the respondents (which are the representative of the whole population) does not have any significant effect on their level of online trust. From this we can infer that the level of online trust is same across the male and the female populations.

Another assumption which was tested was:

There is a significant effect of the age of the respondents on their level of Online Trust.

Method: A one-way ANOVA was conducted to compare the effect of the age of the respondents upon their level of online trust. The age of the respondents was divided into six categories viz. Less than 20 years, 20-30, 31-40, 41-50, 51-60 and above 60. The output is given in the tables below:

ANOVA

Score Online Trust

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	497.534	5	99.507	1.186	.317
Within Groups	16190.265	193	83.887		
Total	16687.799	198			

Multiple Comparisons

Dependent Variable: Score Online Trust

Tukey HSD

(I) What is your Age	(J) What is your Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Less than 20	20-30	.133	3.583	1.000	-10.18	10.45
	31-40	-.002	3.652	1.000	-10.51	10.51
	41-50	-4.732	4.151	.864	-16.68	7.22
	51-60	-2.626	4.294	.990	-14.99	9.73
	Above 60	-6.190	6.320	.924	-24.38	12.00
20-30	Less than 20	-.133	3.583	1.000	-10.45	10.18
	31-40	-.135	1.486	1.000	-4.41	4.14
	41-50	-4.865	2.470	.364	-11.97	2.24

	51-60	-2.759	2.703	.911	-10.54	5.02
	Above 60	-6.323	5.368	.847	-21.78	9.13
	Less than 20	.002	3.652	1.000	-10.51	10.51
	20-30	.135	1.486	1.000	-4.14	4.41
31-40	41-50	-4.730	2.568	.442	-12.12	2.66
	51-60	-2.624	2.794	.936	-10.67	5.42
	Above 60	-6.188	5.414	.863	-21.77	9.40
	Less than 20	4.732	4.151	.864	-7.22	16.68
	20-30	4.865	2.470	.364	-2.24	11.97
41-50	31-40	4.730	2.568	.442	-2.66	12.12
	51-60	2.106	3.420	.990	-7.74	11.95
	Above 60	-1.458	5.762	1.000	-18.05	15.13
	Less than 20	2.626	4.294	.990	-9.73	14.99
	20-30	2.759	2.703	.911	-5.02	10.54
51-60	31-40	2.624	2.794	.936	-5.42	10.67
	41-50	-2.106	3.420	.990	-11.95	7.74
	Above 60	-3.564	5.866	.990	-20.45	13.32
	Less than 20	6.190	6.320	.924	-12.00	24.38
	20-30	6.323	5.368	.847	-9.13	21.78
Above 60	31-40	6.188	5.414	.863	-9.40	21.77
	41-50	1.458	5.762	1.000	-15.13	18.05
	51-60	3.564	5.866	.990	-13.32	20.45

Descriptives

Score Online Trust

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Less than 20	7	36.14	3.761	1.421	32.66	39.62	31	40
20-30	98	36.01	9.827	.993	34.04	37.98	13	58
31-40	62	36.15	8.431	1.071	34.00	38.29	13	52
41-50	16	40.88	9.715	2.429	35.70	46.05	19	56
51-60	13	38.77	8.447	2.343	33.66	43.87	21	51
Above 60	3	42.33	8.083	4.667	22.25	62.41	33	47
Total	199	36.72	9.181	.651	35.44	38.01	13	58

Result: It was found from the analysis that there is no significant effect of the age of the respondents upon their level of online trust. The result from the ANOVA table is: [F (5, 193) = 1.186, p = .317]. Since $p > 0.05$ (significance level), so the assumption can't be accepted in this case. Further, Post hoc comparisons indicated that the mean score for Less than 20 years age category ($M = 36.14$ $SD = 3.76$) was not significantly different from the 20-30 age category ($M = 36.01$ $SD = 9.83$) and 31-40 age category ($M = 36.15$ $SD = 8.43$). Though there is a slight difference in mean scores of 41-50 age category ($M = 40.88$ $SD = 9.71$), 51-60 age category ($M = 38.77$ $SD = 8.45$) and above 60 age category ($M = 42.33$ $SD = 8.08$) but this difference is not statistically significant. So from these results it can be concluded that the level of online trust is same across all the respondents irrespective of their age, however, there is a slight difference between them at higher ages.

V. DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Discussion

This section discusses the findings of the three hypotheses tested to find out the relationships between the Security Concerns (IDV), Cultural Capital (IDV) and Online trust (DV). The study is a quantitative study in which 243 respondents were selected by convenience sampling method. Out of these 199 respondents filled up the questionnaire properly while the rest 44 either didn't filled the entire questionnaire or did some errors while filling up the questionnaire so there response were discarded. The findings reveal that 58% of the respondents were male while 42% were female. Also, 49% of the respondents were within the age of 20-30 years, 31% were within the age of 31-40 years, 8% were within the age of 41-50 years, 6% were within the age of 51-60 years, 4% was less than 20 years while 2% was above 60 years.

Hypothesis one states that people with higher Cultural Capital have higher Online Trust. This hypothesis was tested using Pearson product-moment correlation and the results indicated that that if the cultural capital increases then there is a moderate increase in the online trust or vice-versa. So it clearly states that respondents with high level of cultural capital significantly have higher level of online trust.

These results provide answer to the research question two which is:

RQ2: How the cultural capital does impacts the online trust?

The answer that the quantitative analysis provides to this research question is that if the cultural capital increases then it have a significant moderate impact on the online trust or vice-versa.

Hypothesis two states that privacy concerns negatively impact online trust. This hypothesis was tested using multiple regressions under the influence of the control variables and the results indicated that privacy concerns do impact the online trust negatively but the control variables have no effect on this relationship.

These results also answers the research question one which is:

RQ1: Is there any relationship between privacy concerns and online trust? If yes, then what is the nature of that relationship?

The quantitative analysis answers to this question as yes, there is a significant moderate relationship between the privacy concerns and the online trust and that relationship is negative in nature.

This finding underpins the summation of Jarvenpaa et al. (1999) who found that trust expands trust in an organization and along these lines improves the probability of shoppers taking part in exchanges online. Additionally, Malhotra et al. (2004) who analyzed the connections between individuals' Internet data privacy concerns and their related behavioral expectations found that the impact of privacy concerns on behavioral goals was intervened by trust. Thus, Chellappa (2005) concentrated on customer's expectation to utilize personalization benefits likewise observed that this purpose was impacted by both trust and sympathy toward privacy. Besides, Metzger (2004) requested that members assess an invented business site and found that the impact of members' general sympathy toward privacy and the extent to which they trusted e-trade sites secure their privacy on exposure was intervened by trust. Likewise, Liu et al. (2005) propose a "privacy-trust-behavioral goal" model in e-trade. In their study, they controlled members' levels of privacy in anecdotal sites (by either including a privacy arrangement or not). They found that privacy impacts whether somebody trusts an e-trade business. Thus, this level of trust will impact their behavioral expectation to buy from a site.

Oppositely, Metzger (2006) found no relationship between individuals' privacy concerns and their exposure to an e-business site or between the substance of a privacy strategy or nearness of a privacy seal and divulgence conduct.

Hypothesis three states that the impact of privacy concerns on online trust is stronger for consumers with high cultural capital. This hypothesis was tested using the moderated multiple regressions and the results indicated that cultural capital do moderate the relationship between the privacy concerns and the online trust and finally it can be established that the impact of privacy concerns on online trust is stronger for consumers with high cultural capital.

These results provide answer to the research question three which is:

RQ3: Does cultural capital affects the relationship between privacy concerns and online trust?

The answer provided by the quantitative analysis to this research question is that yes cultural capital does affect the relationship between privacy concerns and online trust. It states that impact of privacy concerns on online trust is stronger for consumers with high cultural capital.

Some other statistical analyses were carried out to see the relationship between the demographic variables such as gender and age of the respondents upon their attitude towards online trust. The results indicate that the gender of the respondents (which are the representative of the whole population) does not have any significant effect on their level of online trust. From this we can infer that the level of online trust is same across the male and the female populations.

