



## Factors affecting trust in publishing personal information in online social network: An empirical study of Malaysia's Klang Valley users

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### Abstract

Online Social Networking (OSN) is a platform that enables one to socialize over the world online without having to meet anyone physically or face to face. However, privacy in OSN sites is becoming a main concern for users because of the potential threats that come with sharing one's personal information online. The purpose of our study was to examine the key factors that influence the trust in publishing personal information on Online Social Network (OSN) sites in Malaysia. Primary data were gathered from 201 users comprising university students and working adults residing in the Klang Valley. Five factors were selected to gauge the users' perception of potential threats, namely, security/privacy of the website, word of mouth of family and friends, functional motives of OSN users, social motives of OSN users and psychological motives of OSN users. Results of the study showed that security/privacy, word of mouth, functional motives and social motives significantly affected the publishing of respondents' personal information on online social network sites. The implication is that the largest challenge of both now and in the future, in terms of users protecting themselves and their information, will be to find out and understand how to effectively access and change the privacy settings offered by all OSN sites.

**Keywords:** online social network, security/privacy, word of mouth, functional motive, social motive, psychological motive

### Introduction

The rapid growth of social networking observed over the past few years had resulted in its entry into the culture and integrate with the daily lives of many people. Social networking sites offer people new ways to communicate via the internet, either through their PCs or mobile phones (Ali Salman et al., 2014). New social networking methods were developed by the end of the 1990s, and many sites are developing more advanced features for users to find and manage friends. This newer generation of social networking sites began to flourish with the emergence of SixDegrees.com in 1997, followed by Makeoutclub in 2000, Friendster in 2002, and they soon became part of the Internet mainstream (Livermore & Setzekorn, 2008).

Currently, there are hundreds of Online Social Network (OSN) sites with various technological affordances, supporting a wide range of interests and practices. The birth of OSN sites such as MySpace, Facebook, Cyworld, and Bebo have attracted millions of users, and many have integrated these sites into their daily practices (Boyd & Ellison, 2007). According to Boyd and Ellison (2007), social network sites are web-based services that permit individuals to create a public or semi-public profile within a system, display a list of other users who are already in connected with other individuals; and moreover, allow others to view and go through their list of connections. The nature and environment of these connections

may vary from site to site. For most OSN sites, their key technological features are fairly consistent but the cultures varied.

Online Social Networking (OSN) is a platform that enables one to socialize online without having to meet anyone physically or face to face. OSN sites connect people from all over the world based on their common interests, political views, or activities (Boyd and Ellison, 2007). Users of OSN are encouraged to create profiles containing various personal details such as their photo, name, birth date, information on education and work.

However, privacy in OSN sites is becoming a main concern for users who shared their personal information. The potential threat of sharing personal information in OSN sites is that it will enable others to reconstruct the user's social security numbers using the information found in a user's profile, such as hometown and date of birth (Boyd and Ellison, 2007). According to Levin and Abril (2009) only 45 percent of 2,500 OSN users worldwide read the privacy policy in the OSN sites.

Research conducted by Get Safe Online (2007) supported the view that many people willingly post their sensitive personal details online. This report stated that 25% of those using social networking sites have posted data such as their personal phone number, home address or email address on their site's profile. According to the research above, younger people are more likely to post this information; i.e. 34% of 18-24 year olds and 30% of 25-34 year olds had posted their personal details on their profile. Different customers may also have different expectations and attitudes towards privacy. According to Hung & Wong (2009), some people may be disturbed with invasion of privacy while others welcome firm's activities whereby sharing of personal data may help the firm to provide better customer service. While customers may accept some forms of risk when participating in online activities, it is necessary for businesses to create an environment where their users know that steps are being taken as to ensure such risks are reduced, thus, increasing the level of online trust (Hooper & Vos, 2009). Firms may accomplish this by implementing strong privacy policies on their sites (Hooper & Vos, 2009).

Preibusch et al. (2007) explained that although OSNs have individual privacy functions, these do not often deal well with the 'network' effects of data sharing. This study also stated that if one user reveals specific data about the user as well as a list of friends, this 'network' information could lead to revelation about his friends that his friends have not intended. The authors further explained that leaks could be disastrous for individual users, who may lose trust or leave the OSNs. This could lead for financial troubles for the OSNs which are trying to create marketing campaigns based on users' data.

