



LUND UNIVERSITY
School of Economics and Management

Consumer trust and data privacy

Precursors of trust towards social media in the age of data collection

by

Barbora Kozánková

&

Nomathamsanqa Khanyisile Kambule

May, 2021

Master's Programme in International Marketing and Brand Management

Supervisor: Tommy Shih
Examiner: Veronika Tarnovskaya

Abstract

Research aim: The following research sought out to investigate what impacts trust between consumers and social media platforms in relation to the context of data privacy. By utilizing the commitment-trust theory of relationship marketing we aimed to explore precursors that affect trust inside the consumer-social media relationship with a focus on consumer data collection and use.

Methodology: This study took a qualitative approach in order to address the research problem at hand, utilizing qualitative interviews as a research method. Interviews were conducted on 14 Swedish consumers who were obtained by a convenient sampling method. The data was coded and analyzed through induction and abstraction. For the sake of complexity reduction in this research, Facebook was chosen as the focal platform of this study.

Findings: The findings of this study lead us to discover that there are two precursors which have an impact on trust. We found that inadequate communication and opportunistic behavior are the two factors that affected consumer trust in a negative way. Further, information about the contextual settings of the relationship and the trust formation were discovered through the empirical data, which contributed to a better understanding of the research problem and findings at hand.

Implications: This study shows that for trust to be fostered in the relational exchange between consumers and social media platforms, there needs to be an improvement in transparency and communication regarding data collection. Furthermore, companies should avoid opportunistic behaviors such as data leaks that would affect their reputation negatively and weaken consumer trust.

Keywords: relationship marketing, consumer trust, commitment-trust theory, social media, trust antecedents

Acknowledgements

Firstly, we would like to thank our supervisor, Tommy Shih, for constantly pushing us to do our very best. Your eye for detail has truly helped and guided us in viewing research differently.

Secondly, we would like to thank the faculty members of the School of Economics and Management, and our fellow students for their support and encouragement throughout this year. We know it has not been easy but we made it through together. We also appreciate all our participants for their time and sharing their insights on this topic.

Lastly, we would like to express our deepest gratitude to our family and friends for all the supportive messages, prayers, and love they have shown us. Your belief in our dreams is truly astounding and it has encouraged us to do better each day.

May 31, 2021

Barbora Kozánková and Nomathamsanqa Khanyisile Kambule

Table of Content

1 Introduction	1
1.1 Research problem and research question	4
1.2 Research aim	7
1.3 Outline of the thesis	7
2 Literature review and theoretical framework	8
2.1 Literature review	8
2.1.1 The importance of trust in a consumer-company relationship	8
2.1.2 Consumer trust online	10
2.1.3 Trust towards social media in the data privacy context	14
2.1.4 Factors impacting consumer trust in the online context	15
2.2 Theoretical framework	17
2.2.1 Relationship marketing	18
2.2.2 The commitment-trust theory	20
2.2.3 The consumer-social media relational exchange	23
2.2.4 Utilization and extension of the theory	25
3 Methodology	27
3.1 Research Design	27
3.1.1 Epistemological stance	27
3.1.2 Research approach	27
3.2 The context of the studied problem	28
3.2.1 Facebook as the focal company	28
3.2.2 Swedish context	29
3.3 Data collection method	30
3.3.1 Choice of participants	31
3.3.2 Interviews	32
3.4 Data analysis strategy	33
3.5 Criteria of quality	37
3.6 Chapter summary	38
4. Findings	38
4.1 The contextual setting of the consumer-Facebook relationship	39
4.2 Precursors of trust	45
4.2.1 Inadequate communication	45
4.2.2 Opportunistic behavior	50
4.3 Conceptual model	52

5. Discussion	55
6. Conclusion	61
6.1 Contributions and implications	63
6.2 Limitations	64
6.3 Future research	64
References	65
Appendix	70

List of figures

Figure 1: The key mediating variable model of relationship marketing (Morgan & Hunt, 1994)	22
Figure 2: Precursors of trust in the data privacy context	56

1 Introduction

The relationships in today's consumer society are complicated and intertwined. Social media platforms have become a new actor on the market, besides firms, consumers and governments, that play an important role in the postmodern economy and consumer society. There is a wide variety of ways in which businesses worldwide use social media for their interests. They can be utilized to raise brand awareness, build relationships with consumers, interact with a brand's audiences and much more. Social media marketing has been found to positively influence brand loyalty as well as brand equity (Ebrahim, 2019), while businesses' social media pages and brand communities have even been found to help increase trust in companies (Liu, Lee, Liu & Chen, 2018; Mainardes & Cardoso, 2019; Rajković, Djuric, Zarić & Glauben, 2021). Social media can also positively affect intention to buy through fostering trust towards the merchant (Hajli, 2014; Mainardes & Cardoso, 2019). Certain platforms have even introduced features that allow users to browse products and click through directly to the brands' online stores. Due to the network character of social media, companies can leverage them to engage and communicate with consumers in unprecedented ways, allowing for the creation of a triad, where consumers can interact with one another as well as with the brand (Kumar & Pradhan, 2015). These platforms, with billions of monthly users (We Are Social, Hootsuite & DataReportal, 2021a) also – and very importantly – support businesses greatly by providing the possibility of showing consumers highly relevant, and effective, personalized advertising. Traditional marketing channels are losing effectiveness nowadays (Shareef, Kapoor, Mukerji, Dwivedi & Dwivedi, 2020) with digital advertising and marketing taking over their place. The social media advertising market represents the second biggest market within digital advertising, with the market size of around \$97.7 billion in 2020 (Statista Digital Market Outlook & Statista, 2021). This is possible to a huge extent because of the utilization of consumer personal data for marketing purposes. There are many more ways in which businesses can, and in fact do harness the power of social media to achieve their marketing or communications objectives. Social media has therefore unquestionably become an inseparable part of the marketing of many businesses, large and small alike.

Social media also plays an important role in the formation of the contemporary consumer society. Due to the significant expansion of social media in the last decade, studies on the impact of social media on consumers, as well as studies on consumer behavior on social media, have become part of business research (Hajli, 2014; Liang & Turban, 2011). For instance, social media acts as a medium that enables influences on human behavior such as social proof (i.e.

people being influenced in their consumption by what others do, including consumption; Cialdini, 2006) to grow in importance and strength. Other ways in which social media supports consumer society is, for instance, the formation of brand publics (Arvidsson & Caliandro, 2015). They serve as a meeting space for brand communities (Vohra & Bhardwaj, 2019) with certain consumption habits or brand interests and they are an unmatched source of WOM (Chen, Fay & Wang, 2011). Over the past several years, social media gave rise to the phenomenon of influencers who by using their perceived authority in their field, and by achieving consumers' identification with them (Cialdini, 2006; 2016), have gained an important persuasive power to endorse products or services. Consumers also started to use social media in their search for information about a product or a service prior to purchase (Kumar & Pradhan, 2015). Just as in the preceding paragraph, the effects enumerated above are just a few examples to illustrate the significant impact social media has on consumption and consumer behavior. Nevertheless, it seems apparent that the role of social media in fueling and shaping the contemporary consumer society is irreplaceable.

As social media has become an integral part of the economy and the consumer society today, there are two main perspectives that underscore this fact and explain the legitimacy of regarding social media users as, in fact, consumers. Firstly, building on the arguments presented above, social media has become a space for commerce to thrive on, making social media users exposed to an uncountable amount of commercial messages of all forms. Given the volume of advertisements placed on most social media sites nowadays, the heavy utilization of social media by companies with the aim of connecting with consumers, and the strong social influences towards certain modes of consumption that social media facilitates (Shareef et al., 2020), taking on the role of a consumer is inevitable for any active social media user. Secondly, social media helps facilitate users' interactions and communications with other people, as well as they serve as a source of entertainment, information and inspiration for billions of people worldwide (We Are Social, Hootsuite & DataReportal, 2021a). Kumar and Pradhan (2015) in fact refer to social media users as social media *customers*. In the present research, we identify with the argument that users of social media are actually becoming consumers – or, more specifically, the platforms' customers – through the sole act of using the platforms, as by doing so they automatically engage in consumption of the platforms' mediating services. Even though they are not paying for those services in the traditional monetary manner, social media users are the source of the platform's income indirectly, through providing the platform with the valuable, monetizable personal data (United Nations DESA, 2019).

Given the arguments presented, it seems highly plausible and in fact important to study consumers in relation to social media, and the relationships that they have with social media

companies. Indeed, it follows that the quality of relationships consumers have with social media have the potential not to only affect the social media companies themselves and their profits: given the dependence on social media by an uncountable number of businesses in their marketing activities, the businesses that use social media as a part of their marketing strategy might be affected too. This points to the importance of functioning relationships between consumers and social media platforms. Maintaining long lasting relationships with consumers has been one of the crucial topics in marketing for over 20 year now (Palmatier, 2008). Relationship marketing is a marketing perspective which puts forward the development and maintenance of long-term, mutually satisfying relationships with customers or other stakeholders at the expense of short-timed transactions (Buttle, 1996). This marketing perspective grew in significance as an answer to new conditions on the market, such as rise of global competition, transition to service economies, advances in communication and information technologies, and growing product commoditization (Palmatier, 2008). According to relationship marketing proponents, relationships with customers provide a unique competitive advantage, as those can not be duplicated by competitors (Buttle, 1996). Morgan and Hunt (1994) in their seminal work propose that successful relationship marketing is to a great extent the result of two crucial factors: relationship commitment, and trust. In the context of social media that the present thesis is set in, the issue of consumer trust towards social media seems particularly problematic, as can be inferred from the vast amounts of previous research directed at consumers' data privacy concerns (Borena, Belanger & Dedefa, 2013; Okazaki, Li & Hirose, 2013). Against this backdrop, trust between consumers and social media companies therefore arises as a crucial problem that needs to be studied further.

Trust

Trust has been defined in various ways and has been incorporated in ideas such as economics, marketing, sociology, psychology, organization behaviour, strategy, information systems and decision sciences (Mukherjee & Nath, 2007). It is essential to indicate that trust can be aimed at an individual, a group or an organization (Kollat & Farache, 2017). Pirson and Malhotra (2011) distinguish between interpersonal trust and organizational trust as it relates to the perspective of a stakeholder. They posit that interpersonal trust is an individual trusting another individual, while organizational trust is when a person trusts an organization (Pirson & Malhotra, 2011). They further state that “stakeholder trust in organisations, then, entails the willingness of individuals (customers, employees, etc.) to accept vulnerability to the actions of an organization based on positive expectations” (Pirson & Malhotra, 2011, p.1089). Kee & Knox (1970, cited in Mayer, Davis & Schoorman, 1995) postulate that in order to study trust there needs to be some form of important incentives at stake and that the trustor needs to be aware of and understand the risk that is involved. The concept of vulnerability stemming from the presence of a risk was

emphasized in the definition of trust proposed by Mayer, Davis and Schoorman (1995), who defined it as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer, Davis & Schoorman, 1995, p.712). Vulnerability, in their view, means that there is something important that the trusting party might lose. Therefore, becoming vulnerable entails taking risk, and trust then is “a willingness to take risk” (Mayer, Davis & Schoorman, 1995, p.712). Finally, Morgan and Hunt (1994) outline that trust is a multi-disciplinary concept that exists “when one party has confidence in an exchange partner's reliability and integrity” (Morgan & Hunt, 1994, p.23). As the work of Morgan & Hunt (1994) will be pivotal for the present thesis, this is also the definition of trust that we adopt and utilize in our study.

1.1 Research problem and research question

Consumer data collection has been a crucial part of effective relationship marketing for decades now, allowing companies to build better relationships based on detailed information about each consumer's specific needs (Wirtz & Lwin, 2009). Information gathered from individual consumers can be used to better tailor products, services, and marketing messages and also to listen to consumers' needs and answer them in a better way (Sisodia & Wolfe, 2000). As was mentioned earlier, social media has become a space where people share great amounts of information, making it an ideal place to gain valuable information about consumers (Malik, Hiekkanen & Nieminen, 2016). However, with personal data collection also come privacy concerns and doubts about the safety of such practices, which might be harmful to the relationship between consumers and companies that collect excessive amounts of data. As Ayaburi & Treku (2020) point out, over the years, data collection has caused privacy concerns and it has weakened consumer trust considering data and privacy breaches, and misuse of consumers' information by the giant tech companies.

Looking at the case of Facebook, currently the biggest social media platform in the world (We Are Social, Hootsuite & DataReportal, 2021a), findings from a study by AudienceProject suggest that the relationship between Swedish consumers and Facebook might be heading into a crisis. As the study shows, 34% of Swedish Facebook users considered leaving the platform in 2020, making it the highest portion of users out of all other Nordic countries (Statista, 2020a). Although the reasons for this might be mixed, it is nevertheless a signal for the company that should not be ignored. Furthermore, the vast amounts of existing literature on consumers' data privacy concerns point to a potential problem in the trust that consumers hold towards online companies, including social media companies (Bleier, Goldfarb & Tucker, 2020; Borena,

Belanger & Dedefa, 2013; Okazaki, Li & Hirose, 2013; Yang, 2013a). The notorious data scandals that Facebook had faced repeatedly over its existence are making the situation even more complicated. In terms of trust in particular, according to Statista Global Consumer Survey from 2019 (Statista Digital Market Outlook & Statista, 2021), trust in Facebook protecting personal data is relatively low in comparison to other companies, with only 7% of respondents in the US, 6% respondents in Germany, and 14% in China believing the Facebook company protects their data best compared to other companies like Apple, Google, Amazon, Microsoft, Alibaba and others.

Given the facts presented so far, we believe that trust is a very important concept in the context of consumer online data privacy and that more complex insight into what impacts trust of consumers towards social networking sites should be obtained. Hence we postulate our research question:

RQ: What impacts trust between consumers and social networking sites in the context of data privacy?

This study will work abductively with the commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) that puts trust into the centre of well functioning relationships. The theory will help us establish the significance of trust in the relationships between consumers and social media companies, as well as provide a framework to understand the role of precursors of trust in the overall context of the focal relationship. We will aim to explore the precursors of trust that pertain to the specific social media and data privacy context that could not be considered back in the 1990's when the theory was originally developed. Therefore, we will not adhere strictly to the model of relationship marketing that was proposed by Morgan and Hunt (1994) in terms of its proposed precursors of trust. Rather, we will stay true to the underlying assumptions of the theory – that trust and commitment are the key mediating variables between antecedents and outcomes in successful relationship marketing – and we will selectively magnify the trust aspect of the theory to explore its precursors in our specific chosen context. This also means that within this study we will focus solely on trust, and we will not work with or study the other key mediating variable, relationship commitment, nor its precursors in this new context. This is mainly due to the qualitative, explorative nature of this study, which requires deep and thorough focus on a selected problem. We will therefore partially extend the theory inside the new context, and work with it selectively, leaving the aspect of commitment to be examined in future research. This way, we will eventually develop our own model of trust and its precursors that will be specific for the relationship between consumers and social media platforms, with the underlying assumption in mind of trust being a key variable in successful relationships.

Delineation of the studied problem

The factors impacting trust that were identified by Morgan and Hunt (1994) are referred to by the authors as *precursors* to trust. Once these precursors are placed into the model of relationship marketing that was proposed by the authors to test the assumptions of the theory, they take on the role of *antecedents*, mediated through the two key mediating variables to the desirable outcomes. Since the object of our study is trust independent from the original model, in our research we will aim to explore the *precursors* of trust in a relationship. We will therefore be searching for any factors in a consumer-social media relationship that might impact trust towards social media companies. However, for the purposes of providing an extensive and informative literature review, we will consider both terms antecedents and precursors as relevant in that section, since the terminology in that respect is not unified in the academic arena. Therefore, in order to not miss out on important information due to nuances in expressions, we will consider both terms in the literature review.

As Morgan and Hunt (1994) emphasize that relationship marketing should be viewed as a process, so we consider the formation of trust as a key variable in a relationship to be an interactive process that is constantly being affected by its precursors. Therefore, it is important that we distinguish between trust as a long-term evolving phenomenon, and the concept of initial trust, which is concerned with what makes consumers trust a company with which they have no previous experience and which they encounter for the first time (see for example McKnight, Choudhury & Kacmar, 2002). The two distinctive types of trust are different in their antecedents as well as in their nature. In this thesis, we will be studying what affects trust from the long term perspective, during a longer lasting relationship with the social media company. It is important that the two types of trust are distinguished in research as well as in practice in order to prevent confusion, since both of them are present at different circumstances, play different roles, and are formed differently.

Contextual outline

This study will be concerned exclusively with the social networking platform Facebook, although references and comparisons to other social networking sites will occur repeatedly throughout this work to help us understand the researched problem in a broader context and its general setting. The reasons why Facebook was chosen as the focal platform for our study are rooted in the data about the use of social media in Sweden, as well as they stem from Facebook's authority of the most used social media platform in the world, with the highest advertising revenues out of all other companies in the sector of social networking sites (Statista Digital Market Outlook & Statista, 2021). This makes Facebook's position on the market of social networks unmatched, making it an interesting and important object of study. Facebook's wide

popularity among Swedish users further gives us ample space to explore the various factors that might influence trust towards social media companies.

Furthermore, the current study will utilize solely the accounts from Swedish participants to arrive at findings. Therefore, when assessing the outcomes of our research, the always present possibility of cultural influences must be considered. More details about the contextual characteristics of this study will be presented in the methodology section.

1.2 Research aim

As we already outlined, due to the unquestionable significance of social media for contemporary marketing, this thesis aims to explore what impacts trust of consumers towards social media companies in relation to consumers' data privacy. By doing so, we hope to refine and extend the commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) while selectively magnifying on the aspect of trust, in order to enhance the theory's relevance in the digital era of today, which is characterized by extensive data collection, rising consumer privacy concerns and threatening trust. Consequently, this research aims to gain a better understanding of the trust aspects of the unique relationship between consumers and social media platforms, and so extend the scope of relationship marketing to the context of the relationship between consumers and social media. Our aim further is to contribute not only to the academic discourse, but also to propose managerially relevant implications of our findings that will help build and maintain mutually beneficial relationships between consumers and social media. This will then be relevant also to the businesses that use social media as a major part of their marketing activities. To achieve our aim, we will employ qualitative interviews as our research method.

1.3 Outline of the thesis

In the first chapter, we have introduced the background of our research along with the research problem that entails the current study. In the following chapter we will present an overview of the existing literature regarding the studied problem, followed by an introduction of the theoretical framework that will be utilized in the present study. Then the chapter on methodology will follow, which will explain the chosen research design, data collection method and strategy for data analysis that were employed in this study. Next, we will present our findings, which will be followed by a discussion of our findings, where our findings will be related to existing literature. Finally, in conclusion we will present a summary of our thesis and our findings, draw implications and propositions for future research.

2 Literature review and theoretical framework

The following chapter will present a review of the existing research in the topics of consumer trust towards online organizations, with the focus on social media and online businesses, and data privacy. Since our research is concerned with what impacts trust of consumers towards social media, we also attempted to gather the existing knowledge about the antecedents of trust towards online companies in order to provide an understanding of the antecedents that have already been discovered. In the second part of this chapter, we will present and explain the theoretical framework that we will employ in our study. We will set our research to its broader context by explaining the tenets of relationship marketing, then we will introduce and explicate the commitment-trust theory (Morgan & Hunt, 1994), as well as discuss the relational exchange that can be found between consumers and social media in their relationship.

2.1 Literature review

This section consists of a review of relevant existing literature that will discuss trust in various ways. Firstly the importance of trust in a consumer-company relationship will be established, followed by an outline of research on consumer trust online. Then we will focus on the review of literature on trust towards social media in the data privacy context, and finally, an overview of the factors impacting consumer trust in the online context discovered to date will be presented.

2.1.1 The importance of trust in a consumer-company relationship

The concept of trust has been a foundational concept in the relationship marketing perspective (Anderson & Narus, 1990). Morgan and Hunt (1994), as we will explicate later on, also posit that trust enables long-term relationships to be created between consumers and firms. If firms attempt to utilize relationship marketing and foster partnerships with consumers, they must consider how trust accounts into the relationship (Fournier, Dobscha & Mick, 1998).