However, these results does not support the findings of Li et al (1999) who in his article stated that men have accepted and are interested in using more than one specific channel to market. They are much more accepting of the use of technology and favor using the internet as an intermediary, when shopping, compared to women. Awad et al. (2008) suggested that one of the main reasons for this is that men do not associate shopping with emotion: they do not have an issue with trust and loyalty. When searching for and buying a product online men do not perceive the transaction as a risk, whereas women tend to if they haven't built a rapport beforehand, with a retailer. Montuwe et al (2004) noted that the reason why women find it so much more difficult to trust an online vendor is because they feel powerless. According to Montuwe et al (2004), women tend to be more tactile and exhibit traits that make them want to and need to physically view and touch products before being fully satisfied. The issue with trust may be rooted in the removal of a physical salesperson that is available to offer guidance, expertise and advice.

Further, when the relationship between the age of the respondents and their attitude towards online trust was analyzed then it gave surprising results. The results indicated that the level of online trust is same across all the respondents irrespective of their age, however, there is a slight difference in them at higher ages.

According to (Bente, 2014), capital institutionalized would be connected to the corporate capital in that the social structure to facilitate the transit in the school process of those individuals that have a certain type of corporate capital.

Further findings show that respondents who spent more time online have a high level of online trust compared to respondents who spend less time online and older respondents are more concerned about their privacy online and would make attempt to secure their details and privacy

on the internet while younger respondents might not be that concerned about their online privacy.

5.2 Conclusions

This study has established that Privacy concerns negatively impacts online trust. The findings in this study also revealed that respondents with high level of cultural capital significantly have higher level of online trust. Also it was found that the control variables in the study have no influence on the relationship.

Secondly, it was found that there was no significant difference between male and female respondents and online trust. This implies that gender does not necessarily influence online trust.

There are various strides that could be taken to guarantee that privacy is secured online and trust is built up, yet as indicated by the theories that clarify the cause of privacy concern, this braces the office theory and the social contract theory both proposes that vulnerabilities, for example, privacy concerns, exist in online exchanges because of inadequate data of online vendors' pioneering conduct in regards to client data.

To begin with, framework designers ought to actualize rules to restrain the measure of individual data gathered and privacy strategies that require divulgence on a "need-to-know" premise as opposed to a general suspicion that all directors have full access to clients' information. Where conceivable, personality administration arrangements ought to be executed, regardless of the fact that exclusive at the level of the UI. For example, a straightforward personality administration framework would be the usage of pen names instructive virtual learning situations. Right now, the default choice is regularly to connect an openly available learning asset (e.g. a web journal or non-concurrent gathering) straightforwardly to the understudies' genuine character. This postures not just an issue similarly as enlightening privacy is concerned yet may likewise restrain expressive privacy. By building a straightforward personality administration framework that connections an alias the clients' genuine character, yet does not make that connection freely available, it is conceivable to energize expressive privacy, and with it more powerful instructive results. Other framework plan elements can be utilized to ensure privacy – for example, executing disseminated frameworks as opposed to brought together information stores has a tendency to be both more secure and less inclined to information mining. This can be found in Internet utilize as well: People who utilize the same alias numerous Internet situations are more effectively followed than the individuals who use different pen names.

Second, trust should be incorporated with the outline of Internet administrations, either through the empowering of trust-building exercises or the utilization of trust prompts and instruments. The relationship between privacy concern and data revelation is further indicated in the theory of contemplated activity and the theory of arranged conduct. Privacy concern is by all account not the only component that impacts data divulgence. Along these lines, on account of PC bolstered collective work, trust can be supported by permitting clients time to trade socio-passionate messages, instead of compelling them to concentrate just on errand based correspondence. Notoriety frameworks additionally give a component to create trust (and to easy route as a less than dependable rule taken to construct a trusting relationship).

