



# Social media users trust in their most frequently used social media site

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## ABSTRACT

As users increasingly turn to social media as a source for news and other information, greater understanding is needed about the factors that affect their perceptions of the social media sites, where they seek information. The purpose of this paper is to examine the effect of perceived social media benefits and knowledge of privacy-protection practices on users' trust in information on social media. Results indicate that users' trust is, in part, a function of their perceptions of the benefits of social media and their knowledge of privacy-protection practices. Perceived benefits and knowledge of privacy practices each positively influenced trust. In addition, privacy invasion experiences positively influenced risk aversion and privacy concerns, which in turn had positive influences on privacy-protection knowledge. Interestingly, this result shows that users' privacy concerns and risk aversion have a positive effect on trust, indirectly, through users' efforts to gain greater control of their privacy by increasing their knowledge about privacy protection practices.

**Keywords:** privacy concerns, self-efficacy, social-media, trust, risk aversion

## INTRODUCTION

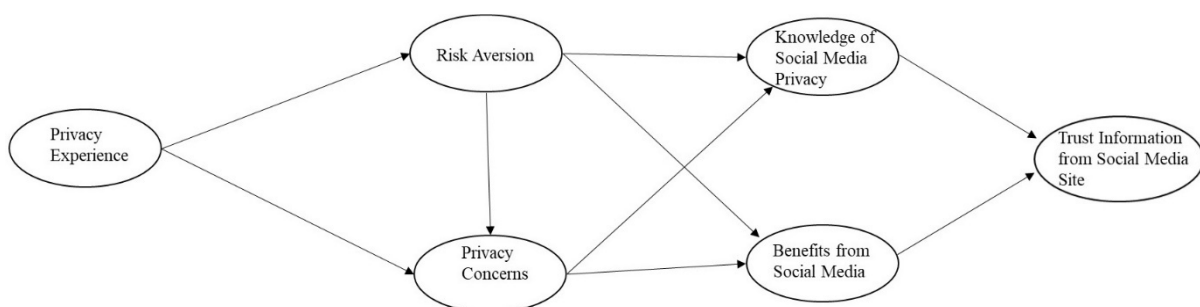
There is no question that many people rely on social media as a significant source for information, including news. For example, in 2021 Pew Research Center found that 70% of "Americans use social media to connect with one another, engage with news content, share information and entertain themselves" (Auxier et al., 2021, p. 1). In a recent study by Moring Consult compiled by Statista (NA, 2022), 44% of Millennials and 50% of Generation Zs reported using social media daily for news; and in another study, 31%, 22%, and 13% of U.S. adults said that they regularly get news from Facebook, YouTube, and Twitter, respectively (Jurkowitz & Gottfried, 2022). Furthermore, social media sites are often a source for information-seeking behaviors about such sensitive topics as elections and politics (Ahmed & Masood, 2024; Oden & Porter, 2023; Salem & Stephany, 2023), health concerns (George, 2024; Smith-Frigerio, 2021), and the validity of major events (Lee et al., 2023; Xiao et al., 2021). Additionally, the popularity of user-generated-content sites (e.g., Wikipedia, TikTok, WhatsApp) as sources for information continues to grow (Adjin-Tettey & Amenaghawan, 2024; Feldkamp, 2021; Newman et al., 2021; Salem & Stephany, 2023). And even users who are only incidentally exposed to news on a social media site often increase engagement with a social media site for the purpose of information seeking (Ahmadi & Wohn, 2018; Yamamoto & Morey, 2019).

There has been an exponential growth in disinformation on social media during the last decade (Olan et al., 2024; Tejedor et al., 2024). While some studies have found that social media users are generally skeptical of news they see on social media (Shearer & Grieco, 2019; van der Schyff & Flowerday, 2023; Warner-Søderholm et al., 2018) others have found that a primary driver of social media users' perceptions of information on social media sites is the extent to which they trust the site (Dwyer et al., 2007; Karlsen & Aalberg, 2023; Xiao et al., 2021). A greater level of trust in the social media site is associated, directly and indirectly, with greater willingness to disclose personal information on the site (Dinev & Hart, 2006; Lin et al., 2016; Turcotte et al., 2015), greater promotion-focused behaviors, such as spending more time and energy in a relationship (Lwin et al., 2016), greater purchase intentions and increased information seeking (Hajli et al., 2017), and greater frequency of using the site to gather information (Gainous et al., 2019).