According to Koeszegi (2004), acceptance of uncertainty is often defined as readiness to take risk. Therefore, risk and trust are closely related concepts, and several researchers have studied their relationship (Inkpen and Curren, 2004; Mayer et al, 1995). In the environment where there is lack of trust, a person will avoid actions that would expose them to others (Westerlund et al, 2009). This consequently leads to slowed down of commitment in virtual communities (Westerlund et al, 2009). Thus, trust is important in any virtual community where absence of practical rule will affect the continuity of community's social behavior (Butler and Cantrell, 1994). An empirical study by Binzel and Fehr (2013) conducted in Cairo found a high level of trust among friends and strangers and this high level of trust depends on the principle's belief of trustworthiness.

## Literature review

Based on the summary from different aspects of trust, Govindan and Mahapatra (2012) defined trust as a subjective assessment on the reliability and accuracy of information received or transferred in a given situation. In reference to Mayer et al. (1995), trust is the willingness of one party to be exposed to the actions of another party with the expectation that others will act upon, in particular, action that is in favour to that party irrespective of the capability to explore or control that other party. Meanwhile, for a person, trust is an important determinant of giving out information and developing new interaction (Fukuyama, 1995; Lewis & Weigert, 1985). Hence, trust is also important for thriving online relations

(Coppola, Hiltz & Rotter, 2004; Jarvenpaa & Leidner, 1998; Meyerson, 1996; Piccoli & Ives, 2003). In another study, trust is also an inner factor of social exchange theory (Roloff, 1981). This social exchange theory presents an outlay advantage of an analysis with respect to social relations. If the exchange of information is alleged to be advantageous, then the individual is prone to join and switch relationship.

The study of information exchange proves that trust is a condition for self-expose as it reduces perceived risks concerned in enlightening personal information (Metzger, 2004). Thus, millions of peoples are attached to OSN sites, where there is sharing of profiles that expose private information. Nonetheless, there are also incidents exposed by new media that diminish the reputation of OSN sites (Chiaromonte & Martinez, 2006; Hass, 2006; Mintz, 2005; Read, 2006). Therefore, the question “Can we join a network of millions of people and trust them all? This does not seem rational. Due to the fact that people are apparently joining OSN and sharing information, therefore this study will indentify the factors that influence the trust on publishing personal information in Online Social Network (OSN) sites in Malaysia.

One of the factors is security/privacy; whereby OSN sites are often not projected or indefinite (Dwyer, 2007). OSN sites record all communications, and save them for future use in social data mining. Prior study on OSN sites showed that the first popular OSN site was Friendster (Boyd, 2004; Boyd, 2006; Boyd & Heer, 2006; Donath & Boyd, 2004) where members can build their profiles with the purpose of sharing information about themselves with others. Currently, Facebook is the most popular OSN site that began by focusing on colleges and universities, and eventually it is generally used by all (Acquisti & Gross, 2006; Lampe, Ellison & Steinfield, 2007; Stutzman, 2006). Acquisti and Grossi (2006) illustrated that Facebook members disclose a lot of information about themselves without realising their privacy options or who can in fact view their profiles (Acquisti & Gross, 2006). In general self-disclosure is defined as “any information about the person that shares over one to another” (Wheeless & Grotz, 1976). Other than providing individual particular data, OSN members disclose other private information or data such as real name, profile picture, date of birth, relationship status, email address, contact number, home address, activities / interests and others on their profiles (Gross & Acquisti, 2005).

Another factor that affects trust on OSN sites is the Word-of-Mouth (WOM) factor. WOM has been shown to influence awareness, expectations, perceptions, attitudes, behavioural intentions and behaviour; whereby many researchers (Dolinsky, 1994; Fournier, 1998; Iglesias, 2001; Martin, 1996; Parasuraman, 1988; Reichheld & Schefter, 2000; Ward & Lee, 2000) found WOM communication affects trust. Meanwhile, factors such as functional, social and psychological on OSN are believed to affect trust based on their own past experiences as well as by third party’s suggestion (Srinivasan, 2004).