Third, where conceivable, clients ought to be given control about whether to reveal individual data and the utilization of that individual data once uncovered. For instance, the arrangement of a straightforward "I lean toward not to say" alternative to delicate inquiries in studies is a powerful technique for the insurance of privacy (Joinson et al. 2007) by giving control about whether to uncover. In situations where there is a basic to gather some data, control can appear as giving approaches to individuals to reveal information with generally low diagnosticity. The office theory, diagrams the value-based relationship (called office relationship) between an essential and an operator, who are both self-invested individuals. It proposes that as data with respect to the conduct of the operator is frequently fragmented and lopsided, the vital can't completely screen the specialist's conduct previously, then after the fact the exchanges, which gives the operator the chance to serve self-interests rather than those of the primary. For example, vagueness is an entrenched instrument for uncovering data with low data esteem – on the off chance that one is gotten some information about a present area, it is conceivable to "obscure" the reaction by being ambiguous (e.g., "I am in Milton Keynes") as opposed to exact (e.g., "I am in my office").

5.3 Limitations of the study

A few elements of the present study confine the conclusions that can be drawn and propose headings of future research. The constraints of the present study should be tended to. To begin with, proper alert in information elucidation is required due to the humble example size. Getting the information for the research was a noteworthy test as the information was not gotten on time. Another essential constraint of the present study was the way that the research was restricted to nearly three variables alone (online trust, privacy concern and cultural capital). Impacts of other

interceding components, for example, financial status, instructive level, openness to web and e-business entryways, and so forth were excluded as a feature of the variables of examination. This additionally put a restriction to the degree.

5.4 Theoretical Implications

This is the time of data sharing as the practices that were once private or granted to the few now leave trails of data that reveal our interests, characteristics, feelings and objectives (Samuelson, 2000). We bestow using messages, works, and online systems administration; find accessories on dating goals; learn through online courses; search for responses to customary and fragile request using search engines; read news and books in the cloud; investigate paths with geo-taking after frameworks; and recognize our infants, and lament our dead, on online systems administration profiles. Margulis (2011) has cleared up three most basic hypotheses of privacy to be particular Altman 1975, Westin 1967 and Petronio's 2002. Out of these, most germane theory in today's circumstance is Petronio's Communication Privacy Management (CPM) speculation generally called Communication limit organization that is created on the verification based perception of the way people settle on decisions about revealing and concealing private information.

The findings from the current research are an endeavor to make commitment further to CPM. The sharing of data online is a customer inclination that is shown from their own attributes. The ebb and flow research tends to include the current pool of examination on online data sharing and security concern which might be impacted from their cultural capital.

5.5 Managerial Implications

Online Trust, privacy, capital culture and security are concepts that are seen to affect consumers' willingness to use online platforms. Because of fierce competition and the ease with which consumers can change the e-vendor they are using, e-vendors have to develop services that consumers see as trustworthy. One way to do this is to build a strong security platform where consumers' details would be kept safe and also build a strong brand to attract consumers. There are also other ways to convince consumers about the safety of the e-service. For example, in order to alleviate the risks consumers perceived as being related to e-services, e-vendors can offer a secure way to pay for the products or services offered (perhaps not the most convenient, but the most secure way is to provide an opportunity to pay by invoice), which can allure those consumers who perceive the most risks in e-shopping. Also, third party verifications, by PayPal accounts or a bank, for example, can decrease risks and increase trust. In the sense of privacy,

consumers do not want to register in every service, because they fear what will happen to their personal information. For that reason, if registration is not absolutely obligatory, then perhaps it is not needed. The misunderstanding of why consumers have to register could cause some suspicious about the trustworthiness of the e-vendor. Of course, in some services it is necessary to collect consumers' information in order to complete the order, but in these services too, it could be useful to offer a possibility for consumers to get familiar with the service (i.e. to test the service's functionality, to browse the products) without registering. This kind of possibility could increase consumers' perception about the trustworthiness of the e-service.

Consumers might also perceive social and psychological risks related to e-services. For instance, consumer might feel that using an e-service could be socially harmful, which leads to declining the purchase. In order to decrease these kinds of risks, e-vendors could, for example, offer a discussion forum related to their service and products. When the consumer can take part in a discussion, the consumer might feel the e-service is more socially preferable, which can alleviate the social risks. Furthermore, e-vendors could also take part in the discussions and provide answers to consumers' questions. This kind of action could make consumers feel appreciated and create a positive perception about the trustworthiness of the e-vendor, on condition that the e-vendor is really trying to serve consumers, not advertise its service or products.