The role of trust in a consumer-company, or a consumer-brand relationship has been studied extensively in research to date. The reasons companies should aim at building trust with consumers are plentiful, and vary from the enhancement of consumer cooperation (Morgan & Hunt, 1994) to prevention of such serious consequences as relationship dissolution (Fournier, 1998, cited in Bertilsson, 2017). Indeed, betraying one's trust often leads to the end of a relationship, and even a small breach of trust can be hurtful to a company, even if not fatal to the

relationship with customers, since it can leave customers with doubts about the firm's practices (Friedman, Kahn & Howe, 2000). Similarly, Fournier (1998, cited in Bertilsson, 2017) lists the breaking of implicit relationship rules, such as breaching of trust, to be one of the relational stressors included in the "stress model," in which she proposes stress factors that might lead to the deterioration or even dissolution of a relationship between a consumer and a brand.

Looking at how trust can help improve relationships between consumers and companies, trust has been shown to help facilitate communication and reduce uncertainties (Wu, Weng & Huang, 2012). The need for trust is vital in an exchange relationship as trust allows people and firms to interrelate without the fear of being taken advantage of or being used (Dirks & Ferrin, 2001). This is highly relevant and important in the context of social media, as there are privacy concerns being expressed consistently by consumers, and as consumers engage in the exchange of their personal data for the services provided by social media. Similarly, Wirtz and Lwin (2009) studied the interplay between consumer information exchange behaviors, trust, privacy concerns and perceived fairness of the information exchange. According to Wirtz and Lwin (2009), two distinct concepts appear repeatedly in literature as the approaches to manage consumer information exchange with companies: reducing privacy concerns and building trust. Employing the regulatory focus theory, the authors showed that trust fully mediated the link between perceived fairness and promotion-focused behaviors, which in this context encompasses also the provision of personal information, while privacy concerns mediated the link towards prevention-focused behaviors, meaning, besides others, behaviors of resistance towards data collection. Moreover, trust was shown to predict promotion-focused behaviors. In a similar research, this time in the context of information privacy and social media, Mosteller and Poddar (2017) found that consumers' trust towards social media websites has a positive effect on promotion-related behaviors, in this case social media engagement. Privacy concerns, on the other hand, again proved to have an effect on privacy protecting behaviors. The fact that trust towards a social media platform positively affects use continuance intentions is also supported by the findings of Chang, Liu and Shen (2017). Engagement with content is one of the very important sources of consumer data for social media, meaning that fostering trust is highly beneficial for social media platforms, as it results in more potentially monetizable data collected.

Important benefits of trust towards social media brands, concretely Twitter, were also found by Pentina, Zhang and Basmanova (2013). Utilizing the brand relationship theory (Fournier, 1998), they perceive brand trust as one of the fundamental bases for establishing and maintaining long-lasting relationships. In their study, they also worked with samples from two culturally different settings, from the USA and Ukraine, to capture possible cultural differences in trust towards the Twitter brand. Their findings suggest that trust towards the social media brand has a

positive effect on the users' patronage intentions towards Twitter, meaning intentions to continue with usage of the platform and recommending it to friends. This effect was found in both the USA and the Ukrainian samples, importantly implying that this effect applies across cultures. Furthermore, the study interestingly shows that trust in Twitter might actually transfer to the businesses present on the platform. This effect was, however, statistically significant only in the Ukrainian sample, which points to the potential existence of cultural differences in the trust transfer process. The findings of this study therefore serve as an example of the important role that trust towards social media plays, not just for the platforms themselves, but also for the businesses hosted on the platforms.

With regards to data privacy and social media, Yang (2013a) found that trust in online companies and marketers can significantly decrease perceived risk linked to data sharing among consumers. Similar effect was found by Okazaki, Li and Hirose (2013), who found that trust lowers consumers' perceived risk in mobile advertising. Further, Yang (2013a) also found that trust towards online companies and marketers strengthens consumers' support for self-regulation of advertising on social media. However, in a somewhat contrasting way, the hypothesis proposed by Okazaki, Li and Hirose (2013) that trust will cause consumers to prefer less stringent regulatory controls in mobile advertising was not supported.

Given the myriad of benefits that trust-building offers to businesses, the present section certainly did not offer an exhaustive overview of the reasons why nurturing trust is important in the relationship with customers. The outlined research-based propositions, however, paint a decent picture to illustrate that consumer trust indeed is important and brings many benefits to both online and offline companies.

2.1.2 Consumer trust online

Trust is a concept that has been considered multidimensional and complex (Sultan, Urban, Shankar & Bart, 2002). It has been extensively examined over time in accounting, communication, computer science, information systems, management, political science, philosophy, psychology, and marketing (Sultan et al., 2002). Each of these fields has contributed to a more clear understanding of trust in general. In the organizational context, trust has been modeled where it consists of two parties, where one is the trustor meaning they are the "trusting party" and the other a trustee which is the "party to be trusted" (Driscoll, 1978; Scott, 1980 cited in Mayer, Davis & Schoorman, 1995, p.711). Trust in the online context can also vary and it can be affected by various factors.

Research was conducted by Mesch (2012) to examine the relationship between trust in individuals, social institutions, and online trust on the exposure of personal identifiable information online. The study reports that when trust is built up, it assists in reducing risk, uncertainty, and vulnerability perceptions which are related to exposure of personal identifiable information (Mesch, 2012). Furthermore, it was found that it is only online trust that can be associated with the exposure of personal identifiable information (Mesch, 2012). As online trust enhances the exposure of identifiable information, the risk perceptions held by individuals make them refrain from sharing identifiable information online (Mesch, 2012). This alludes to how significant it is for consumers to be able to engage in online activities without certain perceptions hindering them. More research has revealed that there is a direct association between self-disclosure and trust in online providers (Joinson, Reips, Buchanan, & Paine, 2010; Krasnova, Spiekerman, Koroleva & Hildebrand, 2010). This highlights the tendencies people may exhibit depending on the information they reveal which is based on the risk perceived and trust (Joinson et al., 2010; Krasnova et al., 2010).

It is significant to note that people possibly do not share certain information because of the way they might perceive the utilization of their information by online firms. These concerns can be unsettling for people. In the early times of data privacy research, Luo (2002) saw the building of trust as one of the possible solutions to the potential problem of consumers' online privacy concerns. As Luo (2002) outlines, it is these concerns that would hinder consumers from using e-commerce, and trust would be a substitute for the missing privacy protection regulations. Bandara, Fernando, and Akter (2021) examined what comprises consumers' privacy concerns and conduct in an online marketplace from a power-relations point of view. They identified that the privacy concerns consumers exhibit is fuelled by the way firms establish an online environment that fosters trust and to a certain extent the way the consumers are empowered (Bandara, Fernando & Akter, 2021). They further posit that guaranteeing trust and emboldening consumers, enables companies to manage privacy concerns people may have and minimize the repercussions through privacy practices that are conscientious (Bandara, Fernando & Akter, 2021). If firms operate with consumer data, there needs to be a better method of operating and communicating their privacy practices to subside the concerns people have. Studies have shown that it is through failings such as the lengthiness and intricacies of their private communications that hinder people from having a rudimentary awareness concerning the method of collection and utilization of their information (Bandara, Fernando & Akter, 2021; Leon, Cranshaw, Cranor, Graves, Hastak, Ur & Xu, 2012). This goes to show that if firms want to be able to get consumers to interact and share their data, then their policies need to be comprehensible and clear. Research further posits that firms can enhance trust and willingness to provide private

information by incorporating the “notice, access, choice, security, and enforcement” elements in the design of their websites (Wu, Huang, Yen & Popova, 2012, p.896). This can enable consumers to understand what they are getting themselves into. This highlights the importance of trust when it concerns engaging in online activities, as people want to be assured of their informational privacy. People should be able to trust that other parties are handling their information ethically (Walker, 2016). When that trust is violated, this can make consumers question their assessments of firms. Research by Martin (2018) investigated the function that violations play in the privacy expectations on consumer trust judgments in a company. They explored how people diverge in the way they assess violations of privacy expectations in trusting a website (Martin, 2018). The results determined that consumers perceive violations of privacy expectations as a way to reduce trust in websites (Martin, 2018). Through this, it is evident that when consumers are violated and they have certain expectations concerning their information, this affects trust. They further state that firms that violated privacy were penalized twice for impacting trust directly and decreasing the importance of trust factors such as integrity and the ability to trust (Martin, 2018).

Research postulates that people perceive the online world as a place where they are uncertain about risks and the outcomes of their transactions that happen online (Mesch, 2012). This can be comprehensible as consumers are assured that having online trust helps in mitigating vulnerabilities which can include privacy breaches associated with commercial transactions online (Blut, Chowdhry, Mittal & Brock, 2015). It is only when consumers perceive situations that are advantageous to transacting successfully, then trust is assured (Mou, Shin & Cohen, 2017). Firms have attempted to build consumers' trust in various ways which include having an electronic signet for monetary transactions thus giving proof of the security of the website information and privacy policy (Wu, Huang, Yen & Popova, 2012).

Social media indisputably being a global phenomenon, the existing research on online trust has also attempted to explore the cultural influences and differences that can be found. Park, Gunn, and Han (2012) propose that cultural differences, particularly different cultural values between consumers from the Western and the Eastern cultures, affect trust formation, as well as impact how trust affects the consumers' interactions with online companies. Similar findings were arrived at by Pentina, Zhang, and Basmanova (2013), who by comparing the US and Ukrainian social media users found that different cultural backgrounds affect the outcomes of trust towards a social media brand. The importance of geographical and cultural context in studying online privacy concerns and related topics were also examined and confirmed by Miltgen and Peyrat-Guillard (2014). The authors found considerable differences in the perceptions and focal topics that appeared in focus group discussions in several European countries, divided into the

Western, Eastern, Northern, and Southern regions. Miltgen and Peyrat-Guillard (2014) maintain that these are likely caused by the different historical, economic, and cultural particularities of each state and region. While there were similarities among the regions, such as the shared concern of data disclosure and the issues of individual control, data protection, and regulation, there were also particular dissimilarities, such as different views on the balance of trust (often mentioned in the southern countries and Estonia) and responsibility (mentioned mainly and mostly by countries of the western region; Miltgen & Peyrat-Guillard, 2014). More importantly for our study, the article states that most participants expressed a lack of trust towards some private companies, which, according to the authors, leaves the research community with the question as to how to create and maintain trust in companies and their data-handling practices (Miltgen & Peyrat-Guillard, 2014). Research was also conducted to examine trust and privacy concerns about the willingness to provide personal information online in the context of cross-cultural effect (Wu, Huang, Yen & Popova, 2012). The study aimed at examining how the information in privacy policies is associated with trust and privacy concerns and how they correspond to the willingness to disclose personal data under the influence of cross-cultural effects (Wu, Huang, Yen & Popova, 2012). The countries which were used as geographical contexts were Russia and Taiwan. The findings conveyed that there is a significant relationship between privacy policy and privacy concerns along with trust. This is affected by the various cultural backgrounds which were present in the study. For example, Taiwanese individuals, as compared to the Russian individuals, levels of trust rise in websites when they permit access to their data and once their personal data is secured. They further state that trust and willingness to provide personal information are significant which implies that the information on the privacy policies is vital for individuals as it affects their intentions to interrelate with websites if there is a need to provide their private data (Wu, Huang, Yen & Popova, 2012).

Three particular dimensions of trust have been identified and utilized in research in various contexts related to trust online. These are namely perceived benevolence, integrity, and competence of the trustee (McKnight, Choudhury & Kacmar, 2002; Lankton & McKnight, 2011; Park, Gunn & Han, 2012; Wang & Benbasat, 2005; Warner-Søderholm, Bertsch, Sawe, Lee, Wolfe, Meyer, Engel, Fatilua 2018). McKnight, Choudhury, and Kacmar (2002) conceptualize these as *trusting beliefs*: perceptions that the trustee possesses desirable characteristics that indicate the trustee's trustworthiness. Benevolence was outlined by the authors as the trustee's care and intention to act in the consumer's interests, competence as the ability to fulfill consumers' needs, and finally, integrity as the trustee's honesty and upholding of promises (McKnight, Choudhury and Kacmar, 2002). Consequently, these trusting beliefs then lead consumers to be more willing to rely on a company. The research further shows that trusting beliefs were also found to have a direct effect on behavioral intentions. Particularly the perceived

benevolence and integrity of the trustee affect the consumers' willingness to provide personal information, as the consumer then believes that his or her information will not be misused. Trusting beliefs should therefore be fostered in consumers of any online service or vendor. The concepts of benevolence, competence, and integrity are also very close to Morgan and Hunt's (1994) conceptualization of trust. Integrity is indeed part of the definition of trust as posited by the authors, while benevolence and competence, together with other concepts such as consistency, honesty, fairness, and responsibility, are according to the authors associated with trust. Notwithstanding slight differences in conceptualizations and use of terms by different authors, it seems clear that all of the aforementioned concepts are important to trust, and might contribute to building and nurturing trust between consumers and online organizations.

2.1.3 Trust towards social media in the data privacy context

As there has been a growth in social media platforms for people to use, this has caused a growth in the literature concerning the concept of trust within that context. Social media is inherently a big part of individuals' livelihoods. It is possible that data violations can result in concerns as people share a lot of information on these platforms. Research posits that trust in the firm is impacted negatively when people become victims or endure certain violations concerning their privacy when a data breach has happened (Näsi, Räsänen, Keipi & Oksanen, 2017). The trust people have in an online platform impacts their privacy concerns (Chen, Beaudoin & Hong, 2016). Social media counters these concerns by enlarging the perception of privacy control (Ayaburi & Treku, 2020).

Research was conducted to determine the privacy concerns people had and whether they had changed on social media over some time (Kelly, Kerr & Drennan, 2017). It was determined that although consumers seemingly trust social media platforms to protect their private information, they are hesitant to trust the advertisements and brands that appear on these platforms (Kelly, Kerr & Drennan, 2017). It seems that it is the thought of having third parties involved that discomforts people concerning their private information. Other studies have looked at the rise in the use of personalized marketing and the concerns consumers have in relation to the acquiring of their personal information on Facebook (Birgisdottir & Amin, 2012). They also set out to determine how firms would react to these concerns with regard to their online privacy. Moreover, among the concepts that were examined was consumer trust (Birgisdottir & Amin, 2012). They determined that people's response was dependent on the privacy policies as a way to gauge their trust. They further insinuate that firms need to be up to date and adhere to the parameters outlined for personal data protection, as this will elevate trust in consumers (Birgisdottir &

Amin, 2012). It is important that although other entities have access to consumers' information, social media platforms need to be able to address the concerns of consumers. However, even though there have been incidents where there was a breach of trust and social media platforms issued apologies, people on Facebook continue to divulge their information even though they recognize the concerns about how their sensitive data is being guarded (Ayaburi & Treku, 2020; Christofides, Muise & Desmarais, 2009).

Recent studies by Xie and Karan (2019) reveal that consumers would set up a variety of privacy boundaries for different sorts of personal information. For example, the daily social life of individuals would be shared while their contact information is not provided. Moreover, online trust and Facebook use intensity impacted privacy concerns, meaning that for people who were less intense Facebook users, their privacy concerns were negatively related to trust (Xie & Karan, 2019). Studies have also reported that trust is a considerable component in influencing the intensity of online engagements on social media (Ulusu, Durmus & Yurtkoru, 2011). Observing from the previous study by Xie and Karan (2019) mentioned, it seems people who view social media in a distrusting manner are then prone to watch the way they behave on these platforms. This is interesting as people usually allot a certain time daily to share their experiences and perspectives on these platforms (Eltantawy & Wiest, 2011; Hacıyakupoglu & Zhang, 2015). Research was conducted to understand the effect of privacy concerns, trust, and user awareness on individual willingness to share their private information on social media (Paramarta, Jihad, Dharma, Hapsari, Sandhyaduhita & Hidayanto, 2018). It was found that trust and privacy concerns positively influence willingness to share information on social media (Paramarta et al., 2018). They further posit that if individuals accept that the role of social media is to protect their information, and they have substantial concerns concerning their privacy protection, then they will share their information (Paramarta et al., 2018). This demonstrates that if people are willing to provide their information on social media networks, they need to be given assurance of the protection of their information which can affect their trust.

2.1.4 Factors impacting consumer trust in the online context

Existing literature suggests pieces of information about what builds and diminishes trust of consumers, in and outside of the context of social media. Rădulescu (2018) for instance found that trust can be negatively affected by a company's unlimited access to consumers' personal data, which also increases concerns of data breach. Similarly, Hoffman, Novak and Peralta (1999), point out that lack of trust towards online companies stems from consumers' perceived lack of control over the access that the companies have to their personal data. In line with this,

according to Mosteller and Poddar (2017) giving consumers a certain amount of control over how their personal data is used by social media firms builds trust in social media. As the authors continue, trust being the mediating factor in this relationship, it follows that giving consumers more control over their data on social media can make them share more information, provided that trust is present. Mosteller and Poddar (2017) further propose that protecting users from experiencing privacy violations is also important to fostering trust, for previous experience of privacy violations affect trust negatively. The same is apparent from the research model proposed by Yang (2013a), which shows that prior negative experience with data disclosure strongly affects privacy concerns of consumers, which then negatively affects consumer trust towards social media.

From another point of view, findings of Poddar, Mosteller and Ellen (2009) imply that trust online is built over time, through multiple interactions with the firm's website. The longer lasting and engaging the relationship with a firm's website, the more comfortable consumers are with sharing their information with that organization. Gefen and Straub (2004) are in agreement with this line of argument, stating that trust is usually built "gradually through extensive ongoing interactions that enable individuals to create reliable expectations of what other persons or organizations may do" (p.410).

As further research suggests, the factors impacting trust on social networking sites might differ among different social networks. Chang, Liu and Shen (2017) compared Facebook and LinkedIn to see the differences in trust impacting factors between these two platforms, which are different in their purpose and character. They found that the factors affecting trust in social networking sites were in both cases social influence (meaning the perceived expectations from a person's surroundings to use and trust the platform), effort expectancy (meaning the ease of use of the platform), and perceived risk connected to site use. Surprisingly, privacy concerns affected trust negatively only in the case of LinkedIn, while in case of Facebook the negative effect hypothesized was not supported. These findings show that there seem to be differences in what affects trust towards different social media sites, which points to the importance of being careful before generalizing any findings to a broader social media context.

Indeed, privacy concerns seem to recur in literature as a factor that impacts consumer trust towards social media and online companies. The negative impact of privacy concerns on consumers' trust towards online companies, marketers, and protecting regulations in the social media context was also discovered by Yang (2013a; 2013b). Similarly, Okazaki, Li and Hirose (2013) found that information privacy concerns lower consumers' trust in mobile advertising.

In the context of the data privacy breaches such as the notorious case of Cambridge Analytica that are burdening the reputation of Facebook, Ayaburi and Treku (2020) studied the effect of persuasiveness of an apology post data privacy breach on trust towards social media. Focusing on Facebook in particular, they found that persuasiveness of an apology has significant effect on the perceived behavioral integrity of the social media brand (i.e. the alignment between words and actions of the social media brand), which then directly affects trust towards the focal social media brand, as well as trust towards affiliated social media services such as Instagram and Whatsapp. As a direct effect of penitential apology on trust was also found, perceived behavioral integrity therefore partially mediates the relationship between a persuasive apology and positive trust outcomes (Ayaburi & Treku, 2020).

Pentina, Zhang and Basmanova (2013) also found that perceived personality match between a Twitter user and the Twitter brand also positively affects trust towards the social media brand. As the authors compared data from US and Ukrainian users, they found that similarity in different personality traits are important in each respective culture in order for trust to be built. This, according to the authors, might reflect the different values assigned to personalities across cultures. The importance of shared values in order to build trust was also emphasized by Morgan and Hunt (1994) as an important precursor of trust. Pentina, Zhang and Basmanova (2013) therefore conclude that in order to promote desirable consumer behaviors, social media should aim at alignment of their brand identities with those of their users in order to foster stronger relationships.