**Table 1. Trust on OSN sites**

Reference	Title
Virpi Kristiina Tuunainen, Olli Pitkänen and Marjaana Hovi (2009)	Users’ Awareness of Privacy on Online Social Networking sites – Case Facebook
Anil Dhami, Neha Agarwal, Tamal Kanti Chakraborty, Brijendra Pratap Singh and Jasmine Minj	Impact of trust, security and privacy concerns in social networking: An exploratory study to understand the pattern of information revelation in Facebook
Andrew W. Boyd (2011)	A Longitudinal Study of Social Media Privacy Behavior
Syed Shah Alam, Norjaya Mohd Yasin (2010)	The Antecedents of online brand trust: Malaysian evidence
Waqar Ahmad and Asim Riaz (2010)	Predicting friendship levels in Online Social Network
Hanna Krasnova and Humboldt (2010)	Leveraging Trust and Privacy Concerns in Online Social Networks: An Empirical Study
Hanna Krasnova (2010)	Online Social Network: Why We Disclose

Even though OSN sites have reminded and published their terms and conditions, most Malaysians are still unaware that revealing their personal information online can cause unnecessary trouble or damage.

Indeed, this study is focused on the factors that influence the trust on publishing personal information in Online Social Network (OSN) sites among Malaysian adults residing in Klang Valley.

### Statistical model and hypotheses of the study

To test the hypotheses, I represent the research model in the following regression equation:

$$Y = B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + B_5 X_5 + R$$

Where:

Y = trust on publishing personal information;  $X_1$  = security/privacy;  $X_2$  = word of mouth;  $X_3$  = functional motive;  $X_4$  = social motive;  $X_5$  = psychological motive.

In the regression equation, I treated trust on publishing personal information (Y) as the dependent variable and security/privacy ( $X_1$ ), word of mouth ( $X_2$ ), functional motive ( $X_3$ ), social motive ( $X_4$ ), and psychological motive ( $X_5$ ) as the independent variables.

Multiple regressions are one of the most widely used techniques in the analysis of data in social sciences (Bryman and Cramer, 2001). The technique can be used to analyze the relationship between a single dependent variable and several independent variables (Tabachnick & Fidell, 2001). The objective of the analysis is to predict the changes in the dependent variable in response to changes in the independent variables, whereby each independent variable is weighted by the regression analysis procedure to ensure maximal prediction from the set of independent variables (Hair et al., 1998).

The following hypotheses are derived based on the dependent and independent variables from literature:

- H1 – The higher the level of security/privacy an OSN website provides, the higher the trust in publishing personal information on OSN sites.
- H2 – The higher the level of word of mouth communications, the higher the trust in publishing personal information on OSN sites.
- H3 – The higher the level of functional motives of OSN users, the higher the trust in publishing personal information on OSN sites.
- H4 – The higher the level of social motives of OSN users, the higher the trust in publishing personal information on OSN sites.
- H5 – The higher the level of psychological motives of OSN users, the higher the trust in publishing personal information on OSN sites

### Methodology

An empirical study has been designed to test the research framework and the abovementioned hypotheses. It will briefly address the sample and data collection along with the measurement of variables.

#### *Sample and data collection*

Data for this study was gathered in April 2014 by primary data collection method through user survey administered among university students and working adults residing in the Klang Valley area in Malaysia. The study focused on Klang Valley users since these users have the highest penetration rate to social network compared to users from other states in Malaysia (Eng, 2007). Target respondents for this study

were those registered in social network. It was initially assumed that all respondents were active in social network sites, before being asked to participate in the study.

A survey instrument was formulated to obtain feedback from Malaysians to assess their perceived factors that affect the level of trust towards OSN sites. Data for this study were gathered through personal administered questionnaire which was conveniently distributed to random respondents. The questionnaires were distributed to 300 respondents according to simple random sampling of the probability sampling design. Simple random sampling method gives the population an equal chance of being chosen as a subject of the study (Bordens & Abbot, 2008). The questionnaire was randomly distributed to the respondents by the researcher. To improve response rate, a cover letter was presented to the respondents on the purpose of their participation in the research; and that it was voluntary and would be fully confidential. Of 300 respondents selected for the sample, 219 completed and returned their questionnaires. Due to missing cases, 18 were deleted. As such, the final data set consisted of 201 respondents with an overall response rate of 67 per cent. The response rate for male respondents was 50.2%. The highest contributor to the study was the Malays with response rate of 61.7%, followed by Indian (14.9%), Chinese (13.9%), and finally others (9.5%). The respondents for the study were between the age of 20 to 50; and the majority of the respondents were between the age group of 20 to 30. As stated in Social Media Optimization (2008), we considered them as generation Y since they are within the age group that embraced advanced technology and social life more than other age groups.