The literature indicates the importance of social media sites as a source of user information and the important role which their engagement plays in their use of these sites for information seeking. Additionally, the users' degree of trust in a social media site is shown to influence users' site engagement and use. What has received little discussion in the literature is what influences users' trust in social media sites. The development of users' social media site trust is the focus of this research. Specifically, the purpose of this study is to investigate factors that affect the extent to which users trust information from their most frequently used social media site.

## LITERATURE REVIEW

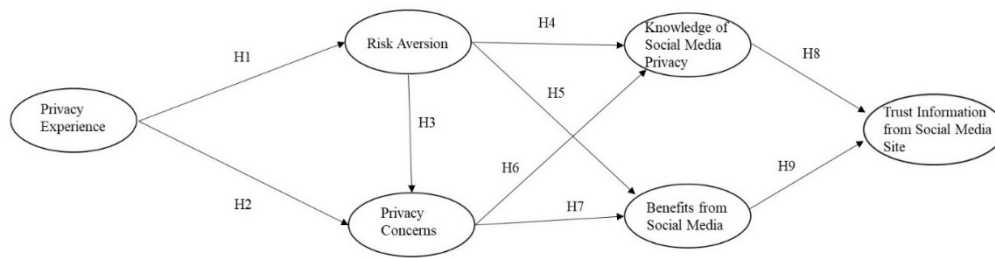
Self-efficacy theory (Bandura, 1986; Bates & Khasawneh, 2007), a theory rooted in social cognitive theory (Bandura, 1977; Martinko, 1996) provides a useful model for understanding cognitive factors that likely affect social media user trust. According to the theory, a person's intention and behavior is partly a function of forethought and self-regulatory influence. With respect to forethought about a potential action, individuals reflect upon their personal mastery, vicarious experience, social norms, and physiological arousal to determine their levels of self-efficacy and outcome expectancy regarding a potential action (Bandura, 2005). In the context of social media use, a social media user's trust in information on their favorite social media site is an outcome expectancy that would influence the user's intentions to act upon the information. Antecedents to their level of trust would include such things as personal mastery of social media and experience with social media. The attitudes toward social-media use include perceived benefits of using social media and privacy concerns about using social media. The resulting proposed model is shown in [Figure 1](#).



**Figure 1.** Theoretical model (Source: Authors)

## The Model and Hypotheses

The theoretical model is operationalized through a series of hypotheses which are discussed below. This model and the corresponding hypotheses to be empirically studied are displayed in [Figure 2](#).



**Figure 2.** Applied model and hypotheses (Source: Authors)

## Privacy Experiences

A social media user's privacy experience influences their attitudes toward social media. For example, one study found that prior negative experience increased subjects' privacy concerns and their risk perceptions (Yang, 2012). Numerous other studies have found a relationship between negative experience and risk aversion (Eckel et al., 2009; He & Hong, 2018; Kim & Lee, 2014; Thamarapani & Rockmore, 2022). In social media research, negative experience has been linked to a wide set of behavior and attitude outcomes, including social isolation (Primack et al., 2019), sleep disturbance (Rzewnicki et al., 2020), social media fatigue (Bright et al., 2022), and product-purchase decisions (Liu et al., 2024).

Furthermore, many studies have found a link between privacy-invasion experience and privacy concern (Degirmenci, 2020; Hong et al., 2019; Kenny & Connolly, 2016) and perceived risks (Chen et al., 2024). Other researchers (Bansal et al., 2016; Koohikamali et al., 2017; Smith et al., 1996) found that when individuals have been the victim of a privacy invasion, they are more likely to believe that in the future more privacy invasions will occur. Yet some other researchers have found that perceptions of vulnerability (Adhikari & Panda, 2018; Lee, 2020; Mohamed & Ahmad, 2012) and privacy-protection self-efficacy (Cui et al., 2024), likely consequences of privacy experiences, are positively related to privacy concerns.

Given this previous research on privacy-invasion experience, we can conclude that a privacy experience affects user perceptions, as described in the following hypothesis:

- Hypothesis One (H1):** A social media user's privacy experiences significantly and positively influence their degree of risk aversion.
- Hypothesis Two (H2):** A social media user's privacy experiences significantly and positively influence their perceptions of privacy concerns.
- Hypothesis Three (H3):** A social media user's degree of risk aversion significantly and positively influences their perceptions of privacy concerns.