For trust online, greater complexity is characteristic, as trust towards web sites might mingle with trust in technology (Pentina, Zhang & Basmanova, 2013). Friedman, Kahn and Howe (2000) importantly point out that, especially in the inherently technological online context, a simple error in the technology causing problems to people might lead to confusion and misattribution of the problem to its source, evoke feelings of mistrust, where actually no moral defects occurred. From the offline world, but still highly relevant, come the findings of Kang and Hustvedt (2013), who in their aim to answer the question of what builds trust between consumers and corporations point to the high importance of transparency of a company's operations.

Having presented what we believe to be a solid overview of the existing literature on consumer trust online, we hope that this section provided more insight and understanding of the research problem studied. Covering areas both inside and outside the social media context, a broader overview was reached that will constitute a decent basis for a better comprehension of the research to be presented.

2.2 Theoretical framework

In the following section, we will introduce the theoretical framework utilized in this study and explain some of the crucial concepts and arguments on which this study is built. Firstly, we will present the broad theoretical baseline of the present study, relationship marketing, by which we set our research into its broader context. Later, we will explain the theory that we use in this study, followed by an outline of the consumer-social media relational exchange and its specifics, central to the consumer-social media relationship. Finally, the utilization of the theory in the present study will be explained in detail.

2.2.1 Relationship marketing

Relationship marketing has developed overtime as a dominant pattern both in business practice and marketing research (Sheth, Parvatiyar & Sinha, 2015). Berry, Shostack & Upah (1983) pioneered the term relationship marketing from a service perspective to illustrate a long-term approach to marketing. Similarly, Veloutsou (2007) states that research in relationship marketing has usually been conducted in the field of services and in the business-to-business marketing context. A significant part of relationship marketing has indeed been centered around the relationships with a firm's customers or clients. According to Palmatier (2008), the major shift to service economies in developed countries in the last decades of the 20th century fueled the rise of relationship marketing. Furthermore, as Palmatier continues, with the inherent intangibility of services, and with the closer interactions between the company's personnel and its customers due to the absence of a middleman in delivering value, relationships are becoming critical in the service economy. Relationship marketing is, however, by no means limited only to the service sector. It can be viewed from various perspectives which can be relevant in the other marketing spheres.

According to some researchers, relationship marketing constitutes a paradigm shift from the previous transaction focused marketing (Palmatier, 2008). Relationship marketing arose at the expense of mass marketing and later market segmentation approach when the personalized approach to marketing became more popular, as a reaction to the changing conditions on the market (Buttle, 1996). Dwyer, Schurr & Oh (1987, cited in Morgan & Hunt, 1994) point out that in order to understand relationship marketing, one must distinguish between a discrete transaction, and a relational exchange which reflects an ongoing process and which is longer in duration than a sharply delineated single transaction. According to Buttle (1996), transaction marketing did not recognize the long term value of a customer. He maintains that relationship

marketing, as opposed to its predecessors, is not concerned only with developing and selling a product, rather, it is increasingly concerned also with developing and maintaining mutually satisfying long-lasting relationships with customers. Grönroos, (1991, cited in Buttle, 1996) further posits that relationship marketing is in fact removing the well-known, fundamental four Ps (also known as the marketing mix, consisting of the four fundamental aspects of marketing: product, price, place, and promotion; McCarthy, 1975) from their central position in marketing and puts them into a supportive role, with interactive marketing in the centre of attention.

There are several factors that contributed to the proliferation of relationship marketing. Firstly, the rise in global competition, high customer turnover and commoditization of many goods were some of the factors that made relationship marketing vital to maintain customers (Buttle, 1996; Palmatier, 2008). In the highly competitive environment, relationships with customers are one of the few things that can not be copied by competitors, therefore they provide a sustainable competitive advantage (Buttle, 1996). Secondly and building on the aforementioned, relationships are monetarily more efficient because (a) they allow for non-price-based competitive strategies, which are preferred by companies, and (b) it proved to be much more cost-effective to retain customers than to acquire new ones (Palmatier, 2008). Last but certainly not least, advances in technology in the last decades allowed the employment of better and more sophisticated information technologies that made relationship marketing and personalization possible (Palmatier, 2008).

Despite a heavy emphasis on the relationships with a firm's customers, relationship marketing has been widely recognized as a much broader concept, which has been approached from various perspectives and has been applied to reflect many different types of relational marketing activities (Zineldin & Philipson, 2007). Over the years of its existence, a great number of definitions of relationship marketing have been proposed. With the scope of relationship marketing broadening and with more types of business relationships being included in relationship marketing practice and theorizing, broader definitions emerged in the literature as well. According to Buttle (1996), Morgan and Hunt (1994) offered the broadest definition of relationship marketing at that time, when they defined it as "all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges" (Morgan & Hunt, 1994, p.22). The authors admit that their definition is constructed in a way to be universal enough to encompass all the different types of relational exchanges that a firm can have with its partners, and not to limit itself to the then prevalent customer perspective. Morgan and Hunt (1994) believe that in order to be a good competitor in the global economy, one first has to be a trusted cooperator in a certain business network. This is in line with Sheth, Parvatiyar and Sinha's (2015) view on the goal of relationship marketing, which is to augment mutual value by

increasing the effectiveness and competence of the parties involved. Therefore, in the view of Morgan and Hunt (1994), which we identify with in this study, relationship marketing is concerned with all relational exchanges, not just the ones of the focal firm and its customers. It is simply concerned with all partners who exchange resources (Morgan & Hunt, 1994). Palmatier (2008, p.3), to give another example, defines relationship marketing as “the process of identifying, developing, maintaining, and terminating relational exchanges with the purpose of enhancing performance.” The proposed definitions are a good illustrative example of the versatility of relationship marketing and of its use in many different types of relationships that a focal firm can have with its stakeholders. This supports our argument that relationship marketing is also applicable in studying the unique relationship that social media companies have with consumers. Furthermore, both definitions perceive relationship marketing from a process perspective (although in the case of the former definition, this is not stated explicitly, but it is stated by the authors in the respective article), which underscores the very core of relationship building as an iterative process and as an active endeavour. This then again highlights the importance of studying various types of consumer-company relationships in order to maintain successful relationships despite the changes and developments on the market.

The concept of trust, which is central to the present study, is closely linked to relationship marketing efforts. Ramdan (2017), for instance, posits that trust is necessary to the quality of the relationship from a relationship marketing standpoint. Similarly, according to Doney and Canon (1997), marketing literature has concentrated on trust when it concerns relationship marketing, since it is perceived to be significant in terms of the firm’s relationship marketing strategy. Most important for our thesis, however, is the conceptualization of trust as one of the two key tenets of successful relationship marketing posited by Morgan and Hunt (1994) in their seminal work, in which they proposed the commitment-trust theory of relationship marketing. As was already outlined, this theory is pivotal for our thesis, as we will attempt to extend it by exploring the precursors of trust in the specific context of social media-consumer relationship. Thus relationship marketing becomes the fundamental point of departure of the current study.

2.2.2 The commitment-trust theory

In order to understand what impacts trust between consumers and social networking sites, we turn to the commitment-trust theory of relationship marketing proposed by Morgan and Hunt (1994). In their article, Morgan and Hunt (1994) present a broad conceptualization of relationship marketing, positing that various relational exchanges can occur from a variety of partnerships. In fact, they distinguish between ten discrete types of partnerships, which are

categorized into four categories: suppliers, buyers, lateral, and internal partnerships. Building on this broad conceptualization which was outlined earlier in this study, Morgan and Hunt (1994) acknowledge that although there are a number of factors which impact the success or failures of relationship marketing efforts, there are two crucial variables – commitment and trust – that are key to successful relationship marketing. According to the authors, the reasons why commitment and trust are so important to relationship marketing are that they influence marketers to (1) sustain relationship investments by working together with exchange cohorts, (2) refrain from immediate alternatives by staying with existing parties in expectation of long-term benefits, and (3) view risky dealings as sensible because of the certainty that the other partner will not act opportunistically. Overall, Morgan and Hunt (1994) postulate that commitment and trust are crucial as they lead to cooperative behaviors that are “conducive to relationship marketing success” (Morgan & Hunt, 1994, p.22).

Morgan and Hunt (1994) thus propose the key mediating variable model of relationship marketing (Figure 1), in which commitment and trust play the role of the pivotal mediating variables between five important antecedents and five outcomes that “promote relationship marketing success” (Morgan & Hunt, 1994, p.25). The model’s focus is directed at one party in a relational exchange and on the party’s commitment and trust in the given relationship. The five antecedents to commitment and trust, rooted in relationship marketing literature, are relationship termination costs, relationship benefits, shared values, communication, and opportunistic behaviour. The relational outcomes of the two mediating variables, on the other side, are acquiescence, propensity to leave, cooperation, functional conflict, and decision-making uncertainty. While relationship termination costs and relationship benefits are theorized to directly influence relationship commitment, and communication and opportunistic behavior influence trust, shared values are the only antecedent that directly influences both commitment and trust. Thus, the fundamental underlying assumption that the theory of Morgan and Hunt (1994) carries is that commitment and trust are the key mediating variables that mediate the effects of other antecedents to successful relationship marketing efforts.

Both trust and commitment are considered significant constructs in relationship marketing efforts (Palmatier, Dant, Grewal & Evans, 2006). Li, Brown and Wetherbe (2006) go on to state that in long-term relationships people who are committed feel that they can depend on their partners, in which they further build a relationship in hopes of obtaining benefits. Morgan and Hunt (1994) indeed proclaim that in order to reach the desired outcomes of relationship marketing, both commitment and trust have to be present. The importance of their mediating role was demonstrated by the authors themselves when they presented a competing model of relationship

marketing, whereby mediating variables were removed and only direct paths to relational outcomes were proposed.

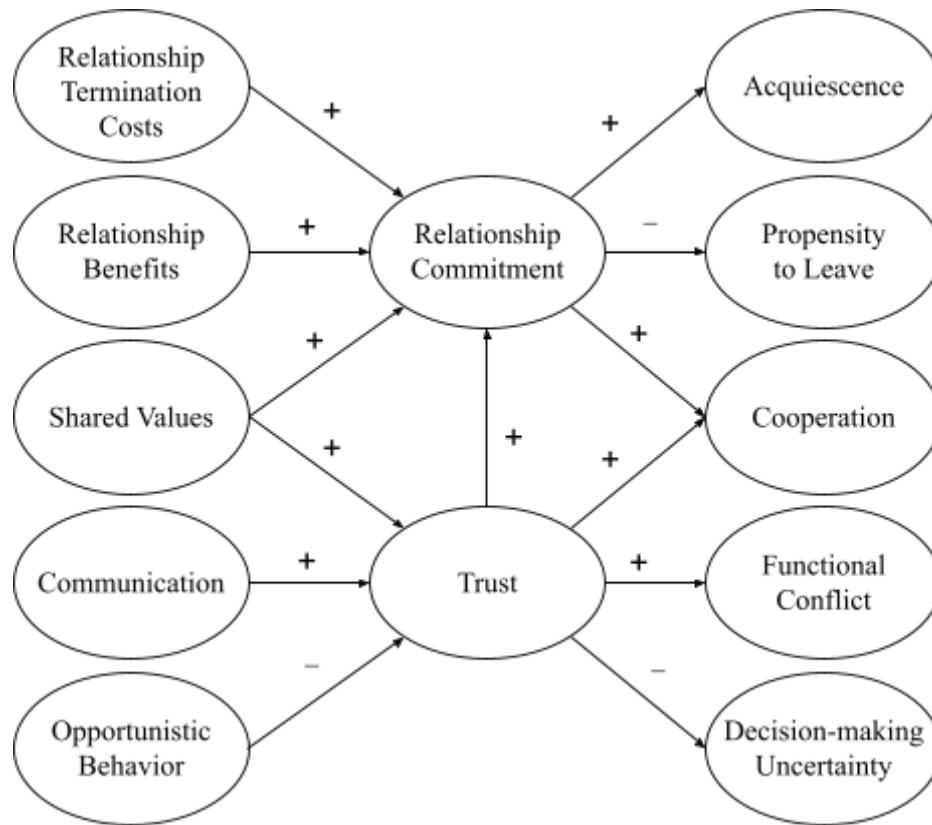


Fig. 1: The key mediating variable model of relationship marketing (Morgan & Hunt, 1994)

The results from the tests of both models were clearly in favour of the key mediating variable model, when it was shown that only through the two key mediating variables, all antecedents showed significant effects on the relational outcomes. Morgan and Hunt (1994) therefore argue that trust together with commitment must be considered by managers – not just the antecedents to the desired relational outcomes – in order to understand the relationship development process. Further underscoring the magnitude of trust in a relationship, trust is argued by Morgan and Hunt (1994) to also be a significant determinant of relationship commitment. One of the reasons for this, as they argue, is that given the inherent vulnerability that comes with a commitment to a partner, parties will strictly prioritize trustworthy partners. Therefore, according to the authors, trust not only mediates antecedents to outcomes in a relationship, but it also has a direct effect on the other key mediating variable, commitment. Consequently, the precursors of trust then through trust indirectly influence relationship commitment. Further on, data from the model

testing show that trust has the strongest effect on cooperation in relationships, which is presented by Morgan and Hunt (1994) as a crucial relational outcome.

Although the relational scope of the theory is fairly broad and “ultimate customers” (i.e. consumers) constitute only one of the ten types of a company’s partnerships (Morgan & Hunt, 1994, p.21), and notwithstanding that the theory was originally tested in the context of supplier relationships, its relevance for relationships with consumers has been established in previous research. Mukherjee and Nath (2007) have used the commitment-trust theory in the online retailing context where it was re-examined to find out whether it was applicable in a digital environment. They identified two new antecedents to trust pertaining to the digital context, by which they adapted and extended the original model by Morgan and Hunt (1994). Besides the three extant antecedents to trust from the original model, they found out that privacy and security also affect trust towards companies online, consequently affecting the whole relationship. The antecedents to commitment, relationship termination costs, relationship benefits, and shared value, stayed the same in the new context, with the exception of relationship termination costs showing to have a negative effect on relationship commitment instead of positive as proposed by Morgan and Hunt (1994). The positive effect of relationship benefits on relationship commitment proposed, but not supported in the original model, was further supported in the study by Mukherjee and Nath (2007). Another notable change to the original model was the replacement of the five relational outcomes with only one: behavioral intentions, which encompasses behaviors like propensity to spread favourable word-of-mouth or continued interaction with the company. Since the central role of commitment and trust as the key mediating variables in the customer-online retailer relationship was supported in this study, the foundational tenet of the commitment-trust theory was confirmed. Further, the commitment-trust theory has been used to understand the significance of developing a variety of customer relationships in the e-commerce context (Wang, Wang & Liu, 2016). In the respective study, the authors uncovered the importance of relationship commitment, trust, and customer satisfaction in understanding consumer behaviours in the context of online group buying. The theory has also been integrated with other suggested models such as the e-service quality model to investigate cognitive loyalty in a business-to-consumer e-commerce environment (Goutam & Gopalakrishna, 2018). The authors employ the commitment-trust theory by focusing on commitment and trust, hypothesizing that trust positively affects commitment and subsequently commitment positively affects loyalty. They propose that maintaining trust is just as significant as establishing a platform and keeping good quality relationships. It was further postulated that as consumers commit and become loyal to a particular online store, this will result in consumers returning and recommending it to others.

The use of commitment-trust theory in relationships with consumers is therefore not only proposed by the authors themselves, but also established in previous research. As Morgan and Hunt (1994) emphasize the exchange character of relationships, in the following section, we will establish what exactly is the type of exchange that occurs between consumer and social media.

2.2.3 The consumer-social media relational exchange

Building on the point of departure of the commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) that firms today operate in networks of relationships between exchange partners with whom relationships should be built and nourished, a certain kind of exchange can be seen between consumers and social media platforms too. It might however seem somewhat unclear to which of the proposed partnership types does this relationship belong. The relational exchange between the two parties is indeed specific. As it was outlined earlier in this thesis, consumers are consuming the mediating services that social media provide: the possibility of communication with other people, sharing and consuming content, shopping and selling products, gathering in groups, being informed of events, enjoying live-streamed videos and much more. Social networking sites are not creating the content that users consume, however, they are providing the very possibility to consume it, creating the algorithms and design of the service to maximize and optimize a user's experience of the service.

Users do not have to pay directly for using these "free" services, however, they are paying for them with their time and attention (Brynjolfsson & Oh, 2012) and, consequently, with their data. The economic value of the free internet services such as Facebook, Google, YouTube and others, was quantified to monetary terms by Brynjolfsson and Oh (2012), who developed a framework that considers the attention and time that consumers spend using these services. It is important to point out here that attention has become an important currency in the world where there is an abundance of everything but human attention, caused by the overload of options and stimuli (Davenport & Beck, 2001). This concept was termed the attention economy and proposes attention to be one of the scarcest resources today, qualifying it to become the new metaphorical currency (Davenport & Beck, 2001). Furthermore, consumer data is an equally, if not even more valuable asset that social media harvest in exchange for their services (United Nations DESA, 2019). The term data economy has been used as an established concept in business debates for some time now. It describes a whole new economic system, in which data is becoming one of the most important assets of companies. In today's digitalized world, immense amounts of data is generated, captured, stored, analyzed and utilized every day, creating a value chain in which many leading companies such as Google, Facebook, Amazon and Microsoft engage in order to

generate profits (United Nations DESA, 2019). This data helps businesses and organizations make informed decisions, reduce transaction costs, help with overall efficiency of processes and with tracking of progress and achievements (United Nations DESA, 2019). Importantly, it is social media platforms that due to their high popularity are one of the dominant players in the data economy (United Nations DESA, 2019), and the overwhelming majority of whose profits are generated from work with consumer data. As Sisodia and Wolfe (2000, p.527) aptly proclaimed: “As a result of the ongoing information technology revolution, knowledge is replacing natural resources and money as capitalism’s basic resource.” Given that the average daily time spent on social media in Sweden in 2020 reached as much as 108 minutes per day (We Are Social, Hootsuite & DataReportal, 2021b), this gives social media platforms ample opportunity to monetize the attention they get from consumers. Even more importantly, however, it gives them a possibility to monetize their data by targeting them with more relevant personalized advertisements, increasing the chances of conversion for the advertisement space buyers. Supporting the presented argument, Hoffman, Novak and Peralta (1999) in their article concerning trust building online also use the expression “relationship exchange” when referring to the transactions between online companies and consumers, involving not only money, but also personal information of the consumers. Thus, it is plausible to assume that social media companies and consumers enter into a certain kind of exchange relationship: consumers give out their data and their attention which combined are the most important sources of profit for social media companies. In exchange for the data and attention that become a key asset for social media platforms, consumers consume the mediating services and the resulting experiences that social media provide to them.

Taking this specific exchange into consideration, social media users seem to be fitting most closely into the customer partnership category, although their inherent role of suppliers of data can not be ignored. Naturally, this particular partnership, being characteristic for social media companies, could not be established by Morgan and Hunt (1994) in their original conceptualization, since it took several more years after the proposing of the commitment-trust theory until social media emerged and gained popularity. Morgan and Hunt (1994) stress the fact that *all* forms of relational exchanges are relevant and important, which is also reflected in their very broad definition and overall conceptualization of relationship marketing. Therefore, we consider the application of commitment-trust theory in this study as appropriate and valid, and consequently, we recognize the importance of fostering trust in consumers as social media exchange partners.

Besides being exchange partners, consumers are also staying consumers from the point of view of advertisers and businesses that use social media to connect with their customers. The

importance of building trust in consumers towards social media is therefore highly relevant to these parties too, as social media has become a crucial part of their marketing activities.