### *Measure*

An extensive literature review was performed to identify various factors that influence trust on publishing personal information in online social network (OSN). Then, questionnaires were developed by our group; with some questions being adopted or modified from previous researches (Ahmad & Riaz, 2010; Tuunainen et al., 2009). The questionnaire was divided into three sections. Section A deals with general usage patterns of OSN. Section B includes dependent and independent variables of the study. The dependent variable in this study is trust towards OSN. Some items of independent variables were developed by the researchers, while some were adopted or modified from previous researches (Westerlund et al., 2007; Preibusch, 2007; Tuunainen, Pitkanen & Hovi, 2009). All the items utilized response categories of 1 (strongly disagree) to 6 (strongly agree) focusing on factors that influence trust towards OSN. Final part includes a number of demographic information of the respondents.

## **Research findings**

In this study, we will present the respondents' general usage pattern of the OSN sites (refer to Table 5.1) and the purpose of using OSN sites (Table 2). Based on the questionnaire, we had highlighted Facebook, Twitter, MySpace, Friendster and others as the OSN sites most likely used by respondents. Later, we will also discuss the validity and normality of our survey data in this study.

### *Frequency of OSN usage*

Our study measures the frequency of our respondents' usage of OSN sites. Table 5.1 shows that 62.2% of our respondents used OSN sites on daily basis, while 17.9% respondents accessed the OSN sites once a week, 9.5% respondents used OSN sites once a fortnight, 6.5% and 4.0% respondents visited OSN sites once a month and less than once a month, respectively.

**Table 2. Frequency and time spend of OSN**

Frequency of OSN Usage	Frequency	Percentage (%)
Everyday	125	62.2
Once a week	36	17.9
Once in two weeks	19	9.5
Once a month	13	6.5
Less than once a month	8	4.0
Time Spend (Per Session)	Frequency	Percentage (%)
Less than 1 hour	94	46.8
1-2 hours	72	35.8
3-4 hours	17	8.5
More than 4 hours	18	9.0

*Time spent (per session)*

Our study also measures the duration per session of surfing OSN sites. Table 5.1 shows that majority of the respondents (46.8%) spent less than 1 hour per session in using OSN. This is followed by the respondents spending 1-2 hours (35.8%), more than 4 hours (9.0%) and 3-4 hours (8.5%) per session in surfing OSN sites.

*Purpose of using OSN*

In our survey, the respondents can choose more than one purpose of using OSN in the questionnaire. Table 3 shows the purposes of using OSN. 61.2% of our respondents chose networking as their main purpose. This may be due to the fact that most of our respondents being young adults aged 20-30 (53.7%), who like to keep in touch with people through OSN sites. The second purpose of surfing the OSN is entertainment at 44.3%. This is followed by personal reason (30.8%), business purpose (12.4%), marketing (5.5%) and lastly 5.0% chose other purpose, such as education.

**Table 3. Purpose of using OSN**

Reasons	Frequency	Percentage
Business	25	12.4
Networking	123	61.2
Marketing	11	5.5
Entertainment	89	44.3
Purely personal reason	62	30.8
Connecting with customers	10	5.0
Others	9	4.5

*Test of content and construct validity*

In this study, we used validity to measures the levels of factors and motives of the research are related to the content of the matter under study (Hair, Anderson, Tatham, and Black, 1998). The result of content validity of research finding used in this study relates to the extent to which it examines the factors that affect the trust on Online Social Network (OSN) sites in Malaysia. Factor analyses were carried out on all the independent variables and dependent variable with the aim of developing factors that help in explaining the level of trust in OSN. In our analysis, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy score (0.88) was above the recommended 0.5 level (Malhotra, 1999). Furthermore, the Bartlett's test of Sphericity indicated sampling adequacy (df=351, p<0.01).

*Reliability test*

The reliability of the scales is satisfactory as the alpha coefficient of the majority of variables is above 0.6 (Table 4). In social science, alpha coefficient above 0.6 is considered good for a research (Cronbach, 1990). Word of mouth supports a lower alpha coefficient of 0.63. A possible justification to this is that the scales measure different factors and motives of the study possibly affect different degrees of trust in OSN sites.