## Risk Aversion

Risk aversion, uncertainty avoidance, and risk perceptions have long been found to influence users' attitudes towards technology and willingness to adopt technology (e.g., (Featherman & Pavlou, 2003; Horst et al., 2007; Hwang, 2005; Kesharwani & Singh Bisht, 2012). In more recent years, research has found the same relationship with attitudes towards such information-oriented technologies as chatbots (Kasilingam, 2020), blockchain technology (Malik et al., 2021), bitcoin (Koksalmis et al., 2022), and financial technology (Abdul-Rahim et al., 2022; Babu et al., 2024; Gupta & Dey, 2024). An explanation for the relationship between risk aversion and attitudes and intentions towards technology is that risk perceptions affect an individual's perceptions of the technology's benefits. Alhakami and Slovic (1994) referred to this as one "confounding" the other, with perceptions of risk and perceived benefits having a robust inverse relationship. Based on this previous research on risk perceptions and attitudes, we can conclude that a relationship exists between the risk aversion and user's perceptions of the details and benefits associated with social-media use, as described in the following hypothesis:

- Hypothesis Four (H4):** A social media user's degree of risk aversion significantly and positively influences their knowledge of social media privacy.
- Hypothesis Five (H5):** A social media user's degree of risk aversion significantly and positively influences their perceptions of social media benefits.

## Privacy Concern

Protection Motivation Theory is a framework that offers a useful way to explain the relationship between risk perceptions, attitudes, and behaviors associated with that risk (Ioannou et al., 2021). For example, in a study of health-oriented attitudes and behaviors, Amuta et al. (2016), found that threat perceptions negatively influence subjects' attitudes towards the threat and positively influence behaviors that might reduce the threat. In the context of social-media perceptions, we can assume that such things as risk perceptions or privacy concerns might have similar negative influence on subjects' perceptions of the benefits of using social media and a positive relationship with their tendency to seek information about privacy protection. Orszaghova and Blank (2024) studied online privacy protection behaviors and found these to be complex. Specifically finding two categories of behaviors, security actions and preventive actions.

Milne and Culnan (2004) found that concern for privacy among consumers is positively correlated with reading privacy notices. Youn (2009) found a positive relationship between privacy concern and seeking advice or additional privacy-related information. Vrhovec et al. (2023) found that perceived threats influence subjects' intentions to perform information-seeking behaviors. In a meta-analysis of online privacy studies, Baruh et al. (2017) found privacy concern has a positive relationship with privacy-protection behaviors and a negative relationship with using social media. Baruh et al. (2017), Chung et al. (2021) and Ortiz et al. (2018) each found a positive relationship between information security awareness and privacy concerns.

Therefore, given this previous research on privacy concern, we can conclude that the following relationships between privacy concerns and knowledge of privacy and perceived benefits will exist:

**Hypothesis Six (H6):** A social media user's privacy concerns significantly and positively influences their knowledge of social media privacy.

**Hypothesis Seven (H7):** A social media user's privacy concerns significantly and negatively influences their perceptions of social media benefits.

## Trust in Social Media Site

A social media user's level of trust in a specific social media site is, at least in part, influenced by the extent which they perceive benefits from using the site and the extent to which they have knowledge about how to protect their privacy while on the site. For example, users who reported higher levels of privacy-risk knowledge were more likely to report e-commerce participation (Alkis & Kose, 2022). Similarly, an empirical study of social media users found that providing a Fact-Finding Guide to users increased their skepticism and likelihood to verify site content and reduce intentions to share content without verification (Tu, 2024). Furthermore, Mutimukwe et al. (2022) found that users' perceptions of privacy control and privacy risks can result from greater knowledge about privacy issues and practices which determined their trust beliefs about specific technology. These findings are consistent with recent studies that found a relationship between privacy-related knowledge and user self-efficacy (Boerman et al., 2024; Stubenvoll & Binder, 2024). In another study, users' perceptions of control and the number of strategies they used to control the extent to which followers could see their personal information predicted the intensity of their social media usage (Jordaan & Van Heerden, 2017).

With respect to the relationship between perceived benefits and trust in a site, Kordzadeh and Warren (2014) found that user's willingness to disclose personal health information was positively affected by perceived benefits. Baker-Eveleth et al. (2022) found that perceived benefits of data sharing negatively influenced privacy protection behaviors on a site, implying a greater trust in the site. Additionally, past research has found a positive relationship between perceived benefits of sharing information and users' intentions to share information (Hsu, 2016; Mican et al., 2020; Sutarno et al., 2020), and between perceived benefits and intentions to use technology (Meier et al., 2021; Wiegard & Breitner, 2019).