This makes clear the point that, privacy calculus is a common approach to studying the joint effect of opposing forces on privacy perception and behavior (Solis, 2010). The theory suggests that a person's intention to disclose personal information is based on a calculus of behavior. Another approach for online firms to reduce customers' privacy concerns is to increase the social presence of the website. Social presence refers to the measure of the awareness of other persons in the communication interaction, and the theory suggests that for a given task, the level of social presence should match the level of interpersonal involvement needed for the task.

5.6 Suggestion for future research

A single study cannot examine all the pertinent issues relevant to a research problem. Personality theories (or trait theories) suggest that personality traits, referring to an individual's stable psychological attributes, would have a potential impact on his/her privacy perception and behavior. With the shortcomings already identified therefore, prospective researchers are advised to involve larger samples from a wider spread. They should also consider the effect of other factors, such as socio-economic status. They then can be in a stronger position to make

statements about antecedents. Nevertheless, data collected at one point in time can still be relevant in testing predictions, as was the case in the present study.

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APPENDIX

Frequencies

Statistics

	N		Mean	Std. Deviation	Minimum	Maximum
	Valid	Missing				
How many years of formal education have you had?	199	0	15.7236	4.18981	2.00	28.00
How many hours you spend per week on the Internet (Entertainment or social media)?	199	0	26.88	20.470	1	100
Online news papers appear to be more trustworthy than television networks.	199	0	2.74	1.119	1	5
Online traders are same as companies that will deliver on the promises made.	199	0	2.94	1.065	1	5
My overall trust in online social contacts is very strong.	199	0	3.08	1.134	1	5
My overall believability of the information in internet is very strong.	199	0	3.15	1.224	1	5
Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.	199	0	3.61	1.274	1	5
I use the Internet primarily for business/work related activities.	199	0	2.79	1.304	1	5
I use Internet to take part in chat rooms/ social media.	199	0	2.88	1.194	1	5
I purchase products or services at other sites by completing the transaction online.	199	0	2.23	1.216	1	5
I usually prefer online shopping.	199	0	2.48	1.321	1	5
I recommend my friends to use online resources for knowledge and work.	199	0	2.30	1.270	1	5
I am comfortable providing personal information on social networking websites.	199	0	3.28	1.318	1	5
I am comfortable providing financial information on banking websites.	199	0	2.88	1.240	1	5
I normally book mark important websites.	199	0	2.36	1.321	1	5
It usually bothers me when Web sites ask me for personal information	199	0	2.29	1.207	1	5

When Web sites ask me for personal information, I sometimes think twice before providing it.	199	0	2.00	1.193	1	5
It bothers me to give personal information to so many Web sites.	199	0	2.04	1.228	1	5
I'm concerned that Web sites are collecting too much personal information about me.	199	0	2.18	1.205	1	5
Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.	199	0	1.78	1.194	1	5
When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason.	199	0	1.79	1.183	1	5
Web sites should never sell the personal information they have collected to other Web sites.	199	0	1.74	1.202	1	5
Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.	199	0	1.71	1.203	1	5
I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).	199	0	2.20	1.136	1	5
Speaking up in a work/task group is not a problem for me.	199	0	2.33	1.235	1	5
I assert my logical opposition when I disagree in group discussions.	199	0	2.35	1.122	1	5
I prefer to use online resources for collection of information rather depending on peers.	199	0	2.26	1.050	1	5
I can write/talk on different common topics of public discussion with facts and figures.	199	0	2.31	1.112	1	5
I could categorize long passages into logical sequence.	199	0	2.30	1.167	1	5
My special work contributions and achievements are often acknowledged publicly in the presence of others.	199	0	2.73	1.104	1	5
My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.	199	0	2.45	1.071	1	5

Frequency Table

How many years of formal education have you had?