**Table 4. Factors and motives analysis and scale reliability**

Scales	Loading	Reliability
<b>Security Factors</b>		0.895
I feel secure in providing personal information on OSN	0.625	
OSN sites have adequate security features	0.639	
I think that my privacy is protected when using OSN	0.770	
OSN assures me that my personal information will not be shared with third party partners.	0.629	
I think my OSN's default privacy settings are secured enough	0.668	
OSN sites will follow their terms and conditions strictly	0.633	
<b>Trust Factors</b>		0.822
I trust that OSN will not use my personal information for any other purposes	0.676	
I consider the OSN sites as my very first choice for social networking	0.649	
I use OSN sites for my social networking activities	0.581	
I can always trust my favourite OSN site	0.717	
<b>Word-of-Mouth Factors</b>		0.632
I find information given by my friends and relatives about OSN is trustworthy	0.450	
Many of my friends and relatives recommend me to use OSN	0.369	
I trust what my friends and relatives say about OSN sites' reliability and secured settings	0.583	
<b>Functional Motives</b>		0.803
I get reliable information from OSN sites' users	0.485	
OSN sites are great platforms for my trade activities	0.597	
My survey for works / studies / shopping purposes are done effectively and efficiently on OSN sites	0.676	
I feel jobs / studies / shopping recommendation is easier with OSN sites	0.616	
My events / activities (e.g.: wedding, birthday party, gathering etc) are easily publicized through OSN sites	0.483	
<b>Social Motives</b>		0.815
OSN sites are safe platforms for me to exchange information with friends	0.576	
I have no worries putting up my personal information on OSN sites	0.589	
OSN sites are good place to meet people of the same interest	0.472	
OSN sites allow me to share my thoughts online without any concern or worries	0.618	
I have met new trusted friends on OSN sites	0.600	
<b>Psychological Motives</b>		0.897
I join a group or brand on OSN sites so that my opinion will matter to the rest of the members	0.641	
Being part of a community / group on OSN sites make me a respectable person	0.790	
People trust my opinion when I belong to a group on OSN sites	0.812	

*Normality of data and multi-collinearity*

This study engaged a comparatively large sample (201 respondents); and therefore, the Central Limit Theorem can be applied. Hence, two methods were used to facilitate the presence of multicollinearity with independent variables in this study. These methodologies involved the calculation of both Tolerance test and Variance Inflation Factor (VIF) (Kleinbaum et al, 1988). A Durbin-Watson statistic between 1.5 and 2.5 indicates that there is no serious autocorrelation. In our study the Durbin-Watson value is 2.169; therefore, it is within the acceptable range. It explains that there were no auto correlation problems in the data. As such, the measures chosen for assessing independent variables in this study did not signify the existence of multicollinearity.

**Table 5. Test of collinearity**

Variables	Tolerance	VIF
Security/privacy	0.621	1.610
Word-of-Mouth	0.686	1.458
Functional Motives	0.756	1.323
Social Motives	0.555	1.803
Psychological Motives	0.611	1.636

*Hypotheses testing*

There are 5 hypotheses formulated in this study; they are as follows:

- H1 – The higher the level of security/privacy an OSN website provides, the higher the trust in publishing personal information on OSN sites = **Significant**
- H2 – The higher the level of word of mouth communications, the higher the trust in publishing personal information on OSN sites = **Significant**
- H3 – The higher the level of functional motives of OSN users, the higher the trust in publishing personal information on OSN sites = **Significant**
- H4 – The higher the level of social motives of OSN users, the higher the trust in publishing personal information on OSN sites = **Significant**
- H5 – The higher the level of psychological motives of OSN users, the higher the trust in publishing personal information on OSN sites = **Not Significant**

The results of the multiple regression analysis used to evaluate the strength of the proposed relationship are shown in Table 5. The individual hypotheses were tested using a multiple regression prediction model following the guidelines established by Hair et al. (1998). As a result; H1 (Security/Privacy), H2 (Word-of Mouth), H3 (Functional Motives) and H4 (Social Motive) were found to be significant in the prediction model.

The effects of perceived risk were tested by H4 and the result indicates that perceived risk would not affect the factors influencing trust in OSN sites. The results support hypotheses H1, H2, H3 and H4 of a strong relationship between security/privacy ( $\beta=.305$ ;  $p<0.01$ ), word-of-mouth ( $\beta=.293$ ;  $p<0.01$ ), functional ( $\beta=.208$ ;  $p<0.01$ ), and social ( $\beta=.313$ ;  $p<0.01$ ) with factors influencing trust in OSN sites.