2.2.4 Utilization and extension of the theory

Having seen the importance of relationship marketing along with the role of trust as emphasized by Morgan and Hunt (1994) in the commitment-trust theory, it is important that the theory be further explored in today's highly relevant context of social networking sites and consumer data privacy. The authors themselves in their methodology section acknowledged the specific context in which their study was carried out, affected by the sampling method that the authors chose, suggesting that they do not necessarily aim at generalizability with the particular model proposed at that point in time. Rather, they claimed to present “an initial test of a theoretical model in a particular context” (Morgan & Hunt, 1994, p.28). Therefore, extending the proposed theory to a new, distinct context is not only reasonable, it is actually encouraged by the authors. As the authors declared, “extending the study to other partnerships is definitely required” (Morgan & Hunt, 1994, p.34). In this study, the partnership to which we will be extending a part of the theory is the formerly outlined specific partnership between consumers as the “customers” of social media platforms and, alternatively, “suppliers” of data to social media, and the social media platforms. This study hopes to contribute to this theory by obtaining a better understanding of trust – one of the two key aspects of successful relationship marketing – in a digitized environment, especially in the era where consumer’s information is being harvested massively and utilized heavily for marketing purposes. Given the heavy focus on online privacy concerns that research has seen in the past years, focusing on trust towards companies in this specific context is highly relevant.

Previous research has made selective use of the commitment-trust theory by focusing on trust and its precursors, with commitment considered merely a complementary aspect to the studied problem (Mukherjee & Nath, 2003). As was already outlined in the introduction to this thesis, we will also work selectively and exploratively with the trust aspect of the theory, not adhering strictly to the model proposed by Morgan and Hunt (1994). From the original model, we will take the sole concept of trust, magnifying it and looking for its precursors (which would be termed antecedent if we were attempting to develop a complete model of relationship marketing with both mediating variables and their outcomes) in the context of the social media-consumer relationship and data privacy. Thus, in our research the essential underlying assumption of the theory plays the most important role, rather than the concrete model accompanying it. The precursors of trust will be derived from our empirical material by using Morgan and Hunt’s (1994) conceptualization of trust, to see whether each of the identified concepts from our data

does or does not affect trust in any way. To illustrate the effects of the precursors of trust that we will identify in our study, we will eventually present our own model of trust and its precursors in the studied context. This model then might potentially be used in the future as a part of a holistic model of relationship marketing using commitment and trust as mediating variables, for the relationship between consumers and social media in the data privacy context, if future research decides to develop one.

3 Methodology

In the following chapter the research methodology used to assist in answering the postulated research question will be presented. We will start by explaining the chosen research design, then we will provide details about the context within which this study was carried out. Following will be the discussion on the chosen data collection method and data analysis strategy. Finally, we will present criteria of quality by which the quality of this thesis might be assessed.

3.1 Research Design

In the following subsection we will discuss the epistemological stance that the current study holds, as well as the research approach that is considered fit for conducting the study and answering our research question.

3.1.1 Epistemological stance

As we delve more into this research, we had to consider the philosophical stances and assumptions by which we enquire about the world. This is vital as it frames the way the research is to be conducted and allows the researchers to examine existing or underlying assumptions (Bell, Bryman & Harley, 2019). Taking an epistemological stance means delineating the preferred ways in which we inquire about the nature of the world (Easterby-Smith, Thorpe & Jackson, 2015). Science operates with a spectrum of epistemological views, with the most often cited ones being positivism and constructionism. The proponents of the former hold that the properties of the social world should be assessed through objective methods as they exist externally, while the latter assumes that reality is the by-product of social processes (Antwi & Hamza, 2015). Bell, Bryman, and Harley (2019) also affirm that constructionism puts forwards that social occurrences and their connotations are recurrently being accomplished by social actors. They further imply that social occurrences and categories are not only made through social relations but are constantly being revised. They posit that when research is conducted, those conducting the research tend to place significance on the phenomenon being studied (Bell, Bryman & Bell, 2019). In this research, we adhere more to the constructionist side of this spectrum, as we believe that abstract concepts, such as trust itself, do not have an objective existence and could be hardly

measured by objective measures, rather they are heavily context-dependent and result from complex social processes.

3.1.2 Research approach

To answer our research question and explore the factors that impact trust, we decided to conduct a qualitative study. Qualitative research is utilized to develop an elaborate comprehension of certain concepts or theories (Crick, 2020). Furthermore, it aims to capture participants' subjective understandings of the external world (Easterby-Smith, Thorpe & Jackson, 2015, p. 181). This is highly suitable for our research, as we deem the subjective accounts of individuals to be the cues and hints that will lead us to explore precursors of trust. Another approach to conduct research is the quantitative approach. Compared to qualitative research, quantitative research is traditionally underpinned by the positivist research approach and it involves quantifying and measuring variables that have been observed (Easterby-Smith, Thorpe & Jackson, 2015). Moreover, the findings are communicated in a method that is more systematic thus confirming or disconfirming the hypothesis developed (Kumar, 2019). Therefore, considering the research question posited, the current study uses the qualitative approach compared to the quantitative approach in the hope to discover what impacts the trust of consumers towards social media.

There are various ways in which research can inquire about logic and it can be deductive, inductive, and abductive. The deductive approach consists of developing propositions from theory and drawing conclusions from observable consequences (Antwi & Hamza, 2015; Nilsson, 2021b). While the inductive approach aims to systematically develop theory from data (Nilsson, 2021b). The abductive approach is described as the continuous interchange between theory and the initial empirical observation (Dubois & Gadde, 2002). Dubois and Gadde (2002) describe it as a process where “research issues and the analytical framework are reoriented when they are confronted with the empirical world” (Dubois & Gadde, 2002, p.554). This study takes an abductive approach as we hope to contribute to and refine theory rather than generate it.

3.2 The context of the studied problem

In the following subsection we will specify the particular context of the current study. In this research we decided to limit the scope of this study to one platform in order to reduce the complexity of the researched problem. Focusing on one platform will make the problem more

graspable, but efforts will be made to maintain the generalizability of this research to other social media platforms. Furthermore, given the Swedish geographic setting in which this study was undertaken, we will also specify the role of geographic context in research.

3.2.1 Facebook as the focal company

As presented earlier in this thesis, we chose Facebook to be the focal company in our research. The reasons for this decision stem from Facebook's dominance on the social media market, both in number of users and in advertising revenue. With 2.80 billions of its monthly active users, the advertising revenue of Facebook, Inc. reached over \$84.1 billion in 2020 (Facebook, 2021), covering an estimated 75-80% of the social media advertising market share in the United States and several European countries, including Germany, the United Kingdom, France and Spain (Statista Digital Market Outlook & Statista, 2021). It needs to be noted, however, that besides the social network Facebook, the other popular social networking sites Instagram, WhatsApp, and Messenger also fall into the company's statistics about its financial performance, as those platforms are also products of Facebook, Inc. This fact, however, only emphasizes the unmatched dominance of Facebook as a platform and as a company that operates with such amounts of their users' personal data like no other social network, and that plays an irreplaceable role in today's social media advertising market and consequently, in the economy. At the same time, Facebook is burdened by many major data privacy scandals and controversies, such as the notorious case of Cambridge Analytica from back in 2016, which makes it even more important to study the trust aspects of consumers towards Facebook.

Looking at the data of Facebook in Sweden, the platform shows to be the social network with the highest penetration in Sweden, with 81% of Swedes using Facebook in the third quarter of 2020 (Statista, 2020a). There has been a rising trend in the use of Facebook in Sweden over the past several years, as the share of individuals who used Facebook daily in Sweden grew steadily almost every year from 37% in 2011 to 58% in the third quarter of 2020 (Statista, 2020b). Future trends for Facebook in Sweden forecast even further penetration of the platform, with an estimate of 7.93 millions of Facebook users reached in 2025 (Statista, 2021). Moreover, the platform is a very important part of many Swedish companies' marketing activities: a study carried out by the management consultancy BearingPoint (2019) shows that a whole 100% of 84 leading Swedish companies across industries utilize Facebook as a part of their digital marketing strategy. Facebook is also the most often used social media site out of all by e-commerce companies in Sweden, 22% of them using Facebook pages for communication with consumers and 17% using Facebook advertising (PostNord, HUI Research & Svensk Digital Handel, 2020). Considering all of the facts and data presented in this section, we chose to focus our study on

Facebook due to its dominance and unmatched importance for consumers, as well as for companies in Sweden and worldwide.

3.2.2 Swedish context

The importance of obtaining local knowledge in management and business research, pertaining to a particular context rather than trying to reach widely generalizable findings, has been emphasized by many scholars (Easterby-Smith, Thorpe & Jackson, 2015). According to Easterby-Smith, Thorpe and Jackson (2015), the role that cultural influences and local particularities play in the phenomena of the social world must be taken into account when conducting business research. We believe that trust is one of the social constructs that are highly context-dependent and therefore should be studied from a local perspective. The overwhelming majority of research on trust of consumers in relation to social media has been conducted in the United States (Crocco, Segall, Halvorsen, Stamm & Jacobsen, 2020; Mosteller & Poddar, 2017), while the European perspective remains underrepresented.

As was outlined in the literature review section, previous research also points to differences in consumer trust across cultures. Returning to the article by Miltgen and Peyrat-Guillard (2014) the importance of focusing on different geographical contexts is apparent from the findings of their study as well. In the aforementioned study the Northern European region was only represented by participants from the country of Estonia, which underscores the importance of conducting more studies on consumers' perceptions of trust and data privacy in the Scandinavian context. This also encouraged us to study what impacts trust in the particular Swedish context, to get the highly valued, local view on the problem.

3.3 Data collection method

To reach the research objective outlined above, we chose the method of qualitative interviews. Interviews were deemed appropriate because the nature of data that are obtainable by this method are complementary to our needs for this research. Qualitative interviews, also termed as in-depth interviews, allow us to gain insights into the interviewee's lifeworld (Kvale, 1983), providing deeper understanding of his or her feelings, perceptions and opinions on a certain problem. According to Tracy (2013, p. 132), qualitative interviews "elucidate subjectively lived experiences and viewpoints." This subjectivity is in line with the constructivist approach that we adhere to, in that it supports the point that reality is socially constructed by people and not existing objectively (Easterby-Smith, Thorpe & Jackson, 2015). Another means of crafting data is conducting netnographic study. This entails "using information publicly available in online

forums to find and understand the needs, decisions, behaviour and culture of various consumer groups” (Bertilsson, 2021, p.13). Focus groups have also been considered as well. This technique consists of interacting with a group of people around a focal topic and obtaining their opinions and rationales (Nilsson, 2021a). Although both methods are potentially relevant for this study, we found that employing these methods would not suit the current study as we hoped to have each individual's perspective without them being influenced by a communal setting. In order to study what builds trust in Facebook in relation to consumer data privacy and use, we had to reach into consumers’ feelings and attitudes towards the organization in that specific respect. Qualitative interviews therefore seemed to be the most fitting method for our purpose. According to Easterby-Smith, Thorpe and Jackson (2015), insights gained through qualitative interviews are contextual; we are aware of the influence of context on our study, and given that we chose to focus on the particular Swedish context of trust towards Facebook, we find the contextual nature of data obtained through qualitative interviews to be useful for a better understanding of the problem we aim to study. There are, however, certain potential issues that a researcher has to be aware of while conducting qualitative interviews. A researcher conducting a qualitative interview should stay cautious as to not affect a respondent’s answers in any way, especially by leading them towards a certain answer, which would affect the authenticity of their accounts (Alvesson, 2021). It is important that the accounts of respondents remain authentic so that their true feelings and opinions can be captured and worked with later on.

Qualitative interviews usually consist of open-ended questions rather than closed, which makes it vital when interacting with participants in order to discover different views or opinions (Easterby-Smith, Thorpe & Jackson 2015). In the process of data collection we chose to use semi-structured interviews to leave space for the very much important follow-up questions that allow us to reach deeper into the respondents feelings and perceptions. Throughout the research we worked solely with primary data collected with the intended aim to answer our research question. To give our interview a core structure, we developed an interview guide consisting of fourteen questions. First half of the questions were created in a way to help us explore the problem of our study. Since we utilize the commitment-trust theory, we decided to use the Morgan and Hunt’s (1994) definition of trust for the purposes of building some parts of our interview guide as well. They conceptualize trust as “existing when one party has confidence in an exchange partner’s reliability and integrity” (Morgan & Hunt, 1994, p. 23). Morgan and Hunt (1994) point to the association of reliability and integrity with concepts like competency, honesty, fairness, responsibility, and benevolence. Also upon the review of previous research, we saw that the concepts of benevolence, competence, and integrity were often found to be the sub-dimensions of trust, or in other words, they appeared often as the concepts closely connected to or constituting trust (McKnight, Choudhury & Kacmar, 2002; Park, Gunn & Han, 2012;

Warner-Søderholm et. al., 2018). Therefore, we decided to indirectly include the three concepts in some of the questions in our interview guide in order to give us a certain degree of guidance towards the right direction in exploring trust in line with Morgan and Hunt's (1994) conceptualization of trust. We tried to incorporate all of the aforementioned concepts to our interviews in a way that would not lead the respondent towards a certain answer, but to leave the concepts open for his or her views and opinions. The unabridged interview guide as it was used during interviewing can be found in the appendix.

3.3.1 Choice of participants

The participants of our study were Swedish consumers, who are also users of Facebook. Furthermore, we decided to limit our study to young consumers, as they are generally the most avid users of social media, and therefore their relationship with the companies might potentially be distinct from those of other age groups. With Facebook starting in 2004, it was most likely the first massively used social media platform that consumers now aged 20 to 25 have ever used, many of them starting at a very young age. Thus, it is reasonable to expect that this probably also translates also into the relationship they might have built with the platform over the years: the platform having been an important part of their lives for many years now. For years, Facebook was the only major social media platform, with others, like Instagram and Snapchat, being established years later. Therefore, Facebook might have played a special role in the lives of the specific group of consumers aged 20-25, potentially more important than the even younger consumers born later. With the popularity of Facebook declining among the teenage generation nowadays (Internetstiftelsen, 2020a), and with other platforms like Snapchat and TikTok becoming the favourites among the youngest group of consumers (Internetstiftelsen, 2020b; Mohsin, 2021), we decided to set the lower limit to 20 years of age. Available data about Facebook use in Sweden suggests that Facebook is still a popular platform among young consumers, with 84% of Swedish consumers aged 16-25 using Facebook at least sometimes in 2020 (Statista, 2020b), and 48% of them using Facebook daily (Statista, 2020a). The age group used in those statistics is wider than ours, however, due to the reasons presented above, we decided to limit our research on the particular group of 20-25.

Considering the limited time, resources and the ongoing pandemic, we had to employ the convenient sampling method, whereby the respondents are relatively easily accessible and available (Easterby-Smith, Thorpe & Jackson, 2015). Potential participants were approached with the help of our Swedish acquaintances, however, we still managed to obtain participants of various genders, places of origin, and ages, so a certain amount of variability in perspectives was

ensured. Together we conducted 14 interviews, of which 9 females and 5 males, who ranged between the ages of 20-25, and came from different parts of Sweden, from smaller villages as well as from the metropolis. Moreover, given that Facebook is to a higher or lesser extent used by the overwhelming majority of young people, and given that all of our respondents were users of this platform, we deem their accounts relevant for answering our research question. We continued with data collection until the time when we felt saturation of content in its diversity and saw repetitiveness in the interviewees' accounts.

3.3.2 Interviews

Due to the current situation with the Covid-19 pandemic, interviews were carried out in the form of an online video-conference. We collected empirical data from 14 online interviews. We were able to make audio recordings of all the interviews, which helped us greatly in the subsequent process of data analysis. Upon reading the prepared "Information and consent document" to the participants, we asked for, and were granted verbally, the informed consent of each interviewee before we started the interview. We tried to standardize our personal approach to each interviewee to reduce bias stemming from different interviewer's approach towards the respondent. Considering the wellbeing of participants, the questions in the interviews just as the interviews themselves were designed in a way to not appear as too personal to our participants and respect their own personal privacy limits. We divided the roles of the interviewer and the note-taker among ourselves and did not intervene with one another's tasks, with the occasional exception of the note-taker asking an additional follow-up question at the end of the interview, if deemed appropriate.

The interviews each lasted about 20 to 40 minutes, depending on the way participants would respond and the amount of follow-up questions we asked. The questions in the interview guide were not followed in a strict order. Rather, we were following up on the interviewee's answers when they seemed to be leading to an interesting insight and tried to make the conversation flow naturally when possible, sometimes covering the topics in the interview guide in the process. We stayed careful not to use leading questions during interviewing, especially when asking questions not predefined in advance in our interview guide, such as follow-up questions, probes and laddering questions. As advised by Kvale and Brinkmann (2015) cited in Rennstam & Wästerfors, 2018) we tried to ask "how" and "what" questions when following up, instead of "why" questions, as to obtain spontaneous descriptions instead of speculative explanations (Kvale & Brinkmann 2015, p.159 cited in Rennstam & Wästerfors, 2018, p.29). Upon the end of the interview, we thanked them and appreciated their willingness to participate, as advised by Easterby-Smith, Thorpe and Jackson (2015).

3.4 Data analysis strategy

Having stated that we will work with the chosen theory abductively, we now need to address how the theory was used in the process of data analysis. As was already outlined, we chose to selectively extend the trust aspect of the theory to the now highly relevant context of consumer-social media relationship, focusing on data privacy. Since our work with the theory is very selective and explorative, we did not use the original model associated with the theory to guide us in the process of data analysis. Rather, we worked with Morgan and Hunt's (1994) conceptualization of trust to identify the factors that affect trust in the specific context that we are focusing on. That way, we aimed to ensure that the precursors we identify through our exploration are in fact compatible with the underlying assumption of the theory, including the original definition of trust as proposed by the authors.

Prior to analysing the data, we prepared and organised the information in order to have a good transition into the analysing process (Easterby-Smith, Thorpe & Jackson, 2015). With the assistance of the online transcribing softwares Temi and Amberscript we transcribed the audio recordings of the conducted interviews. This was done in order to have the possibility to study our material in detail and revisit any theme or code at any time in its original context conveniently. However, we started the process of analysis in its very initial form before the final number of interviews was conducted. After having conducted approximately a half of interviews, we visited our collected data to get an overview of the emerging content. This was done to assess and confirm the quality of our interview guide in terms of its suitability to lead us to relevant findings. To achieve an overview of the preliminary emerging themes, we applied distillation to our data (Kvale & Brinkmann, 2015, in Rennstam & Wästerfors, 2018), which means that we distilled the summaries of the interviews into shorter meanings or preliminary themes, mostly using the expressions and language used by our interviewees. Besides testing the suitability of our interview guide, this way we were also able to present the preliminary distilled themes to our supervisor and our peer reviewers to get feedback on the direction we were taking and to raise the transparency of our research process. In the process of distillation we engaged in what Charmaz (2002, in Rennstam & Wästerfors, 2018) refers to as *initial* or *open coding*, the spontaneous coding of the data that aims to capture various, even seemingly less important meanings in a very open manner so that the research does not miss any new potential theme. That way we collected a relatively high number of preliminary themes that constituted an early base for our future findings.

After having conducted all interviews and transcribing them, we proceeded to the stage of thorough and focused studying of the collected data. For this purpose we utilized Nvivo, a

qualitative data analysis software, to help us with the organization of our data, codes and themes. We started the process of data sorting, in which we were focusing on the content of the interviews, looking for recurring elements, meanings, and words that would later be grouped into themes (Rennstam & Wästerfors, 2018). The preliminary themes identified through the initial coding in the earlier stage of analysis guided the coding of the material to a certain extent, but they by no means restricted or limited the coding in any way. On the contrary, we kept our minds open, looking for nuances and refinements of the preliminary themes, or even for contradictions in codes and errors in coding that might lead to perishing of some of the themes. We approached the data openly, still applying the aforementioned initial coding, looking for new potential themes that might not have been apparent from the less thorough pilot analysis of the distilled data, as well as we kept reevaluating the already identified themes based on the more nuanced and detailed data in the transcripts. With the progressing process of analysis, as the more dominant themes started to emerge due to the high frequency of their respective codes in the data, we started applying *focused coding* (Charmaz, 2002, in Rennstam & Wästerfors, 2018), selectively looking for particular codes that would bring more light into an underlying dominant theme.

