

## The Impact of Trust on Personal Information Sharing

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### Abstract:

This article aims to explore how trust affects personal information sharing. Through the process of collecting and analyzing data from 504 students in Hanoi, Vietnam, the authors pointed out the impact of types of trust on personal information sharing. The study also found there is a positive significance between trust and the decision to share information on websites. Therefore, we believe that to change customers' decision to share personal information on websites, the companies had better make some solutions to influence customers' trust.

**Key Word:** Trust, Personal information sharing, Student

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### I. Introduction

Organization for Economic Co-operation and Development (OECD) (2013) defines "personal data means any information relating to an identified or identifiable individual (data subject)". An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person (The General Data Protection Regulation, 1995). Therefore, the individual right subject is always associated with privacy, while the personal issue is the owner of the information.

Due to the recent occurrence of a series of personal information security incidents, the society has paid more attention to the privacy of personal information and the necessity to hold personal info confidential. Many individuals have the misconception that the first item of cybercrime is business data of organizations and companies, not personal information. But the fact that cybercriminals can target all Internet users. Misleading perceptions, unaware of the risks, and subjective mistakes can cause unnecessary consequences. Many behaviors and habits users can cause insecurity, leakage of personal data. If a piece of personal information is stolen and distorted, his privacy and legal rights will be severely affected.

Students are the most popular people who are easily accessible and used to get personal information without knowing. They are not aware of risks such as identity theft, financial information, and information sold to other businesses, bothered by invitations and a series of spam emails, etc. Students are also subjects that companies target to get personal details voluntarily because they often participate in skills courses, seminars, career counseling, etc. taking place at school or outside the school. They often easily trust and voluntarily declare and share personal information in exchange for rewards (vouchers, free tickets to the seminar, group report cards, etc.). For users to voluntarily declare personal information, it is mostly due to the trust factor - a factor that is of interest to researchers in many fields. According to Salehan and Kim (2013), trust in websites is an essential factor in predicting online behavior; confidence in sites has a vital impact on user attitude towards sharing information. And trust in a relationship can be quickly built and can also be misused and used for malicious purposes. The author of the study, "The impact of trust on the decision to share personal information on websites" is essential and meaningful. From the research results, the authors will propose solutions to improve the status of personal information disclosure quickly, leading to the possibility of being cheated, stolen, exploited for current students.

### II. Literature review

#### Trust

Trust has been studied in various fields, such as psychology, society, economics, and marketing (Doney and Cannon, 1997). Trust is that one's belief in a partner's behavior in social transactions is truly appropriate (Pavlou et al., 2003). A person who believes in a partner's response is willing to take risks to depend on his partner (Mcknight et al., 2002). According to Gefen (2000), trust is a reasonable expectation of another person's future action; he believes that trust is a way to reduce the complexity of understanding the behavior of others. Hosmer (1995) agreed with Gefen (2000) and suggested that trust in the past will lead to trust in the future. Pavlou et al. (2007) considered trust is an important variable related to information privacy.

### **Cognitive Trust**

Luhmann (1979) stated: "Familiarity is a prerequisite for trust as well as distrust." The level of cognitive familiarity with the object of trust lies somewhere between the total amount of information knowledge and the lack of information (Lewis and Weigert, 1985). In particular, if a person has sufficient knowledge about an object, that individual can take firm action to develop trust, on the other hand, in the absence of information, absolute ignorance, there is no reason to believe. Specifically, in the face of things they have absolutely no information, unknown individuals can bet but cannot trust. Cognitive trust is the confidence or willingness of customers based on the competence and reputation of service providers (Moorman et al., 1992; Rempel et al., 1985). Cognitive trust arising from the accumulation of knowledge allows a person to have a certain level of confidence in their predictions. That is what Rempel et al. (1985) called "predictable" and Johnson-George and Swap (1982) called "reliability". When the reputation effect affects, the initial interaction may be just an opportunity to determine whether or not to identify the first perception, and cognitive trust may become fixed in one or several interactions. Luhmann (1979) describes this cognitive process as "withdrawing money" on an information basis. Based on the background information that individual has got, they will make their prediction decisions.

### **Affective Trust**

Affective trust is closely related to the perception that the partner's actions are intrinsically motivated. (Rempel et al., 1985). An example of this is provided by interviewed financial advisers who mention that using tactics by advisers to gain first-time customer trust is to recommend a product. Help save customers' deals and earn little or no commission for mentors. The advisers inform customers about this benevolent action, evoking customers' affective trust with financial advisers. According to customer engagement documents, the customer is not the recipient of the service but rather the service co-production and the co-production of the emotions expressed. As customers participate in the ongoing service delivery process, they become more exposed to the organization creating a positive influence and arouse customer commitment. Therefore, we argue that emotional exchange is an essential and continuous part of a consumer service relationship and forms the basis of a trustworthy relationship.

### **Behavioral Trust**

Behavioral trust is the act of taking a risky action with the desire to be confident that all people involved in the conflict will act fluently and seriously. Behavioral trust is interrelated with its cognitive and emotional aspects. Luhmann (1979) points out that displaying the behavior of trustworthy actions helps create the cognitive basis of faith. When we see others acting in a way that implies that they trust us, we will become more inclined to respond by trusting them more. On the contrary, we will become distrustful of those who violate our beliefs or trust us. Similarly, actions that imply trust help establish or reinforce the sentiments of trust, because positive influences will move between those who show confidence in the behavior, as well as the negative effect between traitors or actions that do not trust each other (Lewis and Weigert, 1985).