This previous research on perceived benefits of using social media and users' levels of trust and social media behaviors, as well as research that has found a relationship between users' levels of knowledge about privacy and trust, indicates relationships between trust in a social media site and levels of privacy knowledge and perceived benefits. We express these relationships in two hypotheses below.

**Hypothesis Eight (H8):** A social media user’s knowledge of social media privacy significantly and positively influences their trust in information on the social media site.

**Hypothesis Nine (H9):** A social media user’s perceived benefits of social media use significantly and positively influences their trust in information on the social media site.

## METHODOLOGY

The research method uses questionnaire responses and structural equation modelling to estimate the proposed model. The methodology description is done in several subsections. The first subsection is a discussion of the data and its characteristics. This is followed by a presentation of the measures and their properties. The estimation of the model is next, followed by a discussion of the empirical results.

### Data and Sample Characteristics

The target population was students enrolled in undergraduate classes at a medium size university in the United States. Both lower-level (i.e., freshman and sophomore) and upper-level (i.e., junior and senior) classes were targeted. Most of the enrolled students were business majors, but there were also some non-business majors as well. Regardless of major, these students received a questionnaire in an electronic format to complete. Students received extra credit toward their course grade for fully completing the questionnaire. Usable responses numbered 193. It is these responses which form the data sample used in the analyses performed.

**Table 1** shows the characteristics of the sample. There are 39% females and 61% males in the sample. Examining the respondents’ year in school, there were 19% freshman, 4% sophomores, 26% juniors, 41% seniors, and 10% who were in a post-senior year. In terms of age, the sample average was 21.72 years. The median age was 21 years while the age range in the sample was from 18 years to 56 years old. Additional examination of the respondents’ age reveals that 95% are 24 years old or younger. These statistics indicate that the vast majority of the respondents can be categorized as Generation Z. The respondents’ social media use characteristics are also shown in **Table 1**. 85% of the respondents use social media seven days each week. The remaining respondents reported using social media five or six days per week (11%) with the remaining 4% of the respondents indicating that they use social media from one to four days a week. In terms of central tendencies, respondents averaged 2.89 hours of social media use per day with a median of two hours each day. At the extremes, the maximum hours of social media use per day was 17 hours with a minimum hours of zero. Respondents averaged using social media 10.7 times each day with a median of ten times per day. The range in the number of times each day respondents used social media was from zero times to twenty times each day.

**Table 1.** Characteristics of the respondents and their social media use

		Frequency	Percentage
Gender	Female	75	39.27%
	Male	116	60.73%
	Total	191	100.00%
	Missing values = 2		
Education level	Freshman	37	19.17%
	Sophomore	8	4.15%
	Junior	50	25.91%
	Senior	79	40.93%
	Fifth year/graduate	19	9.84%
	Total	193	100.00%
Days per week of social media use	1 day	1	0.52%
	2 days	1	0.52%
	3 days	1	0.52%
	4 days	5	2.59%
	5 days	11	5.70%
	6 days	10	5.18%
	7 days	164	84.97%
	Total	193	100%

**Table 1. (continued)**

	Mean	Number	Standard Deviation	Median	Maximum	Minimum
Age	21.72	193	3.51	21	56	18
Hours per day of social media use	2.89	193	2.30	2.00	17	0
Times per day of social media use	10.70	193	5.96	10	20	1

## Measures and Their Properties

Questionnaire items were used to form measures for the theoretical constructs in the model and hypotheses. These measures are privacy experience, risk aversion, privacy concerns, social media privacy knowledge, perceived benefits of social media, and trust in information on social media site. The trust measure represents an outcome expectancy while the other five measures represent the antecedents to that outcome expectancy. Five of these measures are endogenous in the model and the remaining one is exogenous. All the measures are reflective in their indicants. The psychometric properties of the measures are evaluated using the results from a confirmatory factor analysis (CFA). All six measures were included in the CFA with the measures reflective in their respective indicants and pair-wise correlated.