Since we approached coding very openly, in the end we identified many different themes that constituted recurring empirical content. As sorting of data is an iterative process that requires repeated revisiting and revising of the sorted data (Rennstam & Wästerfors, 2018), so we made many changes to our themes before we reached the final themes. We utilized the process of induction and abstraction by which we aimed to arrive at more general, abstract underlying meanings that could be used for the subsequent theorizing, by proceeding from the concrete empirical material to the more abstract meanings (Nilsson, 2021b). It was particularly when we started applying these processes to our sorting that several themes came to merge into one that was connecting all of the initial ones by a common essence. According to Rennstam and Wästerfors (2018) sorting by the means of abstraction is where the process of interpretation starts that will eventually lead to final findings. This way, we reduced the number of initially identified themes and discovered some meta-themes, and were able to assess the meaning of our themes on a more abstract level.

After having completed the sorting of our data and having a number of themes at our disposal, we started the process of assessment of whether each theme represents a factor that in fact impacts trust, or whether we are looking at a phenomenon that does not affect trust, albeit is closely related to it. Glasser and Strauss (1967 cited in Rennstam & Wästerfors, 2018) emphasize the importance of a systematic approach to work with empirical data in the process of analysis. As they argue, a non-systematic approach might lead to the findings being opportunistic, with the

analyst trying to find support for his or her assumptions rather than staying open to the answers contained in the empirical material. Therefore, when trying to identify which of the concepts derived from our data impact trust, we adhered strictly to the definition of trust as posited by Morgan and Hunt (1994) earlier in the thesis. Looking at each theme, we asked the question: “Does this affect the participants’ confidence in Facebook’s reliability and integrity?” We used the definition to be consistent with what our concept of trust is in this research, and therefore to make sure that the precursors we identify will indeed be precursors of trust and not precursors of some different, albeit related or similar phenomenon.

To help our decisions in determining which of the concepts in our data affect trust, we also used the firmly set conceptualization of trust to identify whether each respondent actually does or does not trust Facebook, by assessing their answers in the interview and by relating them to the proposed given definition. That way, we did not rely on each participants’ own understanding of the concept of trust that might be different from ours, and therefore we tried to prevent inconsistency in the phenomenon that is being studied. Assessing whether, according to our definition, a participant trusts Facebook or rather does not, it was then helpful for us in assessing the actual effects of the concepts that the interviewee was discussing on his or her trust towards the platform.

This way, we identified the precursors of trust that will constitute our findings in this thesis. Apart from identifying the precursors as we aimed to, we captured several other observations that represent the findings and pieces of knowledge that were not affecting trust, but that were giving us more information about the overall relationship between consumers and Facebook. Some of those seemed very important for this research in that they not only explain the context of the problem studied in this thesis, but by doing so, they even help explain some parts of our findings and some inconsistencies in the effects of the identified precursors. Indeed, presenting the contextual settings of trust and relationship gives us more information and nuanced understanding of the findings that we originally aimed to discover. Therefore, we deemed it important to include these empirically derived contextual findings in our thesis and present them alongside the identified precursors of trust, in order to provide richer and deeper understanding of the phenomenon of trust, its precursors, and the overall dynamics of the consumer-social media relationship in the context of data privacy.

To arrive at one of the aforementioned contextual findings, we employed an alternative, supplementary model of relationship marketing which was proposed by Morgan and Hunt (1994) at the end of their seminal paper. As the contextual findings themselves arised from our empirical material unplanned, so the use of this model was not initially intended or expected. Yet, using

this alternative model to interpret some parts of our data brought more light into the nature of the relationship within which trust is being affected. The difference between the original and the alternative model, as well as how its use helped the interpretation of our data, will be explicated later on in the findings section. Despite using the alternative model when interpreting one the unplanned contextual findings, the precursors of trust were still identified exploratively, independently from one or another Morgan and Hunt's (1994) model, as was planned and announced earlier in this section.

During our analysis process, as it often happens in qualitative research, we had to reduce the number of categories, or themes, that we would use in this thesis. We identified several more themes that had the potential to be an interesting enrichment of this work. However, as is advised by Rennstam and Wästerfors (2018), reduction of themes to be presented in a research is often necessary, so that the purpose of qualitative research to provide rich descriptions of phenomena can be fulfilled, instead of findings becoming diluted, too broad, and without a clear point. In other words, it seems a better idea to have a clear purpose, focus on fewer themes, and derive deeper knowledge about the few that the researcher chooses to focus on, rather than trying to cover everything that emerged from the data. In our research, we used all themes that were identified as precursors trust, not compromising the answering of our research question. The themes that we choose not to present for the sake of having a narrower focus were certain minor contextual themes. We prioritized themes that were recurring more often in our data and that seemed to be a stronger contribution to our research. Another type of reduction that is proposed by Rennstam and Wästerfors (2018) is illustrative reduction of data. Employing illustrative reduction, we will choose excerpts from our empirical material that represent each discussed theme best, illustrating the theme using the words of our respondents.

Finally, after having identified the final precursors of trust and the empirically derived contextual settings, we created a conceptual model of trust in the consumer-social media relationship within the data privacy context. It depicts the identified precursors of trust with the major themes constituting each precursor, and the precursors' effects on consumer trust, all of this happening inside the discovered contextual setting. This model serves to present our findings in a concise and easily graspable way in contrast to the exhaustive descriptions and explanations of our rich findings that will precede the model.

3.5 Criteria of quality

Issues of quality throughout the research process need to be considered. Considering our epistemological stance in this study, the quality of your research should be assessed based on

criteria influenced by this position. To ensure the trustworthiness of the current study we will consider credibility, dependability, and confirmability as the criteria of trustworthiness of qualitative research (Lincoln & Guba, 1985). We will also address the issues of generalizability and transparency.

Credibility refers to the confidence in the level of truthfulness about the data that has been collected (Lincoln & Guba, 1985). The current study ensured that credibility was prevalent through conducting interviews with multiple data sources. Throughout the interviews, persistent observation of certain elements which pertained to the research question was brought up and if need be they were discussed further to establish depth (Lincoln & Guba, 1985).

Confirmability is the extent to which the findings of the research are influenced by the respondents and not by the researcher's own bias and assumptions (Lincoln & Guba, 1985). Throughout the research process, the researchers had to constantly be reflexive and aware of their own judgments. The interview guide assisted in guiding the interview, but the participants were given latitude to respond fully and they were not restricted on what they could or could not talk about.

Dependability refers to presenting the results in a manner that is consistent and could be replicated (Lincoln & Guba, 1985). To make sure that this study is dependable, external audits were conducted by individuals other than the researchers (Lincoln & Guba, 1985). Over the course of the study, two individuals along with the supervisor of the current research had seminars in which they were able to provide comments and feedback which were valuable to the progress of this study. In this regard, dependability was ensured.

As the present study was conducted on the consumers in Sweden, the study is highly contextualized. Therefore, it is possible that some of its findings might not be widely generalizable. Given the geographical delimitation, the study will be a contribution to the understanding of the local situation, which according to many scholars is even more important (Easterby-Smith, Thorpe & Jackson, 2015). Furthermore, we tried to reach high transparency in this study by providing detailed and honest descriptions of the methodology and strategy of analysis, as was also advised by Easterby-Smith, Thorpe and Jackson (2015).

4 Findings

In the following chapter we will present the findings derived from our data analysis. We will start by explaining the contextual setting of our findings, which will provide a better understanding of the nature of the relationship between social media and consumers, as well as give a background to our findings. Our findings will then follow in the next section, where we will present the outcomes of our data analysis, providing explanations and descriptions of the discovered phenomena, and showing the relationships between individual themes and sub-themes that emerged from our empirical data. The presented findings will be supported with quotes from the empirical material that we collected, in order to provide illustrative examples for each of the identified themes. All participants' identities are protected by the use of pseudonyms for the purpose of data presentation in this section. Finally, we will present the conceptual model that we created based on our findings, to illustrate what are the factors that impact trust in the social media-consumer relationship in the context of data privacy. This will lead us to answering our research question towards the end of this chapter.

There are two important issues that need to be addressed before we proceed with the presentation of our findings. First, upon completing data analysis, it became apparent that the choice of Facebook as the focal company for this research had a notable effect on the data collected and the themes that emerged from the data analysis. Facebook indeed is a unique social media platform and company in many ways, which also necessarily impacts what affects consumer trust in the platform, as well as the company as whole. Factors like Facebook's dominance on the social media market and their notorious data scandals were some of the issues that hardly any other social media platform can be related to, and that affected the accounts of our respondents to a great extent. Therefore we have to acknowledge that especially some of the contextual settings identified from our data might not necessarily be generalizable to all social media platforms. However, we believe that a high degree of generalizability to other platforms is granted with regards to the precursors of trust, which are the main and original locus of this study. The second important issue is that although throughout the research we were aiming to focus solely on the particular social media platform Facebook, due to its close connection in the respondents' minds to the corporation of the same name, as well as the virtual inseparability of the platform from the company, it seems that in the case of Facebook the relationship and trust towards the platform's brand will necessarily be affected by the corporate brand, and vice versa.

4.1 The contextual setting of the consumer-Facebook relationship

In the section below we will introduce the contextual setting of our findings using empirical descriptions derived from our data. During the process of data analysis we noticed the emergence of several recurring themes that were not answering our research question, but which rather brought more light into the overall context of the relationship and trust between social media and consumers. We are thus beginning this chapter with these contextual explanations that will not only make us more familiar with the overall relationship in question, but they also helped us explain some of the seemingly problematic parts of our data and achieve a better understanding of some of our findings later on.

The level of trust in the consumer-Facebook relationship

Firstly, it is important to say that our data analysis brought us to the conclusion that the relationship between consumers and the particular platform Facebook is actually lacking trust to a very high degree. Besides proposing reasons for this in the section on precursors of trust below, we will also propose contextual explanations for this observation, as well as explain why these relationships are continuing despite mistrust. We arrived at this point by assessing our participants' accounts against our selected definition of trust. The definition of trust that we chose for this thesis is that used by Morgan and Hunt (1994), which stresses the importance of one's *confidence* in the partners *reliability* and *integrity*. The word confidence is important in Morgan and Hunt's (1994) conceptualization, therefore, whether a respondent showed signs of confidence in Facebook's reliability and integrity was crucial for our assessment of whether that particular respondent does, or does not trust the platform. Adhering strictly to this logic, we discovered that the overwhelming majority of our respondents, if not all of them, do not in fact trust Facebook, or at best, their trust is greatly limited. A strong indicator of absence of trust were also the explicit statements of many respondents, stating that they indeed do not trust Facebook for whatever reasons that particular respondent had. Another factor supporting this line of argumentation is the fact that during the interviews, mostly negative precursors of trust were brought up by the respondents, implying that there is much more of the negative than of the positive on consumers' minds when it concerns trust towards Facebook.

This contextual finding is also supported by two particular behavioral and attitudinal manifestations that were recurring often enough to be captured as empirical themes during the process of data analysis. Firstly, many participants expressed that they are careful with provision of their data when using Facebook, as is evident from the quotes cited below.

Albert: *“I guess that I would not, I would not post, or give Facebook more [information] than I need to, like, confirm [my] Facebook profile...”*

Sandra: *“I’m a bit more restricted to sharing pictures of myself, [...] I have a profile picture still, and I still have all the profile pictures that I had before, but I, uh, I’m not maybe updating that often any longer also because they, you know, uh, with like face recognition and stuff like that... Uh, somehow I feel a bit insecure about all of that and a bit scared actually.”*

These self-restrictive behaviors and high self-control of what data a consumer will or will not provide testifies for the lack of confidence in Facebook’s integrity, which implies that they in fact do not trust the platform fully. It needs to be noted that the restrictive behaviors or behavioral intentions were often directed at withholding data that was perceived as too personal. A type of data that appeared as too personal to many interviewees was data regarding political views, the content of their private messages, but also their bank details, or the Swedish personal number.

Another recurrent manifestation of mistrust were suspicions about Facebook’s practices or intentions in several, often unrelated contexts. Respondents, in connection to the uncertainty they felt about Facebook’s data handling practices, were often suspecting that Facebook might be engaging in unethical, or even illegal behaviors. Since lack of information and previous data scandals that the platform has been involved in might presumably play an important role in the formation of these suspicions, we also see this manifestation as a partial result of the identified precursors of trust which will be presented later in this chapter. In the excerpt below, we can see Lisa suspecting that her information might indeed be misused for wrong purposes:

Lisa: *“I’m just a little bit hesitant towards reposting stuff that’s too political or too like, um, controversial, because I’m not sure where that information will end up. And I am certain that if that information ends up in the wrong hands, it could be potentially used, uh, in the wrong way.”*

Thus, it is apparent that consumers do not trust Facebook with their personal data, and particularly not with information that is perceived as too personal. This was manifested in their proclaimed behaviors, their suspicions towards Facebook, but most importantly through their lack of confidence in Facebook’s goodwill. With this general contextual setting outlined, the findings that will be presented later on will be understood more easily.

Risk Perceptions

Although the general sentiment towards Facebook was mistrust among participants, it is interesting that a smaller number of them did not feel particularly worried concerning their data as it did not seem as too much of a risk regarding what they do or share on the platform. As one respondent mentions in the excerpt below concerning their behaviour on the platform if they knew what the social media platform does with their data:

Cecilia: "I mean, it's not something that concerns me, because I don't feel like someone would be after me, if you know what I mean. Like, and I don't write any details or stuff like that on messenger [...] it could be private stuff, especially like private relationships, but I don't think that's very interesting for anyone. So I'm not worried about that either, I would say, even though I don't know how it's handled."

Another way in which respondents expressed the way they feel concerning their data usage was when they mentioned that they do not particularly have anything to hide.

Eric: "I don't have anything against, like, I am pretty open with my data. I don't have anything to hide in my opinion, so I don't feel like it's bothering me at all..."

Marie: "No, I can't really see a problem with like, my social media activities being... like it can't be, I don't think it can be held against me in any way... because I think, like, what I do on social media is still open and out there on the Internet. So Facebook using it in any way... I don't see it as that big of a problem."

The lack of perceived risk was evident in some people, as they did not see in any way how the collection and use of their personal data would wholly affect them. Some respondents reiterated what others mentioned concerning the usage of their data, even though they were uncertain about how Facebook handles personal data. One participant goes on to say:

Ebba: "Uh, I don't care too much about it, honestly, as long as it's not something super private or, you know, I mean, it's not like they're reading my messages or stuff like that, but I don't care too much, because I don't really have anything to hide, you know."

The lack of perceived risk could also be attributed to how some participants perceive that Facebook will not do anything to tamper with their data because that would put Facebook's

reputation in jeopardy. Lisa supports this when talking about whether the social media platform takes heed of consumers' needs or preferences.

Lisa: *"...I think they probably do it in order to protect themselves. Not because they actually care about my preferences. They just want to make sure that they don't violate me in a sense that they could later be, you know, sued or anything like that."*

Ebba: *"[...] I know that if they would use my data for something they're not allowed to do and that would come up to people, I think they would just lose so much out of it. [...] So I'm not too worried because I just think that they know that if they screw it up, that consumers are going to stop and boycott Facebook and so on."*

Although trust is necessary in terms of the relational aspects between consumers and social media, it could be that the absence of risk decreases the need for trust. This uncovers where there is a lack of perceived risk in a relationship, then the very need for trust might be limited. The conceptualization of trust that presumes the importance of the presence of a certain kind of risk in order for trust to be present in a relationship (e.g. Kee and Knox, 1970, cited in Mayer, Davis & Schoorman, 1995), could assist in support of the findings in the direction that the lower perceived risk of data collection affects the level or presence of trust towards the platform. It seems that it would also be certain information that participants regard as sensitive, while others point out that they have nothing to hide which lowers their perception of risk. Participants also put forward the idea that the social media platform might not utilize their data in an unauthorized manner, because they have a vested interest in how they will be affected by the public's presence. Essentially, the importance of trust fades away in some cases as people do not see much to trust Facebook with and the lower risk perceptions concerning data usage. We find that this is something that came up in some aspects of the study and a vital note as a contextual background which assists in understanding how this could also account for the deterioration of trust in the relationship.

The consumer-Facebook power relations

As was outlined above, the majority of our respondents showed strong signs of mistrust towards Facebook. Despite that, ending the relationship with Facebook did not seem as an option to them. Rather, participants decide to accept the state of things as if there was no other option but to yield to the terms that Facebook sets. This can be seen in the abstracts below.

Marie: *"Like, yeah, it is what it is... they have this access to [data] and I can't really, I don't really have the power to be in control of it, which is bad, to think..."*

This argument was also supported by three explicit statements from our respondents, stating that improper use of data would not, and did not stop them from using Facebook. One of them, Ebba, described her intentions to use the platform after she would find out about Facebook's missing messaging encryption, allowing the platform to have access to her messages:

Ebba: "That would definitely be something that would make me very angry. I don't think I would stop using Facebook, but [...] I would just be very careful with what I send. I would not be as open as before [...] but I don't think I would stop using it because I'm just too lazy and it's so convenient to use."

In connection to this, respondents further highlighted the benefits associated with using the platform, as well as the potential losses that they would incur were they to leave the platform. This gives us hints on the reasons why they are continuing with using the platform.

Eric: "There's nothing I can do about it. The only thing I can do is delete my account, but I don't think that's worth it."

*Sandra: "You have all your friends there, you can contact all your friends really easily."
"If you don't have Facebook, then you're gonna miss out on things..."*

Mikael: "Yeah, the service is too good for me to avoid. It's basically like pizza or hamburgers. It's great, but, you know... (laughs)"

Even some of the most critical participants such as Sandra and Mikael expressed that although they do not trust Facebook and are in fact concerned about their privacy, they still continue using the platforms. The fact that consumers' relationships with Facebook are still continuing despite a serious lack of trust raised questions about the character of the relationship that we are studying here in the context of the commitment-trust theory. However, based on the accounts of our participants, we can see that the benefits and the potential switching costs connected to Facebook use both seem to be very high, which might overpower the potentially problematic lack of trust. Indeed, with Facebook's unique status as the most used, and one of the first social media platforms in the world, we can observe a certain lock-in effect, where people become socially dependent on the platform's services.

This interpretation is also supported by the theory of Morgan and Hunt (1994), which helped us understand the observed phenomena and interpret them in the proposed way. The recognized

reasons that are keeping consumers on the platform despite mistrust can be attributed to relationship benefits and relationship termination cost, which are the precursors of relationship commitment as proposed by Morgan and Hunt (1994). In their article on commitment-trust theory, Morgan and Hunt (1994) also introduced an alternative model of relationship marketing, which was supposed to represent unhealthy relationships, where acquiescence of a partner is ensured through the power that the other partner has over them. More specifically, this power stems from dependence, which is fueled by the value received from the powerful partner and by a lack of available alternatives (Morgan & Hunt, 1994). This is very similar to the accounts of our participants, who often felt like they have no other option but to use Facebook, because their whole network of friends and family is using it, and therefore they would potentially lose a great amount of contacts were they to leave Facebook. In terms of the alternative model, the factor of power is fueled by relationship benefits and relationship termination costs, the antecedents of relationship commitment. This conceptualization again fits our observations, which show that the benefits related to the use of Facebook as well as the “termination costs” in the form of losing a lot of contacts and an important communication channel, are too high, giving Facebook more power over its users. The direct path leading from power to acquiescence in the alternative model then shows that this power that Facebook has makes consumers acquiesce to the “rules of the game” that Facebook chooses.

This contextual background is important to acknowledge as it helps us understand why consumers stay on the platform even though their trust is eroded. The power that Facebook holds over its users due to the strong network effect that it has created and due to lack of available alternatives, changes the dynamics of the consumer-Facebook relationship towards what Morgan and Hunt (1994) refer to as a not a healthy, but a “sick” relationship.

Cultural influence

It is worth stating that the geographical context of being Swedish made participants feel somewhat better concerning their data. Even though people are uncertain about their data privacy, seemingly the thought that they live in a country that is committed to protecting the people from any harm is settling.

Ethan: *“I live in Sweden. I'm very privileged. And I know that, at least I had the perception that nothing would happen to me in Sweden.”*

Concerning the familiarity and confidence on how Facebook uses her data, one respondent hints towards uncertainty about how her data is used considering that Swedish laws might be different.