	Frequency	Percent	Valid Percent	Cumulative Percent
2.00	2	1.0	1.0	1.0
3.00	3	1.5	1.5	2.5
4.00	4	2.0	2.0	4.5
5.00	3	1.5	1.5	6.0
6.00	1	.5	.5	6.5
10.00	5	2.5	2.5	9.0
12.00	10	5.0	5.0	14.1
13.00	6	3.0	3.0	17.1
14.00	15	7.5	7.5	24.6
15.00	22	11.1	11.1	35.7
16.00	44	22.1	22.1	57.8
17.00	23	11.6	11.6	69.3
18.00	26	13.1	13.1	82.4
19.00	8	4.0	4.0	86.4
20.00	15	7.5	7.5	94.0
21.00	3	1.5	1.5	95.5
22.00	4	2.0	2.0	97.5
23.00	1	.5	.5	98.0
24.00	1	.5	.5	98.5
25.00	2	1.0	1.0	99.5
28.00	1	.5	.5	100.0
Total	199	100.0	100.0	

How many hours you spend per week on the Internet (Entertainment or social media)?

	Frequency	Percent	Valid Percent	Cumulative Percent
1	2	1.0	1.0	1.0
2	5	2.5	2.5	3.5
3	3	1.5	1.5	5.0
4	2	1.0	1.0	6.0

5	9	4.5	4.5	10.6
6	4	2.0	2.0	12.6
7	7	3.5	3.5	16.1
8	1	.5	.5	16.6
9	1	.5	.5	17.1
10	23	11.6	11.6	28.6
12	4	2.0	2.0	30.7
14	2	1.0	1.0	31.7
15	17	8.5	8.5	40.2
16	3	1.5	1.5	41.7
18	1	.5	.5	42.2
20	15	7.5	7.5	49.7
21	2	1.0	1.0	50.8
22	1	.5	.5	51.3
24	2	1.0	1.0	52.3
25	12	6.0	6.0	58.3
28	1	.5	.5	58.8
30	18	9.0	9.0	67.8
32	1	.5	.5	68.3
34	1	.5	.5	68.8
35	6	3.0	3.0	71.9
40	20	10.1	10.1	81.9
42	1	.5	.5	82.4
45	2	1.0	1.0	83.4
47	1	.5	.5	83.9
50	12	6.0	6.0	89.9
60	8	4.0	4.0	94.0
65	2	1.0	1.0	95.0
70	3	1.5	1.5	96.5
72	2	1.0	1.0	97.5
80	2	1.0	1.0	98.5
100	3	1.5	1.5	100.0
Total	199	100.0	100.0	

Online news papers appear to be more trustworthy than television networks.

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Strongly Agreed	33	16.6	16.6	16.6
	Agreed	45	22.6	22.6	39.2
	Neutral	73	36.7	36.7	75.9
	Disagreed	36	18.1	18.1	94.0
	Strongly Disagreed	12	6.0	6.0	100.0
	Total	199	100.0	100.0	

Online traders are same as companies that will deliver on the promises made.

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agreed	18	9.0	9.0	9.0
	Agreed	50	25.1	25.1	34.2
	Neutral	70	35.2	35.2	69.3
	Disagreed	47	23.6	23.6	93.0
	Strongly Disagreed	14	7.0	7.0	100.0
	Total	199	100.0	100.0	

My overall trust in online social contacts is very strong.

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agreed	19	9.5	9.5	9.5
	Agreed	44	22.1	22.1	31.7
	Neutral	57	28.6	28.6	60.3
	Disagreed	60	30.2	30.2	90.5
	Strongly Disagreed	19	9.5	9.5	100.0
	Total	199	100.0	100.0	

My overall believability of the information in internet is very strong.

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agreed	22	11.1	11.1	11.1
	Agreed	43	21.6	21.6	32.7
	Neutral	45	22.6	22.6	55.3
	Disagreed	62	31.2	31.2	86.4

Strongly Disagreed	27	13.6	13.6	100.0
Total	199	100.0	100.0	

Recommendations and ads popped up while visiting any website are relevant and beneficial for any internet user.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	17	8.5	8.5	8.5
Valid Agreed	25	12.6	12.6	21.1
Valid Neutral	37	18.6	18.6	39.7
Valid Disagreed	59	29.6	29.6	69.3
Valid Strongly Disagreed	61	30.7	30.7	100.0
Total	199	100.0	100.0	