The CFA used the 193 questionnaire responses and maximum likelihood estimation in procedure Calis in PC SAS 9.4. The fit of the model to the data was good, as shown by several fit statistics (Hair Jr et al., 1992; Hooper et al., 2008; Rainer & Harrison, 1993). These statistics were a chi-square value of 279.79 with 155 degrees of freedom which was statistically significant at a 1% level. The normed chi-square statistic was 1.81 with a root mean square residual and its standardized version of 0.09 and 0.05, respectively. The goodness of fit index was 0.89 and its adjusted counterpart 0.85. The Bentler comparative fit index was 0.94 and the incremental fit indexes (Bentler and Bonett normed and non-normed indexes; Bollen normed and non-normed indexes) range from 0.86 to 0.94.

The standardized path coefficients from the CFA were used to evaluate the psychometric properties of each measure, as were the correlations among the measures. These questionnaire items, the standardized path coefficients, reliability coefficients, and variance extracted based on the confirmatory factor analysis are all displayed in [Table 2](#).

**Table 2.** Measures, items, and psychometric properties

Measure/item	Standardized Path Coefficient	Reliability Coefficient	Shared Variance Extracted
Trust information from social media site		0.80	57%
1. I am much more likely to trust information about a product mentioned on this site than I would from another source.	0.74**		
2. I am much more likely to trust information about news from this site than I would from other sources.	0.82**		
3. I am much more likely to trust information about an individual from this site than I would from another source.	0.69**		
Privacy experience		0.89	69%
4. I have personally experienced incidents whereby personal information I provided to a site was used without my authorization.	0.69**		
5. I have personally been the victim of what I felt was an improper invasion of privacy on a website or social-media site.	0.68**		
6. I have heard others say that they experienced incidents whereby personal information they provided to a site was used without their authorization.	0.95**		
7. I have heard others say that they were the victim of what they felt was an improper invasion of privacy on a website or social-media site.	0.95**		



**Table 2. (continued)**

Measure/item	Standardized Path Coefficient	Reliability Coefficient	Shared Variance Extracted
Knowledge of social media privacy		0.84	72%
8. I am knowledgeable about social media related privacy issues.	0.85**		
9. I am familiar with current issues related to Internet privacy.	0.85**		
Benefits from social media		0.69	53%
10. The benefits that I can obtain from a social-media site in exchange for providing my personal information is usually worth it.	0.81**		
11. I value benefits that I can obtain social-media sites in return for giving personal information.	0.64**		
Risk aversion		0.77	53%
12. Normally, I would rather be safe than sorry.	0.63**		
13. I am usually cautious in trying new or different things.	0.78**		
14. I typically avoid risky things.	0.76**		
Privacy concerns		0.91	72%
15. I am concerned that personal information I give to sites is not protected from unauthorized access.	0.84**		
16. I am concerned about the amount of personal information collected by social-media sites.	0.89**		
17. I am concerned that when I give personal information to a site for some reason, the site would use the information for other reasons.	0.89**		
18. When sites ask me for personal information, I sometimes think twice before providing it.	0.77**		
19. I am concerned that sites are collecting too much personal information about me.	0.88**		
20. I am concerned that sites do not take enough steps to make sure that unauthorized people cannot access my personal information.	0.81**		

\*\* Statistically significant at a 1% level

The standardized path coefficients for the indicators shown in **Table 2** are all statistically significant at a 1% level. These ranged from 0.63 to 0.95. Based on these magnitudes, it can be argued that item reliability is satisfied (Rainer & Harrison, 1993). All the measures also demonstrate acceptable values of composite reliability with reliability coefficients ranging from 0.69 to 0.91. However, the benefits from social media measure with a composite reliability coefficient less than 0.70 requires additional refinement (Nunnally, 1978). The shared variance extracted percentages, calculated from the CFA standardized path coefficients, were above 50%, ranging from 53% to 72%. These results indicate that the measures satisfy convergent validity (Igbaria & Greenhaus, 1992; Rainer & Harrison, 1993).

By comparing, for each pair of measures, the squared correlation between the measures to the individual measures' percentages of shared variance extracted, discriminant validity was examined. Discriminant validity is satisfied for each measure pair if the squared correlation between the pair is less than the shared variance extracted for each measure. The squared correlations between the measure pairs are shown in **Table 3**. These values ranged from a low of 0.00 to a high of 0.30, and the shared variances extracted, shown in **Table 2**, ranged from 53% to 72%. Noting that all the percentages of shared variance extracted are greater than the squared correlations between the corresponding measures, discriminant validity is satisfied (Hair et al., 1992). Since convergent and discriminant validity are both satisfied, it can be argued that construct validity is satisfied (Hair et al., 1992).