### **Personal information sharing**

The decision to share personal information is an act of voluntary disclosure of your personal information to others. It may be influenced by factors such as awareness, personality, trust, etc. that lead to automatically share personal information through speaking, writing, typing, or body language disclosure.

## **III. Methodology**

### **Instrumentation**

According to Sekaran and Bougie (2010), an interval scale allows us to perform certain arithmetical operations on data collected from the respondents, it helps to measure the distance between any two points on the scale. This study used a Likert scale, which is designed to examine how strongly agree or disagree with the statement on five-point scale from 1 – "Strongly Disagree" to point 5 – "Strongly Agree" for both dependent and independent variables based on the scale listed.

### **Sampling and data collection**

Based on the standards of the sector, size, ranking, and type of colleges presented within the scope of the study, the authors aimed to survey students who are university students of 7 universities: National Economics University, Hanoi University of Science and Technology, Hanoi University of Business and Technology, Hanoi University, Academy of Finance, Banking Academy and Academy of Journalism and Communication, to discover approximately the impact of trust on the decision to share personal information on websites. Hair & et al. (1998) argued that we needed to collect at least five samples for an observed variance in Exploring Factor Analysis. Followed this calculation that the numbers of respondents in this research were

roughly 120 respondents. After the revised scale, the survey sample taken for the official questionnaire is 504 samples. With primary data (collected through surveys), we analyzed the data by using SPSS software version 25.0.

#### IV. Conclusion

##### Descriptive statistics

###### *Gender of respondents*

The result shows that the female respondent group is higher than the male respondent group (The female ratio reaches 57 percent while the male ratio is 43 percent). Thereby, the survey sample has a gender distribution which is not exceeding the difference between men and women.

###### *Grade of respondents*

Regarding the grade of respondents, there is 28% of respondents were junior, which is the highest, followed by freshman and sophomore with 27% and 25%, respectively. The figures for senior is relatively low, which is 20% of the total.

###### *Reliability of the scale*

The results show that the scales are reliable, with Cronbach's alpha ranging from 0.784 to 0.925. Results of EFA analysis by the method of spindle extraction with Varimax rotation showed that KMO is 0.931 (> 0.5) with the observed significance level (Sig) is 0.000. Besides, the results showed that there are three extracted factors with twenty observed variables at Eigenvalue 1,669 with an extraction variance of 63.002 % (> 50%). Therefore, three factors and twenty observation variables are eligible to perform the next steps.

##### Correlation

**Table 1. Correlation result**

		Cognitive Trust	Affective Trust	Behavioral Trust	Decision Sharing
Cognitive Trust	Pearson Correlation	1	.634**	.588**	.487**
	Sig. (2-tailed)		.000	.000	.000
	N	504	504	504	504
Affective Trust	Pearson Correlation	.634**	1	.510**	.510**
	Sig. (2-tailed)	.000		.000	.000
	N	504	504	504	504
Behavioral Trust	Pearson Correlation	.588**	.510**	1	.580**
	Sig. (2-tailed)	.000	.000		.000
	N	504	504	504	504
Decision Sharing	Pearson Correlation	.487**	.510**	.580**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	504	504	504	504

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

Based on the results of correlation coefficient between variables, all independent variables are correlated with dependent variable with the observed significance level (Sig) is smaller than 0.05. The highest correlated variable with the dependent variable is behavioral trust with the Pearson correlation of 0.580 while the lowest correlation is cognitive trust with the Pearson correlation of 0.487.

##### Regression

According test the overall significance of the research model, the result demonstrates that R-Square of 0.403 and Adjusted R-Square of 0.4, which means that 40% of the variation of decision sharing variable can be explained by independent variables.

After that, the author conducts regression for model with three appropriate independent variables. The result shows that all independent variables are statistically significant for the dependent variable. The Sig values of three variables cognitive trust, affective trust and behavioral trust are lower than the 0.05 (Sig. values are 0.042, 0.000 and 0.000 respectively), and all variables are recorded as positively influencing the dependent variable. The findings indicates that behavioral trust variable has the most impact (39.7%).

**Table 2. Regression result**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.626	.121		5.180	.000
	Cognitive Trust	.099	.048	.099	2.034	.042
	Affective Trust	.244	.046	.244	5.333	.000
	Behavioral Trust	.367	.040	.397	9.073	.000

a. Dependent Variable: Decision Sharing

**V. Discussion and Conclusion**

Our study aimed to explore the impact of trust on the decision to share personal information on websites. After testing a lot of students, we found that trust takes an effect on sharing personal information on websites. There is a positive significant between trust and the decision to share information on websites. Therefore, we believe that to change their decision to share personal information on websites, let’s influence their trust.

In the development of technology, being able to easily access websites is no longer a difficult thing for young people. Using the Internet opens a variety of opportunities for accessing diverse sources of information. But it is also a threat to users themselves when they are at high risk of being exposed or stolen personal information at any time. Therefore, understanding the websites and knowing the skill to distinguish threats on the websites when sharing personal information becomes extremely important to avoid putting your trust in the wrong place, especially for students. This study is essential and meaningful. From the research results, the authors will propose solutions to improve the status of personal information disclosure quickly, leading to the possibility of being cheated, stolen, exploited for current students.

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