**Table 6. Regression results**

Variables	Beta	t-value	p-value
Security/privacy	0.305	5.018	0.01
Word-of-Mouth	0.293	5.067	0.01
Functional Motives	0.208	3.518	0.01
Social Motives	0.313	5.170	0.01
Psychological Motives	0.123	1.831	0.07



## Discussion

This study was carried out to investigate factors that influence trust on publishing personal information in Online Social Network (OSN). The study confirmed that security / privacy factor has a significant effect on the level of trust in publishing personal information. The relationship is positive; which means the higher the security and privacy level on the OSN sites, the more users will publish their personal information. According to Cutillo et al. (2009), potential access to the private data of users, such as profiles and contact lists, and possible misuse of such information by the providers of social networking services are viewed as highest privacy exposure. Cutillo et al. (2009) also suggested OSN sites to capitalize on the trust relationship that is a part of social networks in real life in order to cope with the problem of building trusted and privacy-preserving mechanisms as part of the OSNs. According to the result, many of the respondents perceived the Internet as secure and are willing to post more personal information on the OSN sites.

The study confirmed that word-of-mouth has a significant effect on factors that influence the trust of publishing personal information on Online Social Network (OSN). The relationship is positive; which means word-of-mouth gives a positive impact on trust in terms of sharing personal information in OSN. In this study, the respondents agreed that the information on OSN sites given by their friends and relatives are trustworthy. Moreover, many respondents admitted that their friends and relatives encouraged them to use OSN. Word-of-mouth has been shown to influence awareness, expectations, perceptions, attitudes, behavioural intentions and behaviour (Ha, 2004). As stressed by Silverman (2001) and Brown and Reingen (1987), word-of-mouth has a powerful influence on behaviour. Also, it is undeniable that word-of-mouth is one of the key factors in terms of both its influence in decision making and the impact of attitude formation.

The findings show that functional factors directly impact factors that influence the trust in publishing personal information on OSN. From the study, it can be concluded that OSN users are frequently engaged in functional activities such as shopping, education related activities, events and activities, and even job search. According to the results, many respondents are constantly using OSN for its functional factors and willing to publish personal information for the same reason.

From the study we also know that the social motives have a significant impact on the factors that influence trust in publishing personal information on OSN. Many respondents believed that OSN is a safe platform; and they are willing to publish and exchange personal information, such as, real name, profile picture, date of birth, email address and more, with their online friends. According to Tuunainen, Pitkanen and Hovi (2009), in an OSN, people uploaded their private data into the service themselves. Therefore, it has been assumed that the usage of that data is within their knowledge (Tuunainen, 2009) and they are willing to trust the site. At the end of the day, it all comes down to the trust that the users have towards OSN.

The results of this study indicate that psychological motive has significant influence towards trust in publishing personal information on OSN. This study also indicates that the sites' reputation has a positive effect on factors that influence users to push their personal information on OSN. Similarly the results also show a positive and significant relationship between social motives and influence towards trust in publishing personal information on OSN.

## Implications

This paper outlined the factors that affect the trust on publishing personal information in online social (OSN) sites. It has been recognized that most OSN users are aware of the security/privacy settings in these sites and willing to publish their personal information due to influence of functional, social, psychological and word-of-mouth factors. This study can be helpful for future OSN developers at enhancing the security/privacy settings in the OSN in order to earn trust and brand loyalty from the users.

This has been proven in Ha's (2004) study that security influences brand trust. According to the same study, it was found that users tend to associate their sense of high security with high level of brand trust.

From the study, it has been identified that some of the users believed that it is not the websites' responsibility to provide such protection. Instead, the responsibility should rest solely on individual users. Given this, it would be wise for users to increase their knowledge of privacy implications, i.e. in regard to their participation in social networking. It seems that user's awareness will play a large part in tackling privacy concerns in the future.

As hundreds of thousands of new users are signing up each and every day in online social communities the amount of personally identifiable information will increase drastically. The largest challenge for both now and in the future, in terms of users protecting themselves and their information, is finding out and understanding how to effectively access and change the privacy settings offered by all OSN sites.

## Conclusion

Based on research done using a theoretical framework formulated from previous studies, the multiple regression analysis shows that security/privacy of the website, word of mouth by family and friends, functional motives of OSN users and social motives of OSN users are significant elements affecting trust in publishing personal information on OSN. The framework explains 58% of the total variance of trust in OSN sites. This study helps to understand the awareness, expectations, perceptions, attitudes, behavioural intentions and behaviour in OSN. In view that people are apparently joining OSN and sharing information, therefore, this study helps to identify the awareness and risks when sharing personal information on OSN. Finally, the OSN sites' reputation has a positive effect on factors that influence users to share their personal information online.

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