**Table 3.** Squared correlations among latent constructs

Variable 1	Variable 2	Correlation	Squared correlation
Privacy experience	Trust information from social media site	-0.12	0.01
Privacy experience	Knowledge of social media privacy	0.13	0.02
Privacy experience	Benefits from social media	-0.14	0.02
Privacy experience	Risk aversion	0.16	0.03
Privacy experience	Privacy concerns	0.40	0.16
Trust information from social media site	Knowledge of social media privacy	0.19	0.04
Trust information from social media site	Benefits from social media	0.28	0.08
Trust information from social media site	Risk aversion	0.10	0.01
Trust information from social media site	Privacy concerns	0.04	0.00
Knowledge of social media privacy	Benefits from social media	0.05	0.00
Knowledge of social media privacy	Risk aversion	0.55	0.30
Knowledge of social media privacy	Privacy concerns	0.36	0.13
Benefits from social media	Risk aversion	-0.14	0.02
Benefits from social media	Privacy concerns	-0.28	0.08
Risk aversion	Privacy concerns	0.36	0.12

### Model Estimation

The model in [Figure 1](#) was estimated via structural equations modeling by procedure Calis in PC SAS version 9.4. The estimation method was maximum likelihood. The measures were reflective in their indicants. The exogenous measure was scaled by setting its standard deviation equal to one. The remaining measures were scaled by setting the path to one of its indicants equal to one.

The fit of the estimated model to the data is summarized by several statistics. All are shown in [Table 4](#). The goodness of fit index was 0.88 and the adjusted goodness of fit index was 0.85. The chi-square statistic was statistically significant at 288.21 with 161 degrees of freedom. The companion normed chi-square statistic was 1.79. The root mean square residual was 0.10 with its standardized counterpart was estimated to be 0.06. The root mean square error of approximation is 0.06 and its 90% confidence interval ranged from 0.05 to 0.08. Bentler's comparative fit index was 0.94 and the incremental fit indexes ranged from 0.86 to 0.94. In summary, these values indicate a good fit between the model and the data (Hair et al., 1992; Hooper et al., 2008; Rainer & Harrison, 1993).

**Table 4.** Summary statistics of model's fit

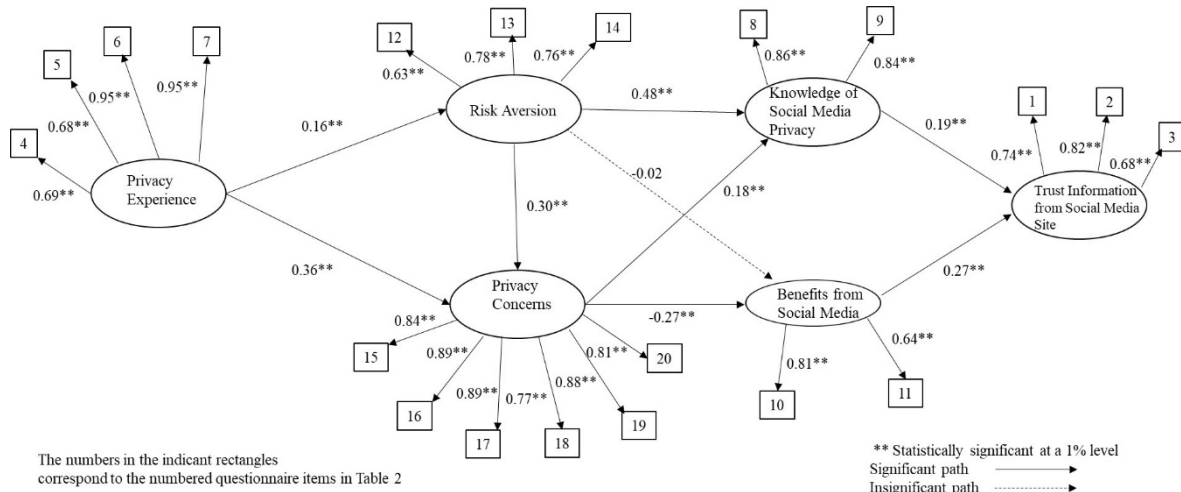
Statistic	Value
Goodness of fit index	0.88
Adjusted goodness of fit	0.85
Chi-square statistic	288.21**
Degrees of freedom	161
Normed Chi-square	1.79
Root mean square residual	0.10
Standardized root mean square residual	0.06
Root mean square error of approximation (RMSEA)	0.06
90% confidence interval RMSEA	0.05 < X < 0.08
Bentler comparative fit index	0.94
Bentler-Bonett normed fit index	0.88
Bentler-Bonett non-normed fit index	0.93
Bollen normed index	0.86
Bollen non-normed index	0.94