I use the Internet primarily for business/work related activities.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	41	20.6	20.6	20.6
Valid Agreed	48	24.1	24.1	44.7
Valid Neutral	43	21.6	21.6	66.3
Valid Disagreed	45	22.6	22.6	88.9
Valid Strongly Disagreed	22	11.1	11.1	100.0
Total	199	100.0	100.0	

I use Internet to take part in chat rooms/ social media.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	23	11.6	11.6	11.6
Valid Agreed	63	31.7	31.7	43.2
Valid Neutral	49	24.6	24.6	67.8
Valid Disagreed	42	21.1	21.1	88.9
Valid Strongly Disagreed	22	11.1	11.1	100.0
Total	199	100.0	100.0	

I purchase products or services at other sites by completing the transaction online.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	72	36.2	36.2	36.2
Agreed	56	28.1	28.1	64.3
Neutral	36	18.1	18.1	82.4
Disagreed	24	12.1	12.1	94.5
Strongly Disagreed	11	5.5	5.5	100.0
Total	199	100.0	100.0	

I usually prefer online shopping.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	57	28.6	28.6	28.6
Agreed	61	30.7	30.7	59.3
Neutral	30	15.1	15.1	74.4
Disagreed	31	15.6	15.6	89.9
Strongly Disagreed	20	10.1	10.1	100.0
Total	199	100.0	100.0	

I recommend my friends to use online resources for knowledge and work.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	68	34.2	34.2	34.2
Agreed	61	30.7	30.7	64.8
Neutral	27	13.6	13.6	78.4
Disagreed	29	14.6	14.6	93.0
Strongly Disagreed	14	7.0	7.0	100.0
Total	199	100.0	100.0	

I am comfortable providing personal information on social networking websites.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	20	10.1	10.1	10.1

Agreed	43	21.6	21.6	31.7
Neutral	47	23.6	23.6	55.3
Disagreed	40	20.1	20.1	75.4
Strongly Disagreed	49	24.6	24.6	100.0
Total	199	100.0	100.0	

I am comfortable providing financial information on banking websites.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agreed	29	14.6	14.6	14.6
Agreed	55	27.6	27.6	42.2
Neutral	48	24.1	24.1	66.3
Disagreed	44	22.1	22.1	88.4
Strongly Disagreed	23	11.6	11.6	100.0
Total	199	100.0	100.0	

I normally book mark important websites.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agreed	70	35.2	35.2	35.2
Agreed	49	24.6	24.6	59.8
Neutral	38	19.1	19.1	78.9
Disagreed	23	11.6	11.6	90.5
Strongly Disagreed	19	9.5	9.5	100.0
Total	199	100.0	100.0	

It usually bothers me when Web sites ask me for personal information

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agreed	64	32.2	32.2	32.2
Agreed	64	32.2	32.2	64.3
Neutral	31	15.6	15.6	79.9
Disagreed	30	15.1	15.1	95.0
Strongly Disagreed	10	5.0	5.0	100.0
Total	199	100.0	100.0	

When Web sites ask me for personal information, I sometimes think twice before providing it.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	91	45.7	45.7	45.7
Agreed	57	28.6	28.6	74.4
Neutral	21	10.6	10.6	84.9
Disagreed	20	10.1	10.1	95.0
Strongly Disagreed	10	5.0	5.0	100.0
Total	199	100.0	100.0	

It bothers me to give personal information to so many Web sites.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	95	47.7	47.7	47.7
Agreed	46	23.1	23.1	70.9
Neutral	21	10.6	10.6	81.4
Disagreed	30	15.1	15.1	96.5
Strongly Disagreed	7	3.5	3.5	100.0
Total	199	100.0	100.0	

I'm concerned that Web sites are collecting too much personal information about me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	75	37.7	37.7	37.7
Agreed	57	28.6	28.6	66.3
Neutral	33	16.6	16.6	82.9
Disagreed	24	12.1	12.1	95.0
Strongly Disagreed	10	5.0	5.0	100.0
Total	199	100.0	100.0	