Sandra: *“Yeah, I feel like the Swedish regulations are pretty good on that. And maybe in other countries, the regulations aren't as, or stated in the same way or so [...] I am trying to get some kind of information on that, but it's very hard and [...] maybe the data is stored somewhere else, and shipped somewhere else, but where they don't have the same laws as we have in Sweden. And I kind of feel a bit uncomfortable with that...”*

In one conversation when one participant was asked whether she ever felt as if Facebook held certain information from her, she brought up the 2016 American presidential election and made the comparison to Sweden.

Ebba: *“No not really, I think if I would be, like, an American, I would be more worried because I feel like there's been so much bad things coming up from the election [...] but I feel like... Facebook doesn't really care about Sweden (laughs slightly), and we don't really have that much valuable information...”*

The respondent continued to mention that it would rather be the American people who should worry more due to the political climate. This setting is vital to recognize as it gives more clarity to the perceptions the respondents hold and an understanding of the role their country of origin plays in the relationship with Facebook.

4.2 Precursors of trust

In the following section findings of the current study will be presented. The findings constitute the factors that we found to affect consumer trust towards social media in the context of data privacy. During data analysis we identified several recurring themes which we felt contained factors that affect consumers' trust. While proceeding through the process of abstraction during data analysis, some of these themes showed to actually point to the same, broader and more abstract phenomenon, a meta-theme, which we then concluded to be the final identified precursor of trust. The process of abstraction was important here, as it brought us to the core idea of the slightly more concrete themes that were sourced from our empirical data, and therefore helped us reach the essence of the observed phenomena, arriving at findings. The themes constituting the more abstract precursors now represent the specific forms of the precursors of trust in the relationship between consumers and social media in the context of data privacy. It is mostly those themes that we will elaborate on in the following subsections, so that we provide highly specific information about each precursor. Doing so, we will describe the precursors not

only on the abstract, but also on a more concrete level in order to maintain a closer connection to the specifics of the reality that we studied and observed.

4.2.1 Inadequate communication

Our first finding consists of two main themes, which are however very closely connected to one another and might even overlap at times. Therefore, the presentation of our first finding will be rather fluid, flowing from one theme to another, explaining the details of the precursor in better detail, and illustrated using observations and quotes from our empirical material.

A common recurring element across interviews were respondents' feelings about Facebook's privacy policies. They mostly agreed that the privacy policies are not very accessible to a common person. This is illustrated by the two following excerpts below. Ethan's view on the transparency of social media is as follows:

Ethan: *"I think that Facebook and other platforms are pretty bad at it, actually. Um, they have this, um, this consent you have to give, um, for example, 'I accept that you collect my data,' but the documents [are] so long and they're so big. So it's people not reading it. So I think it's, it's not, it's not that transparent actually, even though they provide us the information..."*

Similarly, Lisa expresses her feelings about how Facebook communicates their policies and practices with her in the following statement:

Lisa: *"I mean, like any big company, they have this really complicated legal terms and agreement, terms of usage and all that, where they probably communicate a lot in, in extensive detail. It's just that a normal user doesn't normally read that and comprehend it."*

As Ethan interestingly implied, being transparent with data collection practices entails more than just stating the policies in a legally correct way. Rather, making sure that the information gets across seems to be even more important in order to stay truly transparent in the eyes of consumers. Both Ethan and Lisa, as well as other interviewees, agreed that the way data privacy policies are communicated with consumers is in fact not a way that would be easily understandable and accessible. The need for clarity in communication of how data is handled by the platform is also expressed by Maddison in the excerpt below:

Maddison: *“I would only be less skeptical if I could know that, like, okay, this is what they're using, and this is not what they're using. Like, if they would have been [...] dumbing it down kind of, [...] like being very clear...”*

Therefore, we can see that one of the recurring themes in our interviews was the problem of a perceived lack of transparency regarding data handling practices on Facebook's side. What is crucial, and what Maddison also touched on in the quote above, is that hand in hand with missing information come doubts about Facebook's goodwill.

This problem with perceived non-transparency and the associated doubts about the platform is very closely connected to a broader concept of consumer uncertainty, another element that was prevalent in all interviews and that constitutes our second theme in this finding. As our empirical material showed, the overall understanding of what data is collected by Facebook, and how it is used, is very weak among consumers, which makes them generally uncertain about data collection practices and about their own privacy. Thus, the core of uncertainty lies in lack of information. Consumer uncertainty is of course also encompassed in the problem of transparency as a result of undue communication of privacy policies; however, the problem of consumer uncertainty pertains to a somewhat broader area of the overall communication of the platform, (not only the legal statements). Consumer uncertainty was evident from numerous proclamations of our interviewees stating that they do not possess a sufficient understanding of Facebook's data collection practices, some of which pointed directly to the effect this uncertainty has on trust of consumers. This can be seen also in the quote below, where Dawn expresses that she is uncertain about what her data might be used for, especially in the context of the data scandals that are associated with Facebook:

Dawn: *“Uhm, I mean, I wouldn't [say] that I don't trust them, but I know that they might use my information [for] I don't really know what, to like... both less harmful things, that they advertise things, they sell ads directed to me, or maybe they, I don't know, over the years you've heard about scandals about Facebook or similar companies that they sell personal data...”*

In this excerpt we can see that Dawn's confidence in Facebook's integrity is weakened by her uncertainty, this effect presumably being exacerbated by the reputation-damaging data leaks. As we will explain later on, it is indeed in the context of the multiple scandals that the platform has faced, that non-transparency and a general lack of information is making it harder for the platform to maintain trust of consumers.

Furthermore, other potential negative consequences of consumer uncertainty that could result in weakened trust emerged from our data. In addition to Maddison's scepticism about the platform's practices that she expressed in the quote earlier in this section, there were instances when respondents linked the lack of information to the assessment of Facebook's honesty in communication or data handling practices, as in Eric's case:

Eric: "I have never really heard anything about what [information] they get from me. It's just like, since I don't even know what they get from me then, yeah, they're probably not that honest about it."

In a similar vein, Mikael comments on how he feels about the fact that he does not understand very well how his data is collected:

Mikael: "Well, it definitely makes me look at Facebook in a more negative way. [...] It's a very, um, maybe not good reaction, but it's a very normal reaction that when you don't understand something entirely, you become a bit distrustful, um, of it. Um... and I definitely have fallen victim to that reaction, I think."

Therefore, it seems apparent that the fact that Facebook is perceived as not providing enough information about its practices affects consumers' views about the platform in a negative way. It affects perceived honesty, which is one of the concepts often associated with integrity (Morgan & Hunt, 1994), a concept central in our conceptualization of trust. But most importantly, the prevalent uncertainty affects trust, in that it takes away from consumers' confidence in Facebook's reliability and integrity. The importance of the concept of confidence was stressed by Morgan and Hunt (1994), therefore making confidence weaker must necessarily negatively affect trust as well.

In one and only case, a respondent spontaneously expressed that he actually feels confident about Facebook, because he feels that the platform informs him well about how they operate with his data. Note that this was a very rare case in which Facebook's communication was perceived positively and as in fact making the respondent feel more confident about the platform. This implies that better communication and transparency might in fact help tackle deteriorating trust towards the platform. It needs to be pointed out, however, that assessing the respondent's overall accounts throughout the interview by relating them to our conceptualization of trust, his confidence about Facebook was not noticeably different from other participants. This can also be seen in the excerpt from his interview that we used earlier in this chapter, where he stated that he would not provide Facebook more information than necessary.

Albert: *“I would say that, uh, I am confident with the way Facebook handles and uses my data. [...] And it feels like they are very, like, let's say responsible in that sense that they like providing information to me as a user of the Facebook platform [about] how they handle my data. [...] It feels like they are taking responsibility for the trust I have given them, when giving out my birth date and various private data. Yeah, so, I'm feeling fairly confident.”*

During the study of our empirical data, a sub-theme of uncertainty emerged that is particularly relevant for the companies that use the advertising space offered by social media platforms. Based on the accounts of our participants, it seems that personalized advertising is in many cases the trigger of the uncertainty and doubts about Facebook's practices. See Ebba's statement below that illustrates this point:

Ebba: *“Sometimes when ads come up, that is exactly what you have been looking for, searching for, that can be a bit weird, like, OK, I just looked at those shoes or whatever, and now they're coming up in my Facebook feed. That is a bit scary, but I know it's... it's just like how it is and... that's their way to make money. So I don't put too much thought into it. But I mean, it is a bit strange that everything you've been looking for comes up.”*

As is evident from Ebba's quote, it is in the moment that participants see a highly relevant advertisement that they start to question Facebook's practices in relation to data provision to third parties. We draw this conclusion also partially from the fact that several interviewees spontaneously mentioned the issue of personalized advertisements as an instance of a negative feeling connected to data collection:

Cecilia: *“Not taken advantage of, but the only thing that comes to my mind when you said that is, like, the ads that come up. Yes... So that's the only thing I can think of. When I googled something, it comes up on Facebook...”*

It will bode well with marketing practitioners that many of our respondents actually recognized the benefits associated with highly relevant personalized advertising. Some respondents even proclaimed that they do not mind data collection for marketing purposes.

Anna: *“If it's for this, uhm, advertising, market things, well there is still [going to be] advertising even if I accept it or not, so I mean... I don't think it's too bad with personalized advertising”*

Albert: *“Uhm, I guess that Facebook gives information to companies [about where] I live, I live in Lund and now I'm having this ad on trail running club in, in Malmö or something. Which is, which I think is nice...”*

Since it seems like many consumers appreciate personalized advertisements as relevant and interesting to them, we argue that it is not the highly personalized advertisement itself that makes consumers uncomfortable, but it is the underlying uncertainty about how the advertisement came to be so relevant in the first place. Therefore, we see from our data that personalized advertising, although appreciated by many consumers, might act as a trigger of doubts about one's privacy due to lack of information about the volume of data that is shared, the ways that data is shared with third parties, and which entities constitute those third parties. Thus, the lack of information about how consumer data is used for marketing purposes again leads to uncertainty and consequently invokes mistrust.

Both themes of non-transparency and consumer uncertainty have their specific meaning by themselves and elaborate on slightly different, albeit interconnected issues. However, at a higher level of abstraction, it is evident that they are linked by the problem of communication. Uncertainty about Facebook's practices stems from a lack of information about the issues of data privacy and data collection. It then follows that lack of information comes from a lack of timely, accessible, and most importantly comprehensible and digestible communication about the practices of data handling that Facebook engages in. This is very closely connected to the theme of perceived non-transparency, which stems from the very same negligence of not being open about the platforms' practices and not communicating them to consumers in an appropriate way. As we established that both non-transparency and consumer uncertainty affect consumers' trust towards the platform, it now follows that at the more abstract level that connects the cores of these two themes, inadequate communication is the final precursor of consumer trust towards social media in the data privacy context.

4.2.2 Opportunistic behavior

It seems that there are certain aspects of Facebook's actions that people seem to take notice of. These behaviours are what stood out for some respondents, as they were related to some scandals and controversies. When Magnus is asked why he would not trust Facebook with his personal data, he reverts to controversies surrounding Facebook.

Magnus: *“There has been a few controversies, right, with [the] elections and Cambridge Analytica, right, where Facebook has given out information and I think there have been several similar stories as well...”*

The respondent is referring to the infamous Cambridge Analytica data scandal which involved Facebook, and it seems this caught his attention enough to impact his trust towards the platform. Other participants recounted this similar account when the conversation took a turn concerning the social media platform’s honesty in the manner they handle data.

Sandra: *“...It was partly the things that leaked out a few years ago with the Cambridge Analytica. And then also when you start to read about it more, like how they use your data, what they really collect, what they do with it...”*

Since the release of the information to the public, for some participants it has caused them to alter their perception and behaviour towards the platform. Mikael for example mentions how he has decreased his usage of the platform:

Mikael: *“...Then all of this came out about what they were doing with the personal information and how they were selling it to very strange companies and organizations. So, I decided to limit my use, basically...”*

Sandra: *“I have also become more restrictive once I, like, you know, with the Cambridge Analytica and everything that came out, uh, I have started to be more restricted on what I actually share and what I write there...”*

It is evident that Mikael and Sandra took note of the media outlets which gave them an awareness of the social media platform’s involvement in the scandal. Another respondent who echoes similar sentiments is Magnus, who responds as to why he no longer has trust for Facebook in which he references various situations Facebook was involved in.

Magnus: *“There has been a few controversies, right, with what was called, with elections and Cambridge Analytica where Facebook has given out information and I think there have been several similar stories as well. [...] So I think it's kind of more those things rather than any individual experience I've had. It's more of those things I've read in the news, and I think most of them were many years ago...”*

One participant ponders on whether they should trust Facebook, considering what has been said in the media about how Facebook operates with consumer data. In the statement below, we can see that this is also connected to the aforementioned consumer self-restriction of data provision that signals weakened trust towards the platform.

Dawn: "...I don't know, over the years you've heard about scandals about Facebook or similar companies that they sell personal data to various companies or organisations for different reasons, so, I mean, maybe [I am] not trusting them with my data but [...] I wouldn't use it if I was thinking it was super sensitive, I guess."

Even though some respondents were aware of what Facebook had gone through, some of them did not alter their behaviour. This highlights the aforementioned lack of risk perceptions that participants exhibited of which they do not maintain to the trust impacting factors. The excerpt below of Ebba is an example.

Ebba: "I have been the same with my use of Facebook since I started it and even though there have been scandals about Facebook, I didn't really change my behaviour..."

As it has been evident that the notable subject that kept recurring is that of scandals or media outpouring throughout the interviews. It is clear by the participants recalling certain events that it had a particular impact on how they perceived Facebook. They specifically mentioned the report on a firm called Cambridge Analytica, which harvested personal information from Facebook consumers without consent (Confessore, 2018). This shows that the participants had reservations about the platform after this played out in the media among other reports as well. The extent to which it had affected some, is that it resulted in privacy concerns and adjusted behaviour. In a sense this lowered the platform's credibility amongst the minds of consumers. Among the findings, it is clear that since this incident happened, for some it caused consumers to not trust Facebook. They do not trust the way they handle their private data for the fear that it might be used in a manner they are not aware of. One of the participants, Mikael, stated that using Facebook bothered him to the point of paranoia and it seems that he felt as if Facebook was already not being truthful concerning what they use. This inherently caused a lack of confidence in him towards Facebook. When participants also mentioned how they became more vigilant of what they share as a result of the scandals, it shows that the controversies hinder the way people utilise the social networking site. Interestingly, the leakage of information did not seem to resonate with some participants. Rather they were not too bothered as they saw the services of Facebook as something they could not resist as it encapsulates most of their connections. For some, it did not change their behaviour or attitude towards the platform. This resounds with what

can be described as a contextual influence as participants saw no risk in continuing with the platform.

It can be seen from the data that people perceive that Facebook used consumer data in an unethical way to benefit from it. Although the phenomenon observed here was derived merely from an inductive work with the empirical material, it seems that it matches one of the precursors that Morgan and Hunt (1994) proposed in their key mediating variable model, which is called opportunistic behaviour. It can be defined as “self-interest seeking with guile” (Williamson 1975 in Morgan & Hunt, 1994), which corresponds with the perceived behaviors described in the empirical material. As presented above, this type of behavior on Facebook’s side can be attributed to the feeling of a lack of confidence in Facebook’s integrity and reliability, by which we establish that it affects trust. Facebook's behaviour has caused people to alter their perceptions concerning their privacy and the way their data is utilized on the platform. While it's clear that people have reacted differently towards the outbreak of this scandal, this aspect has played a role in terms of impacting trust. This has reduced the level of confidence in consumers which has decreased trust. In the commitment-trust theory, we see that trust is a vital element in terms of fostering successful relationship marketing efforts. When trust has deteriorated, then marketing efforts can no longer be successful, which also affects the relationship in the long run.

It is unfortunate that from the findings, participants mention how data breaches were to be expected because of the way the business is. In light of these moments that participants are aware of, some seemed to accept that these breaches and data leakages are bound to happen. Due to the nature of the business, it seems that eventually, they perceive that their information will be used. An example of this is what Albert says in the excerpt below:

Albert: “So I guess being aware of the fact that Facebook is one of those huge giants in this sector, I would not be very surprised if it comes to a point where I understand that my information is being used for different interests...”

This points to the contextual impact of the aforementioned uneven power relations between consumers and large social media platforms, as consumers might feel locked into Facebook’s services and acquiescing to the state of things despite the risk of being subjected to data misuse.

4.3 Conceptual model

Based on the findings presented, we propose the conceptual model of trust in the consumer-social media relationship, in the context of data privacy (Figure 2). The model

illustrates the effects of each precursor on trust as well as the omnipresent impact of the contextual settings. Under each precursor, the themes that constituted the precursor and that were discussed in detail in the preceding sections are included.

Trust

As the current study magnified the trust concept from the commitment-trust theory, it is self-evident that trust became the central outcome of this proposed model. Stemming from the themes that were recognized, inadequate communication and opportunistic behaviour were the precursors found to affect trust. Considering the surrounding context, the consumers' relationship with the social media platform helped understand the gravity with which trust was impacted.

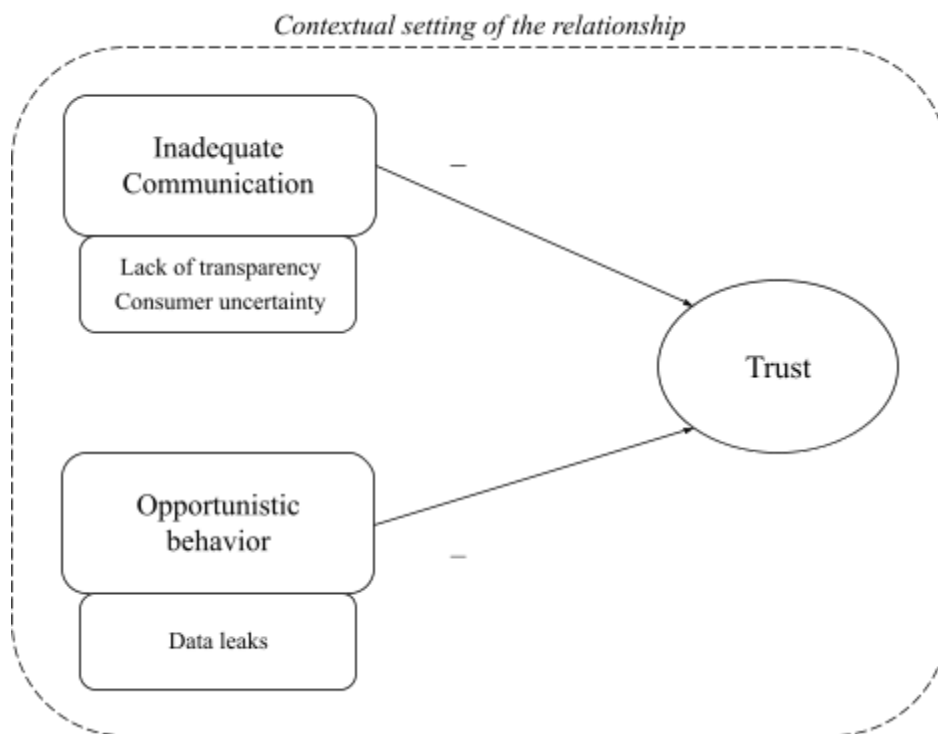


Fig. 2: Precursors of trust in the data privacy context

Inadequate communication

This precursor was identified from our data as a meta-theme through the process of induction and it entails two themes: lack of transparency and consumer uncertainty. Insufficient communication in terms of lack of digestible, accessible and timely information about data collection and data handling practices were found to create an environment where consumers can not be confident in the platforms' reliability and integrity. Lack of transparency makes people

feel uninformed about how their data is handled by the platform and for what purposes it can be used, affecting their confidence in Facebook. Inadequate communication is reflected in consumer uncertainty, which hinders consumers from relying on Facebook with their data. Since during our interviews the participants' accounts regarding the platforms' communications were in an absolute overwhelming majority expressed with negative sentiments, the themes related to communication, as well as the final precursor reflect this problem. Therefore, the final precursor has a negative effect on consumer trust towards the social media platform. Since there was not enough evidence in our data to theorize the opposite, positive effect that proper and adequate communication might have on trust, this effect remains to be confirmed by future research.