\*\* Statistically significant at a 1% level

## RESULTS

The estimation details for the model shown in [Figure 2](#) are displayed on [Figure 3](#). The estimation was done using procedure Calis in PC SAS version 9.4. All the paths in the measurement model from the measures to their individual indicants are statistically significant at a 1% level. The numbers in the rectangles in [Figure 3](#) represent the indicants correspond to the numbered questionnaire items in [Table 2](#). In the structural model, all the paths among the measures are statistically significant at a 1% level, except the path from the degree of risk aversion measure to the perceived benefits from using social media.





**Figure 3.** Estimated model using standardized path coefficients (Source: Authors)

These empirical results support all the hypotheses except hypothesis five. No evidence is found that a social media user’s degree of risk aversion influences their perceptions of social media benefits. Social media users’ privacy experiences positively influence their degree of risk aversion and privacy concerns. The degree of risk aversion positively influences users’ privacy concerns and knowledge of social media privacy. The social media users’ privacy concerns positively influence their knowledge of social media privacy and has a negative influence on users’ perceptions of the benefits from social media use. Ultimately, social media users’ knowledge of social media privacy and their perceptions of benefits from social media use both positively influence users’ trust of information from their most frequently used social media site.

## DISCUSSION

Trust in a social-media site has been shown to affect users’ willingness to disclose personal information on the site and to perform other behaviors that benefit the site’s owner – e.g., behaviors such as revisiting the site, making purchases, sharing information from the site through word of mouth. In this study we investigated factors that influence the extent to which users trust information from their preferred social media site. As people increasingly turn to social media for news, a greater understanding is needed about factors that affect users’ perceptions of such news. This is particularly true, given users are more likely to trust news from a social media site if they use the site to intentionally read news, rather than being exposed to news incidentally (Park & Lee, 2023). Further, Generation Z, who make up the majority of our sample, tends to trust information generated by users, more so than older generations (Herrando et al., 2019), and make up the largest share of news seekers getting their news from social media (Auxier et al., 2021). In addition, trust in a social media site among Generation Z is significantly related to their intentions to share information from the site (Isti’annah et al., 2022; Muliadi et al., 2022); a finding that could have negative consequences when the information being shared is misinformation (Baptista & Gradim, 2020; Xiao et al., 2021).

In the trust literature, there are various types of trust: cognition-based trust, knowledge-based trust, institution-based trust, calculative-based trust, and personality-based trust (Cheng et al., 2017). All, but personality-based trust, focus on characteristics of the trustee (e.g., perceived credibility, ability, experience, reputation, integrity of the social media site); and personality-based trust refers to the trustor’s general propensity to trust others. One unique finding of this study is that, while trust in information on a social media site was in part a function of characteristics of the site (i.e., perceived benefits), trust was also associated with a characteristic of the social-media user beyond their propensity to trust others (i.e., knowledge of privacy-protection practices). In the context of social media, site owners often focus on trust-building tactics that help highlight characteristics of the site (e.g., disclose site’s data-privacy policy, facilitate communication that builds social ties among site members, communicate site’s reputation, share the benefits of using the site). Knowing

that trust is also a function of users' knowledge about privacy-protection practices suggests that sites can also build trust by helping users learn practices that give the users more control over their privacy.

Evidence from this study that privacy concerns and risk aversion have a positive influence on users' knowledge of privacy-protection practices helps confirm Generation Z's desire for greater control over their privacy. In a recent study (Auxier et al., 2021) 60% of Generation Z participants reported that they have little or no control over their privacy on social media and only 14% reported that they have a lot of control over their privacy. Users learning more about privacy-protection practices is a reasonable reaction to such concerns. Given most of the Generation Z report that it would be difficult to give up social media and given their concern for privacy when using social, providing opportunities for Generation Z to learn more about privacy-protection practices may have the additional benefit of helping users decrease common negative side effects of using social media (e.g., fatigue, stress, anxiety, social isolation).