Web sites should not use personal information for any purpose unless it has been authorized by the individuals who provide the information.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	123	61.8	61.8	61.8
Agreed	32	16.1	16.1	77.9
Neutral	19	9.5	9.5	87.4
Disagreed	15	7.5	7.5	95.0
Strongly Disagreed	10	5.0	5.0	100.0
Total	199	100.0	100.0	

When people give personal information to a Web site for some reason, the Web site should never use the information for any other reason.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	124	62.3	62.3	62.3
Agreed	26	13.1	13.1	75.4
Neutral	23	11.6	11.6	86.9
Disagreed	19	9.5	9.5	96.5
Strongly Disagreed	7	3.5	3.5	100.0
Total	199	100.0	100.0	

Web sites should never sell the personal information they have collected to other Web sites.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	132	66.3	66.3	66.3
Agreed	20	10.1	10.1	76.4
Neutral	22	11.1	11.1	87.4
Disagreed	16	8.0	8.0	95.5
Strongly Disagreed	9	4.5	4.5	100.0
Total	199	100.0	100.0	

Web sites should never share personal information with other Web sites or companies unless it has been authorized by the individuals who provided the information.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	136	68.3	68.3	68.3
Agreed	19	9.5	9.5	77.9

Neutral	18	9.0	9.0	86.9
Disagreed	17	8.5	8.5	95.5
Strongly Disagreed	9	4.5	4.5	100.0
Total	199	100.0	100.0	

I have an opinion about most things; I know what is happening in my surroundings. (profession, economy and politics).

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	62	31.2	31.2	31.2
Valid Agreed	77	38.7	38.7	69.8
Valid Neutral	28	14.1	14.1	83.9
Valid Disagreed	23	11.6	11.6	95.5
Valid Strongly Disagreed	9	4.5	4.5	100.0
Total	199	100.0	100.0	

Speaking up in a work/task group is not a problem for me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	66	33.2	33.2	33.2
Valid Agreed	54	27.1	27.1	60.3
Valid Neutral	36	18.1	18.1	78.4
Valid Disagreed	33	16.6	16.6	95.0
Valid Strongly Disagreed	10	5.0	5.0	100.0
Total	199	100.0	100.0	

I assert my logical opposition when I disagree in group discussions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	52	26.1	26.1	26.1
Valid Agreed	67	33.7	33.7	59.8
Valid Neutral	46	23.1	23.1	82.9
Valid Disagreed	26	13.1	13.1	96.0
Valid Strongly Disagreed	8	4.0	4.0	100.0

Total	199	100.0	100.0
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I prefer to use online resources for collection of information rather depending on peers.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	52	26.1	26.1	26.1
Agreed	78	39.2	39.2	65.3
Neutral	37	18.6	18.6	83.9
Disagreed	29	14.6	14.6	98.5
Strongly Disagreed	3	1.5	1.5	100.0
Total	199	100.0	100.0	

I can write/talk on different common topics of public discussion with facts and figures.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	55	27.6	27.6	27.6
Agreed	67	33.7	33.7	61.3
Neutral	43	21.6	21.6	82.9
Disagreed	28	14.1	14.1	97.0
Strongly Disagreed	6	3.0	3.0	100.0
Total	199	100.0	100.0	

I could categorize long passages into logical sequence.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agreed	61	30.7	30.7	30.7
Agreed	64	32.2	32.2	62.8
Neutral	35	17.6	17.6	80.4
Disagreed	32	16.1	16.1	96.5
Strongly Disagreed	7	3.5	3.5	100.0
Total	199	100.0	100.0	

My special work contributions and achievements are often acknowledged publicly in the presence of others.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agreed	30	15.1	15.1	15.1
Agreed	54	27.1	27.1	42.2
Neutral	66	33.2	33.2	75.4
Disagreed	38	19.1	19.1	94.5
Strongly Disagreed	11	5.5	5.5	100.0
Total	199	100.0	100.0	

My neighbors, friends and family members feel pride in sharing their ideas and newly acquired knowledge with me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agreed	38	19.1	19.1	19.1
Agreed	76	38.2	38.2	57.3
Neutral	50	25.1	25.1	82.4
Disagreed	27	13.6	13.6	96.0
Strongly Disagreed	8	4.0	4.0	100.0
Total	199	100.0	100.0	