Opportunistic behaviour

This precursor was also empirically derived through abstraction and it consists of the theme data leaks. As various reports surfaced concerning the leakage of consumer information, this had caused people to question whether they can trust Facebook with their personal data. This caused some consumers to also change their behavior on the platform, which can be considered as a serious consequence for the platform as well as third-party advertisers. Facebook's perceived attempts to benefit from consumers' data in a dishonest way is therefore seen as opportunistic behavior from their side which affects trust negatively.

Contextual setting of the relationship

Arising directly from our empirical material in an unplanned manner, we found that the contextual setting of the trust and the relationship in question is an important enrichment of our findings, in that it helps explain and understand our findings in a more complex way. The particular identified contextual settings reflect as well as impact trust of consumers towards social media. It can be theorized that even though the contextual settings will be different in different contexts, their impact on trust, its precursors, and the overall relationship in any respective context should apply.

Besides helping with the presentation of our findings in a more concise and graspable way, the model further illustrates the proposed partial theory extension, focusing on the trust aspect of the theory and the newly identified precursors of trust. The partial theory extension lies in bringing the extant theory to a new, contemporary context of the relationship between consumers and social media platforms, focusing on data privacy in their relational exchange, and in exploring the precursors of trust in this relationship. We present the precursors in a model that could be related to the key mediating variable model proposed by Morgan and Hunt (1994), in that it resembles the bottom left part of the original model by focusing on trust and its antecedents. Therefore, the model presented in this section can serve as a starting point for further theory

extension inside the consumer-social media data privacy context that would explore other parts of the original model proposed by Morgan and Hunt (1994), which we chose not to consider in this research. Finally, it can also be used for quantitative testing of our findings in future research.

5 Discussion

In the following section, we will discuss our findings and relate them to findings from existing literature with the aim to expand knowledge on the current topic at hand. Firstly, it is suitable to relate our findings to the work of Morgan and Hunt (1994) to see the differences and similarities between their proposed precursors of trust and those that were identified within our chosen context. From the three precursors of trust that Morgan and Hunt (1994) identified, two – communication and opportunistic behavior – seem to be similar or actually matching our findings. So it seems that at least some parts of the original model apply in the contemporary context of social media and data economy too. In the case of the precursor inadequate communication, Morgan and Hunt (1994) operate with a neutral form of the concept, proposing that simply communication is one of the factors affecting trust. They root their proposition in existing literature and test it quantitatively in the context of supplier relationships, confirming its positive effect on trust. This, as well as numerous other literature sources (Zeffane, Tipu & Ryan, 2011) support that communication, in the sense of “formal as well as informal sharing of meaningful and timely information” (Anderson & Narus, 1990, p.44), indeed is a major precursor of trust. In the context of our study, the findings do not go against this widespread assumption. We found that inadequate communication from the platform’s side affects trust negatively, from which we could theorize that adequate, transparent communication that eliminates consumer uncertainty would have an opposite effect. Given the evidence from previous research (Ball, Coelho & Machás, 2004; Mukherjee & Nath, 2003; Yen, Shih-Tse Wang & Horng, 2011; Zehir, Şahin, Kitapçı, Özşahin, 2011), as well as support from Morgan and Hunt (1994), this theorization would very likely be correct. However, for the sheer reason that there was not enough support for this effect in our data due to the highly prevalent negative sentiments connected to communication, in the name of rigor, we did not conclude this positive effect that quality communication would likely have on trust. What we can and did conclude, however, is that neglecting communication with consumers leads to mistrust. The reason to believe that even in the presently studied context communication (one that would actually be viewed as satisfactory by consumers) would show a positive effect on trust is indeed rooted in the findings of previous research.

Looking more in detail on the impact that communication has on trust, Thomas, Zolin and Hartman (2009) found that both quality in terms of accuracy, timeliness, and usefulness, as well as quantity or adequacy of information are positively associated with trust. Comparing these findings to ours, we can see that the lack of adequate and quality information that we saw affecting trust negatively among our participants are in line with the findings of Thomas, Zolin

and Hartman (2009). Similarly to what our respondents expressed and what contributed to the meta-theme of inadequate communication, other studies have previously found that the way privacy policies are communicated is not accepted well by consumers and it does not inform consumers sufficiently due to its user-unfriendliness (Leon et al., 2012). Just as transparency constituted one of the issues in our discussion of inadequate communication and its effect on trust, so did Kang and Hustvedt (2013) stress the importance of transparency in building consumers' trust towards a company. As we showed that being legally transparent does not equal informing people in an adequate way, so has Walker (2016) demonstrated that "transparency does not always mean clarity, nor does it necessarily enhance certainty" (Walker, 2016, p.155).

As it has been identified, the actions displayed by the social media platform have made a negative impression on consumers. Even more so, various reports that have spanned over years due to data leakages are something that consumers have deemed inappropriate. Consumers' lack of confidence in the social networking sites' integrity and reliability has made an impact on their trust. This behaviour by Facebook as identified through empirics is opportunistic behaviour. This is one of the precursors that are similar to what Morgan and Hunt (1994) identified. Along with other literature, it was found that opportunistic behaviour has a negative effect on trust (Mukherjee & Nath, 2003) which is in line with the current findings of this study as well. Research conducted by Lin (2012) on loyalty from the commitment-trust theory perspective also concurs that trust is significantly affected by opportunistic behaviour.

Grabner-Kraeuter (2002) argues that actions that are imbued with trust are based on the presumption of the trusting party, that the other party will conduct themselves in a trustworthy manner and not engage in opportunistic behaviour. Concerning the current study, this further indicates that if consumers had a better perception of Facebook, and that they would not act opportunistically then their trust would probably not be impacted as greatly. Research posits that when people misplace their trust, they can become vulnerable and be exploited in an opportunistic manner (Yip & Schweitzer, 2015), which we might not say that consumers misplaced their trust, rather they were in a vulnerable position which allowed Facebook to utilize their information to the point that it was opportunistic behaviour. Guiso (2010) had discovered that what had caused a decrease in trust was due to opportunistic behaviour that had been taking place in the finance industry, and this was revealed by the 2008 crisis. This portrays the similarity with the current study in that as scandals erupted concerning Facebook, it unearthed their actions and consequently, this caused consumers' trust to be affected.

Literature also shows that people who are concerned about their privacy are more likely to perceive it as a risk to share their personal information online (Hong & Thong, 2013). In line

with the literature, some participants decided to be more restrictive in terms of what they share considering the actions and behavior exhibited by the social networking site in the media. Some believed that Facebook would probably not do anything that would compromise their data because that would expose and harm Facebook's reputation. This highlights what Mukherjee and Nath (2003) posit, that reputation is important in influencing trust. Just as we propose that scandals affected consumers' trust towards Facebook, so Ayaburi and Treku (2019) propose that it is probable that due to the scandals, Facebook had lost some trustworthiness with people.

As we have already begun to discuss, we can see that our precursors of trust derived from the exploratory work with our empirical material are actually similar to those proposed by Morgan and Hunt (1994) in their seminal work. As the authors themselves encouraged testing of the theory and extension of the model to other contexts, we can see that certain aspects from their original work seem to be valid even in a very different context to the one in which the theory was originally developed. The relationship between consumers and social media is very specific in their exchange of service use for personal data provision. The difference between the types of relationships studied in Morgan and Hunt's (1994) and our studies makes the fact that the identified precursors are to a great extent similar even more notable. We can also compare our findings to the findings of Mukherjee and Nath (2007), who extended the commitment-trust theory in the online retailing context. The precursors communication, and opportunistic behavior were also supported in their study, showing the versatility of the precursors of trust as defined by Morgan and Hunt (1994) across various contexts. Two additional precursors to trust identified by Mukherjee and Nath (2007), privacy and security, were inherently present in our very studied problem as we set our research problem into the data privacy context, to which the two precursors pertain. Therefore, these two concepts were actually, to a great extent, the subject of the studied consumer trust, i.e. trust that their privacy and security will be preserved. Due to the findings of Mukherjee and Nath (2007), however, it is very likely that not focusing specifically on data privacy in our study, and studying more general consumer trust towards social media, would bring up similar themes of privacy and security as it seems that this topic resonates highly with consumers. A noticeable difference between Morgan and Hunt's (1994), Mukherjee and Nath's (2007), and our findings is that while the two former studies identify shared values between the relationship partners as one of the precursors of trust, such precursor was not found in our data. While this might mean that shared values do not play a significant role in the formation of trust of consumers towards social media, we can not fully exclude the possibility that this result might as well be attributed to incomplete exploration of the studied problem in the process of interviewing. Whether shared values play a role in affecting consumers' trust in social media in the data privacy context might therefore constitute a subject for future research.

Lwin, Wirtz & Stanaland (2016), similarly enough to our study, studied the effect of communication quality and company reputation on trust and consumer privacy behaviors. The authors found that consumer trust is increased by higher quality of communication and by higher reputation of the organization. Furthermore, trust mediates the effect of the two antecedents on positive consumer behaviors such as information provision to the company. There is a similarity between the findings of Lwin, Wirtz and Stanaland (2016) and ours, as quality of communication is very closely related to the adequacy of communication, supporting our proposition that inadequate communication would affect trust negatively. Regarding the second antecedent identified by the authors, it is more than acceptable to consider opportunistic behavior in the form of data leaks and scandals as affecting a company's reputation, which when damaged would have a negative impact on trust. Further, the mediating effect of trust on desirable behaviors such as data provision can be related to our contextual observation that due to overall lack of trust, many participants are careful and self-restrictive with data provision to Facebook. Therefore, we see a certain connection between ours and the findings of Lwin, Wirtz and Stanaland (2016), as complementing each other. In relation to self-restricted data provision and limited use of the platform as a manifestation of lack of confidence in Facebook's trustworthiness that we found, existing research has found that trust does affect intentions to share data online or to engage with a social media platform (Chang, Liu & Shen, 2017; Mosteller & Poddar, 2017; Wirtz & Lwin, 2009). Therefore, these findings seem to be in line with our finding proposing the reversed effect.

Throughout the thesis we repeatedly mentioned the Swedish geographical context of the study and how it might affect the findings, possibly moving them towards lesser generalizability. While it was found that the Swedish cultural influence might have some effect on the perceived security in the data privacy context, any other apparent contextually specific findings did not seem to emerge to us. Some participants viewed the fact that they were citizens of Sweden as a much better probable cause for their information to be protected. Research shows that cultural differences do affect the way people view the way their information is protected (Miltgen & Peyrat-Guillard, 2014). In terms of the current study, it was clear that some felt protected with Swedish laws and had a sense of privilege with regard to their information, while it was Facebook that they felt unsure of their data being protected in a proper manner. While we can not compare directly and surely whether participants of a different nationality would show different perceptions regarding their trust towards Facebook in interviews guided by the same interview guide like ours, there is a reason to believe that the feelings of slightly better security that our participants felt might not be the same in a different country with different political and cultural settings. However, we have to distinguish that it was not their trust towards the platform that seemed affected by their culture, but the trust towards their government in protecting them from

potential harm. Even though apart from the discussed influence no other explicit influence was identified, the reader might want to keep the limited geographical context of this study in mind when driving more generalized conclusions.

As our research question asked what impacts consumer trust towards social media, indicating a question towards all social media platforms on the market, and as we chose the platform Facebook in order to reduce the complexity of the studied problem, it is now suitable to address the question of generalizability of our findings to other platforms. Chang, Liu and Shen (2017) indicate that there might be differences in what impacts trust between consumers and different social media. This might be because of the differences in social media platform users, the relationship that people have with the platform, the reason why they use it, and their main activities (Hughes, Rowe, Batey & Lee, 2012). While these propositions might be true, there is no reason to believe that the findings we arrived at could not be generalizable to other social media platforms. We believe that inadequate communication consisting of non-transparency and consumer uncertainty would have just as negative an effect on trust towards a different social media platform as it had on Facebook. Likewise for opportunistic behavior, we are confident that data scandals would weaken consumer trust towards any social media platform. We therefore believe that our findings do answer our research question of what impacts trust of consumers towards social media in the data privacy context. There might however be differences among different platforms in some of the contextual settings that arose from our empirical data, as in certain cases, those seem to be pertaining specifically to the platform we focused on in this study. This is especially the case of the uneven power relations that might not be the same with other social media platforms, whose position on the market might be less dominant or who might have more comparable alternatives to compete with, not keeping consumers locked in their service. Similarly, the overall level of trust towards a different social media platform might be different compared to Facebook, whose reputation has been damaged by the notorious data scandals. Therefore, in order to fully understand the contextual setting of the relationship and trust formation between consumers and any particular social media platform, a dedicated research focusing on that platform will be needed.

One crucial moment that arose from our data and that needs to be discussed is that the power relations between consumers and Facebook seem to be very uneven. This was manifested in our numerous observations that many consumers, despite being concerned about their data privacy and despite not trusting the platform with their data, still continue using the platform and accept the state of things as they are. This phenomenon has been identified and studied in previous literature, and was often referred to as the privacy paradox. The existing literature on privacy paradox postulates that despite having certain concerns about their privacy online, consumers do

not terminate their use of social media, and often they do not show any adequate privacy protective behaviors (Dienlin & Trepte, 2015). The use of Facebook despite perceived privacy risks was also pointed out by Chang, Liu and Shen (2017), while Yang (2013a) found that young consumers' trust and perceived risk have no effect on the frequency of their social media use. As was presented in the chapter on findings, this can be attributed to a certain lock-in effect that results from a lack of available alternatives to the platform and from the fact that Facebook has been a means of communication and connecting with people for many years now and therefore represents the fundamental tool to keep in touch. Classifying these circumstances as high relationship termination costs and relationship benefits (Morgan and Hunt, 1994), we can relate this situation to the complementary, additional model of relationship marketing that Morgan and Hunt (1994) presented to describe the dynamics of unhealthy relationships, which are not fueled by trust and commitment, but by power of one of the partners. According to the model, this power, stemming from the other partner's dependence on the powerful, then makes the dependent partner acquiesce to the powerful partner's practices and rules. Looking at our data and the accounts of our respondents, there is a very good reason to believe that this alternative model of relationship marketing is actually the one that illustrates the real dynamics of the consumer-Facebook relationship the most accurately. This is a very important observation that should definitely be examined further in future research. As in our research we focused selectively on trust and not on relationship commitment nor the whole model proposed by Morgan and Hunt (1994), this proposition arised from our data accidently and therefore requires more focused examination in future research to confirm or refute it. If this assumption about the uneven power relations in this particular relationship showed to be true, this would change the way the consumer-Facebook relationship should be studied, as well as it would have implications for marketing practitioners and the platform itself. It would likely show that applying the key mediating variable model (Morgan & Hunt, 1994) that uses commitment and trust as the key tenets in a relationship does not constitute the most appropriate way to study the relationship between consumers and social media in the context of data privacy. It would undoubtedly also raise more questions about the business ethics in this context and about what impact this uneven power relations will have on both the platforms and third party advertisers in the long run.

In a similar vein, seeing consumers in a rather powerless position, Walker (2016) proposes that consumers are surrendering, rather than sharing information with companies in the digital age. Walker (2016) goes as far as to argue that the much emphasized transparency and trust as efforts to protect privacy and security of consumers are losing legitimacy in today's digital era. The author believes that in the society dependent on technologies, where consumers face information overload on a daily basis, they are very short of attention, time and ability to fully understand and process the magnitude of data collection and make informed decisions about data sharing.

This, according to Walker (2016) leads to consumers surrendering information, rather than sharing it, without realizing all the potential consequences involved. Given that many consumers are not actually knowledgeable about when or how they are providing information, or how that information is further used, transparency about data practices – which implies openness and knowledge – in its extant form seems to be ineffective to carry out its purpose (Walker, 2016). We see a parallel between Walker's (2016) propositions and our findings, as we also found that the perceived understanding of data collection is generally low among consumers, and that Facebook's transparency efforts are not actually informing consumers in a way that would be accessible to them as users. Despite transparency efforts on Facebook's side, which were even recognized by our respondents, presumably due to the reasons proposed by Walker (2016) these efforts indeed seem ineffective, and shall we say, even illegitimate. Similarly for trust, Walker (2016) claims that in an environment where there is uncertainty about data collection, trust of consumers can hardly be achieved. This is again closely in line with our findings, in that we too see uncertainty as one of the problematic aspects of inadequate communication, taking away from trust. As Walker (2016) stated: "Trust is important, but without certainty of all the details in an exchange, trust is elusive, and transparency is nonexistent" (Walker, 2016, p.150). Overall, based on the accounts of our respondents who often mentioned that there is no other choice but to comply, and who generally showed rather low understanding of how their data is used, we are in agreement that the concept of surrendering information, as opposed to sharing, seems to capture more accurately the reality of consumer data collection. This should again raise questions about the ethics of data collection for marketing purposes and should urge more profound debates about how this state of things could be changed so that consumers can be fully informed about what information exchanges they engage in, and make informed decisions about such exchanges. As it seems, both Walker (2016) and we observe that the relationship between consumers and social media as data collectors is to a great extent functioning without a basis of trust. Trust however, "is at the core of ethical relationship marketing" (Walker, 2016, p.148). If we desire to uphold the principles of ethical marketing, then consumers should not be surrendering their information, but they should be able to make decisions to trust or to not trust online companies, including social media, that they would collect, store and use their data in an ethical and transparent way. This also has implications for social media companies, advertisers, as well as policy makers, all of which can and should make efforts to shift the rules of data economy towards a truly transparent system, where relationships would not be based on power, but on trust and commitment.

6 Conclusion

The aim of the present study was to find what impacts consumers' trust towards social media platforms in the context of data privacy. This research problem is highly relevant in the contemporary digitalized world, where data has become one of the most important assets to companies. Social media are one of the greatest collectors of consumer data (United Nations DESA, 2019) which is subsequently used for marketing purposes to provide highly relevant, personalized advertising. Advertising on social media, as well as other ways of utilizing the platforms to communicate and connect with any brand's audiences, has become a crucial and inseparable part of marketing today. Furthermore, data collection is crucial for social media companies, as it virtually constitutes the source of the platforms' profits, as well as it allows platforms to enhance their users' experience by suggesting more relevant content. However, some platforms have faced controversies regarding personal data leaks, which could raise questions about the data collection practices of these platforms. For all of the reasons named, it seemed important to study the relationship between consumers and social media in the context of data collection, specifically focusing on consumer trust regarding sharing of information with these companies. For the sake of complexity reduction in this research, we chose Facebook as the focal platform of this study.

Recognizing the specific relationship between consumers as de facto customers of social media, and social media as data collectors, we studied this relational exchange through the lens of relationship marketing, which puts forward long-term, mutually satisfying exchanges instead of one-time transactions (Buttle, 1996). We utilized the commitment-trust theory of relationship marketing (Morgan & Hunt, 1994) as a basis for this thesis, accepting its underlying assumption that trust and commitment are the key variables that mediate the effects of antecedents and outcomes of successful relationship marketing efforts. We worked selectively with this theory, magnifying the trust aspect of it, to explore what are the precursors of trust in the consumer-social media relationship. This way, we wanted to extend the theory to a new context, one that, due to the time of the emergence of the theory, could not be originally considered. Taking an explorative approach instead of following the originally defined precursors of trust by Morgan and Hunt (1994), we hoped to disclose precursors to trust that might pertain specifically to the relationship in question.