Further, research on privacy attitudes and behaviors has long focused on the "privacy paradox", a label given to an apparent inconsistency between users' concern for privacy and their willingness to disclose personal information on websites and social-media sites. This perspective of how social media users make decisions about their willingness to disclose personal information is consistent with the view of calculative-based trust. The emphasis in both cases is a mental calculation associated with balancing the costs of disclosing information or trusting a site with the perceived benefits of using the site. Results of this study suggest that users' decisions about social-media behaviors may be more complex than simply balancing perceived benefits of using a site with concerns about privacy. In this study subjects who had greater concern, and greater risk aversion, reported greater knowledge of privacy-protection practices, which in turn had a positive influence on trust. Greater trust via greater knowledge could certainly help explain why users with privacy concerns disclose personal information on a social media site – not a paradox at all. A user's decision about whether to trust a site likely includes the user's belief about how much control they have over their privacy. Studies that continue to explore the privacy paradox should consider including user's knowledge of privacy protection, and other forms of control, in future research.

## CONCLUSION

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The research illustrates the importance of a user's trust in a social media site in their willingness to engage in behaviors beneficial to the site (e.g., disclose personal information, revisit the site, make purchases off the site). The development of trust in a social media site is shown to be influenced by the site's characteristics (i.e., perceived benefits) and the user's knowledge of the site's privacy protection practices. Additionally, a social media user's personal characteristics (e.g., risk aversion, privacy concerns) and prior privacy experiences are also shown to influence trust in a social media site. The decision to disclose personal information on social media appears more complex than an analysis of benefits from such a disclosure versus the corresponding privacy risks or concerns. The user's trust in the social media site is also a meaningful factor in this determination.

### Managerial and Practical Implications

For managers of social media sites, the implication from this research is to develop user trust in their site. The tactics which these managers control to build this trust include development and disclosure of privacy policies, clearly articulating the benefits from using the site, expanding the benefits from using the site, and any action which builds the reputation of the site. Additionally, managers could undertake actions to identify the characteristics of the site users in terms of those characteristics influencing trust in the social media site. These characteristics could include user risk aversion, privacy concerns, and prior privacy experiences. The concept would be to identify these user groups by characteristics which influence their trust in the site and tailor the user experiences to build trust in the site. For example, it has been identified that Generation Z users as a group have a greater need for control over their privacy. If you are the manager of a social media site which has a large group of Generation Z users or you want to attract Generation Z users, you could tailor the site privacy policies specifically for these users.

## Limitations and Future Directions

Limitations of this study need to be noted. First, this study found that privacy concerns indirectly affect trust through its negative influence on perceived benefits of using social media and through its positive influence on knowledge of privacy-protection practices, two variables that had a positive influence on trust. Given trust can be based upon a variety of other variables (e.g., perceived credibility of the social-media site, social-media site's reputation), future research could benefit from adding perceived characteristics of the social-media site to the model.

Second, while this study provides evidence of the positive influence that risk aversion and privacy concern each have on knowledge of privacy-protection practices, the underlying mechanism associated with these relationships was not explored. The theoretical development of our model helped us conclude that such things as a concern for privacy and risk aversion motivate users to find ways to increase control over their privacy, such as learning more about privacy-protection practices. Future research would benefit from exploring more about the process or motivations that could explain these relationships.

Third, participants in this study were largely from Generation Z. This aspect of the study is both a strength and a limitation. Generation Z's who are often called "digital natives", have a positive perception of social media credibility which is correlated with their political engagement (Alfred & Wong, 2022). In addition, Generation Z tends to trust information generated by users, more so than older generations (Herrando et al., 2019), and make up the largest share of news seekers getting their news from social media (Auxier et al., 2021). For these reasons it is particularly useful to study the social-media-related attitudes and behaviors of Generation Z. However, given individuals across all generations are users of social media, additional research into the factors that influence users' levels of trust would certainly benefit from a broader sample.

Finally, existing social-media research covers a wide set of cultural contexts. For example, Alfred and Wong (2022), Isti'anah et al. (2022), Lee et al. (2023), van der Schyff and Flowerday (2023), and Vrhovec et al. (2023) – all recent works cited in this paper, used samples from Jakarta, Malaysia, the United States, Slovenia, and the United Kingdom, respectively. So, while the results of this study can be generalized to countries with similar cultures to the United States, future studies could benefit from validating the findings in cross-cultural samples.

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