To answer our research question, we utilized qualitative interviewing as a research method. Upon extensive data analysis, themes arose from our empirical material that helped us identify precursors to trust in the consumer-social media relationship, as well as those that uncovered the

contextual settings of the relationship and the trust forming process. Despite taking an explorative approach, we finally arrived at considerably similar precursors to those proposed by Morgan and Hunt (1994) in their seminal work. We found that inadequate communication from the platform's side, consisting mostly of non-transparency about data collection practices, and of a substantial consumer uncertainty about data collection and utilization, have a negative impact on trust towards the platform. As we could see, this finding is not only in line with the extant literature on consumer trust towards online companies, but also to a great extent with the precursor communication proposed by the authors of the commitment-trust theory. The considerably low level of trust among consumers towards Facebook likely caused that the overwhelming majority of our respondents' accounts regarding the platform's communication had a negative sentiment to them. This led to an insufficient amount of data to be able to theorize the positive effect that an adequate communication would likely have on trust. However, given the support for this from the existing literature, there is a very good reason to believe so. Further, the second precursor to trust that we disclosed is the precursor opportunistic behavior, which in the case of Facebook consisted of data leaks and associated scandals. These seem to be viewed by respondents negatively and to weaken their confidence that Facebook is a reliable partner that shows integrity. We concluded that this necessarily affects consumers' trust towards the platform. A very similar proposition was presented by Morgan and Hunt (1994) as they saw opportunistic behavior of a partner as one of the factors that affect trust negatively. So it seems that after our efforts at exploring the precursors of consumer trust towards social media platforms, we eventually arrived at very similar precursors as those presented by the authors of the theory. This points to a versatility of the model of relationship marketing proposed by Morgan and Hunt (1994), as well as to a certain timelessness of the theory and its potential applicability across contexts. Thus, we answered the research question of what impacts consumers' trust towards social media in the context of data privacy by identifying two important precursors to trust in the relationship.

Besides identifying precursors to trust as intended, we also captured information about certain contextual settings of the relationship and trust formation. Those helped us acquire a more holistic picture of the relationship in question, as well as of the state of things regarding consumer trust towards Facebook. These contextual descriptions arose from our data in an unexpected manner, yet we deemed including them in our thesis as an interesting and insightful contribution to the thesis. Perhaps the most notable of them are the observed uneven power relations between consumers and Facebook, which, if confirmed by further research, would change the way consumer-social media relationships should be studied and approached. In terms of the contextual descriptions, we further found that the overall level of trust towards Facebook seems very low among consumers, and that lack of perceived risk in data collection might

actually lead to redundancy of trust in the relationship. Last but not least, cultural or geographic influences might affect consumers' perceptions of security in the context of data collection.

6.1 Contributions and implications

There are certain contributions and implications which accompany this study since the concluding remarks have been given. This study contributes to extant literature on relationship marketing by exploring the concept of trust between consumers and social media platforms, utilizing parts of the commitment-trust theory (Morgan & Hunt, 1994). It sheds more light on the nature of the relationship between those entities and contributes to the understanding of which factors impact trust of consumers online in the context of data privacy. This can assist in understanding how platforms ought to conduct their practices online which can affect their businesses, and how third party advertisers can customize their adverts in a way that will not create distrust to consumers. Furthermore, platforms and advertisers might be encouraged to pursue better conditions for consumers in the relational exchange to create a more trustworthy environment. This study has implications for businesses which are twofold: consumers do not seem to be leaving the platform in high numbers as an effect of the data issues, so the business of social media platforms, nor the advertising space for third party companies is not necessarily endangered. However, there needs to be more transparency which might prevent future problems with potential consumer outflows, signs of which we can see already in some consumers. Morgan and Hunt (1994) argue that relationships based on power must necessarily lead to relationship marketing failures, as power has a negative effect on both commitment and trust, decreasing cooperation of the partner, and leads to conflicts. If Facebook, and other social media platforms as well, want to shift from the power based, unsustainable relationship model to the functional mutually satisfying relationship based on trust and commitment, they should answer the concerns of their consumers and create an environment where they will feel safe and confident in their practices. Therefore, an implication for companies is that making consumers feel comfortable in the social media environment could potentially lead to better cooperation from their side in the form of higher engagement and time spent on the platform. This could eventually constitute more marketing opportunities for third party advertisers, as well as higher advertising revenues for social media companies.

6.2 Limitations

Limitations are bound to be faced in any study. As such, one of the shortcomings faced in this study was the choice of respondents. The chosen participants were young consumers, and this

might have limited the findings of trust precursors in relation to an older population. Another factor that limited the study was the language barrier of our respondents. Although the respondents had a good command of English, they were all Swedish native speakers. This might, in some cases, have affected the participants' choice of words and the meaning behind them to some extent. Thus, we did not deem it appropriate to analyze the accounts based on the 'hows', meaning the formal side of the respondents' answers (Gubrium & Holstein, 1997 cited in Rennstam & Wästerfors, 2018), as that might have not encouraged an accurate method of data analysis. As the current study focused on Facebook, this might have limited the scope of the study as other social networking sites were not considered. Moreover, as it was discussed in the previous chapter, some of the contextual settings identified in this study would likely not be applicable in other social networking sites, considering the specific and unique position on the market and reputation that Facebook has. Therefore, to understand these in relation to other social media platforms, studies focused on the particular platforms of interest would be required.

6.3 Future research

Our study explored certain precursors of consumer trust towards social networking sites. In hopes of furthering and extending research, we suggest that future investigations can be conducted in a quantitative method in order to test our findings and establish generalizability. The commitment-trust theory, which was utilized to comprehend the phenomenon of trust, consists of two key mediating variables which are relevant for the success of relationship marketing efforts. Morgan and Hunt (1994) point out that when both commitment and trust are being used and not leaving either one out, they produce the outcomes that are desired. Both of these variables have antecedents accompanying them. In the current study only trust was examined which can be considered limiting. Therefore, we encourage that future research can be undertaken to investigate and explore possible precursors of commitment in the consumer-social media relationship, as it is equally important. As we acknowledge that certain limitations accompanied our research, there might also still be space for further exploring of the precursors of trust inside the context that we studied. For instance, shared values is the only antecedent to trust which was not discovered in our research when compared to Morgan and Hunt (1994). Further research might explore the possibility of this precursor to emerge. As the use of relationship marketing was key, exploring various partnerships in this data privacy context is also promoted. Considering the conceptual model that has been suggested, we encourage that there should be an expansion in the use of the Morgan and Hunt's (1994) model by drawing from the variables that were not investigated. Furthermore, given the unexpected observation about the uneven power relations between consumers and social media, the dynamics of the relationship between the two entities should be further studied to establish what is the true nature of the

relationship. Finally, since this study used Facebook as the focal company for the research problem, we propose that further studies could also take a look at different social media platforms, since there is a reason to believe that there will be differences among these platforms.

References

- Alvesson, M. (2021). Reflexivity in Qualitative Research, Guest Lecture, Lund University School of Economics and Management, Sweden, 17 February, 2021.
- Anderson, J. C. & Narus, J. A. (1990). A Model of Distributor Firm and Manufacturer Firm Working Partnerships, *Journal of Marketing*, [e-journal] vol. 54, no. 1, pp.42–58, Available Online:
<http://ludwig.lub.lu.se/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=9602131054&site=eds-live&scope=site> [Accessed 28 May 2021].
- Antwi, S. K. & Hamza, K. (2015). Qualitative and Quantitative Research Paradigms in Business Research: A Philosophical Reflection, *European Journal of Business and Management*, vol. 7, no. 3, pp.217–225.
- Arvidsson, A. & Caliandro, A. (2015). Brand Public, *Journal of Consumer Research*, vol. 42, no. 5, pp.1–22.
- Ayaburi, E. W. & Treku, D. N. (2020). Effect of Penitence on Social Media Trust and Privacy Concerns: The Case of Facebook, *International Journal of Information Management*, vol. 50, pp.171–181.
- Ball, D., Simões Coelho, P. & Machás, A. (2004). The Role of Communication and Trust in Explaining Customer Loyalty: An Extension to the ECSI Model, *European Journal of Marketing*, [e-journal] vol. 38, no. 9–10, pp.1272–1293, Available Online:
<https://doi.org/10.1108/03090560410548979> [Accessed 28 May 2021].
- Bandara, R., Fernando, M. & Akter, S. (2021). Managing Consumer Privacy Concerns and Defensive Behaviours in the Digital Marketplace, *European Journal of Marketing*, vol. 55, no. 1, pp.219–246.
- BearingPoint. (2019). Digital Leaders in Sweden 2020, BearingPoint, Available Online:
https://www.bearingpoint.com/files/Digital_Leaders_in_Sweden_2020.pdf?hash=d94fa27318717625898bc8c0530b161cab02003141acbb11 [Accessed 19 April 2021].
- Bell, E., Bryman, A. & Harley, B. (2019). Business Research Methods, [e-book] Oxford University Press, Available Online:
<https://search.ebscohost.com/login.aspx?direct=true&db=cat07147a&AN=lub.6366639&site=eds-live&scope=site> [Accessed 5 May 2021].
- Berry, L. L., Shostack, G. L. & Upah, G. D., (eds.). (1983). Emerging Perspectives in Services Marketing, Chicago, IL: American Marketing Association.
- Bertilsson, J. (2021). Ethnography & Netnography: Observation of Real & Virtual Interactions, powerpoint presentation, LUSEM Lund, 10 March 2021.
- Birgisdottir, J. & Amin, H. (2012). Personalized Marketing: An Invasion of Privacy or an Approved Phenomenon? An Empirical Study of How Organizations Can Respond to

- Consumers' Concern over the Threats of Online Privacy., Masters thesis, Available Through: Networked Digital Library of Theses & Dissertations
<http://ludwig.lub.lu.se/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=edsndl&AN=edsndl.oai.union.ndltd.org.UPSALLA1.oai.DiVA.org.uu-176677&site=eds-live&scope=site> [Accessed 16 May 2021].
- Bleier, A., Goldfarb, A. & Tucker, C. (2020). Consumer Privacy and the Future of Data-Based Innovation and Marketing, *International Journal of Research in Marketing*, vol. 37, no. 3, pp.466–480.
- Blut, M., Chowdhry, N., Mittal, V. & Brock, C. (2015). E-Service Quality: A Meta-Analytical Review, *Journal of Retailing*, vol. 91, no. 4, pp.679–700.
- Borena, B., Belanger, F. & Dedefa, D. (2013). Social Networks and Information Privacy: A Model for Low-Income Countries, *19th Americas Conference on Information Systems, AMCIS 2013 - Hyperconnected World: Anything, Anywhere, Anytime*, vol. 4, pp.3023–3031.
- Brynjolfsson, E. & Oh, J. (2012). The Attention Economy: Measuring the Value of Free Digital Services on the Internet, Thirty Third International Conference on Information Systems, Orlando 2012, Available online:
<https://aisel.aisnet.org/icis2012/proceedings/EconomicsValue/9/> [Accessed 19 April 2020]
- Buttle, F. (ed.). (1996). Relationship Marketing: Theory and Practice, London: SAGE.
- Chang, S. E., Liu, A. Y. & Shen, W. C. (2017). User Trust in Social Networking Services: A Comparison of Facebook and LinkedIn, *Computers in Human Behavior*, [e-journal] vol. 69, pp.207–217, Available Online:
<https://www.sciencedirect.com/science/article/pii/S0747563216308330> [Accessed 17 May 2021].
- Chen, H., Beaudoin, C. E. & Hong, T. (2016). Teen Online Information Disclosure: Empirical Testing of a Protection Motivation and Social Capital Model, *Journal of the Association for Information Science and Technology*, vol. 67, no. 12, pp.2871–2881.
- Chen, Y., Fay, S. & Wang, Q. (2011). The Role of Marketing in Social Media: How Online Consumer Reviews Evolve, *Journal of Interactive Marketing*, [e-journal] vol. 25, no. 2, pp.85–94, Available Online:
<https://www.sciencedirect.com/science/article/pii/S1094996811000041> [Accessed 18 May 2021].
- Christofides, E., Muise, A. & Desmarais, S. (2009). Information Disclosure and Control on Facebook: Are They Two Sides of the Same Coin or Two Different Processes?, *Cyber Psychology & Behavior*, vol. 12, no. 3, pp.341–345.
- Cialdini, R. B. (2006). Influence: The Psychology of Persuasion, revised edition., [e-book]

- Harper Business, Available Online:
https://www.amazon.com/gp/product/006124189X/ref=as_li_tl?ie=UTF8&tag=influenceat0d20&camp=1789&creative=9325&linkCode=as2&creativeASIN=006124189X&linkId=b560aa8d4c31b16e62ff5ce84c9bbec5 [Accessed 15 April 2021].
- Cialdini, R. B. (2016). *Pre-Suasion: A Revolutionary Way to Influence and Persuade*, New York: Simon & Schuster.
- Crick, M. (2020). Qualitative Research in Marketing: What Can Academics Do Better?, *Journal of Strategic Marketing*, pp.1–40.
- Crocco, M. S., Segall, A., Halvorsen, A. L., Stamm, A. & Jacobsen, R. (2020). It's Not like They're Selling Your Data to Dangerous People: Internet Privacy, Teens and (Non-)Controversial Public Issues, *The Journal of Social Studies Research*, vol. 44, no. 1, pp.21–33.
- Davenport, T. H. & Beck, J. C. (2001). *The Attention Economy*, Available Online:
<https://dl-acm-org.ludwig.lub.lu.se/doi/fullHtml/10.1145/376625.376626> [Accessed 17 May 2021].
- Dienlin, T. & Trepte, S. (2015). Is the Privacy Paradox a Relic of the Past? An in-Depth Analysis of Privacy Attitudes and Privacy Behaviors, *European Journal of Social Psychology*, [e-journal] vol. 45, no. 3, pp.285–297, Available Online:
<http://ludwig.lub.lu.se/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=a9h&AN=102271752&site=eds-live&scope=site> [Accessed 29 May 2021].
- Dirks, K. T. & Ferrin, D. (2001). The Role of Trust in Organizational Settings, *Organization Science*, vol. 12, no. 4, pp.450–467.
- Driscoll, J. W. (1978). Trust and Participation in Organizational Decision Making as Predictors of Satisfaction, *Academy of Management Journal*, vol. 21, no. 1, pp.44–56.
- Dubois, A. & Gadde, L. E. (2002). Systematic Combining: An Abductive Approach to Case Research, *Journal of Business Research*, vol. 55, no. 7, pp.553–560.
- Dwyer, F. R., Schurr, P. H. & Oh, S. (1987). Developing Buyer-Seller Relationships, *Journal of Marketing*, [e-journal] vol. 51, no. 2, pp.11–27, Available Online:
<https://www.jstor.org/stable/1251126> [Accessed 5 May 2021].
- Easterby-Smith, M., Thorpe, R. & Jackson, P. R. (2015). *Management and Business Research*, 5th edn, Sage.
- Ebrahim, R. (2019). The Role of Trust in Understanding the Impact of Social Media Marketing on Brand Equity and Brand Loyalty, *Journal of Relationship Marketing*, vol. 19, no. 3, pp.1–22.
- Eltantawy, N. & Wiest, J. B. (2011). Social Media in the Egyptian Revolution, Reconsidering Resource Mobilization Theory, *International Journal of Communication*, vol. 5, pp.1207–1224.

- Facebook. (2021). Facebook Reports Fourth Quarter and Full Year 2020 Results, Facebook, Available Online:
<https://investor.fb.com/investor-news/press-release-details/2021/Facebook-Reports-Fourth-Quarter-and-Full-Year-2020-Results/default.aspx> [Accessed 26 April 2021].
- Fournier, S. (1998). Consumers and Their Brands: Developing Relationship Theory in Consumer Research, *Journal of Consumer Research*, vol. 24, no. 4, pp.343–73.
- Fournier, S., Dobscha, S. & Mick, D. (1998). Preventing the Premature Death of Relationship Marketing, *Harvard business review*, vol. 76, no. 1, pp.42–4.
- Friedman, B., Kahn, P. H. & Howe, D. C. (2000). Trust Online, *Communications of the ACM*, vol. 43, no. 12, pp.34–40.
- Gefen, D. & Straub, D. W. (2004). Consumer Trust in B2C E-Commerce and the Importance of Social Presence: Experiments in e-Products and e-Services, *Omega*, [e-journal] vol. 32, no. 6, pp.407–424, Available Online:
<https://www.sciencedirect.com/science/article/pii/S0305048304000131> [Accessed 17 May 2021].
- Goutama, D. & Gopalakrishna, B. V. (2018). Customer Loyalty Development in Online Shopping: An Integration of e-Service Quality Model and Commitment-Trust Theory, *Management Science Letters*, vol. 8, no. 11, pp.1149–1158.
- Grabner-Kraeuter, S. (2002). The Role of Consumers' Trust in Online-Shopping, *Journal of Business Ethics*, vol. 39, no. 1–2, pp.43–50.
- Grönroos, C. (1991). The Marketing Strategy Continuum: Towards a Marketing Concept for the 1990s, *Management Decision*, [e-journal] vol. 29, no. 1, Available Online:
<https://doi.org/10.1108/00251749110139106> [Accessed 5 May 2021].
- Guiso, L. (2010). A Trust-Driven Financial Crisis. Implications for the Future of Financial Markets, *EUI ECO*, [e-journal], Available Online: <http://hdl.handle.net/1814/13657>.
- Hacıyakupoglu, G. & Zhang, W. Y. (2015). Social Media and Trust during the Gezi Protests in Turkey, *Journal of Computer-Mediated Communication*, vol. 20, no. 4, pp.450–466.
- Hajli, M. N. (2014). A Study of the Impact of Social Media on Consumers, *International Journal of Market Research*, [e-journal] vol. 56, no. 3, pp.387–404, Available Online:
<https://doi.org/10.2501/IJMR-2014-025> [Accessed 18 May 2021].
- Hoffman, D., Novak, T. & Peralta, M. (1999). Building Consumer Trust Online, *Communications of the ACM*, vol. 42, no.4, pp.80–85.
- Hong, W. & Thong, J. Y. (2013). Internet Privacy Concerns: An Integrated Conceptualization and Four Empirical Studies, *MIS Quarterly*, vol. 37, no. 1, pp.275–298.
- Hughes, D. J., Rowe, M., Batey, M. & Lee, A. (2012). A Tale of Two Sites: Twitter vs. Facebook and the Personality Predictors of Social Media Usage, *Computers in Human Behavior*, vol. 28, no.2, pp.561–569.

- Internetstiftelsen. (2020a). Share of Internet Users Who Used Facebook Daily in Sweden in 2017 and 2020, by Age Group., Statista, Available Online: <https://www-statista-com.ludwig.lub.lu.se/statistics/544374/sweden-daily-facebook-users-by-age-group/> [Accessed 29 May 2021].
- Internetstiftelsen. (2020b). Share of Snapchat Users in Sweden in 2020, by Age Group, Statista, Available Online: <https://www-statista-com.ludwig.lub.lu.se/statistics/544451/sweden-snapchat-users-by-age-group/> [Accessed 29 May 2021].
- Joinson, A., Reips, U., Buchanan, T. & Paine, C. B. (2010). Privacy, Trust and Self Disclosure Online, *Human Computer Interaction*, vol. 25, no. 1, pp.1–24.
- Kang, J. & Hustvedt, G. (2013). Building Trust Between Consumers and Corporations: The Role of Consumer Perceptions of Transparency and Social Responsibility, *Journal of Business Ethics*, vol. 125, no.2.
- Kee, H. & Knox, R. E. (1970). Conceptual and Methodological Considerations in the Study of Trust, *Journal of Conflict Resolution*, vol. 14, no. 3, pp.357–366.
- Kelly, L., Kerr, G. & Drennan, J. (2017). Privacy Concerns on Social Networking Sites: A Longitudinal Study, *Journal of Marketing Management*, vol. 33, no. 17–18, pp.1465–1489.
- Kollat, J. & Farache, F. (2017). Achieving Consumer Trust on Twitter via CSR Communication, *Journal of Consumer Marketing*, vol. 34, no. 6, pp.505–514.
- Krasnova, H., Spiekerman, S., Koroleva, K. & Hildebrand, T. (2010). Online Social Networks: Why We Disclose, *Journal of Information Technology*, vol. 25, no. 2, pp.109–125.
- Kumar, R. (2019). *Research Methodology: A Step by Step Guide for Beginners*, Los Angeles: Sage.
- Kumar, V. & Pradhan, P. (2015). Trust Management Issues in Social-Media Marketing, *International Journal of Online Marketing*, vol. 5, no. 3, pp.47–64.
- Kvale, S. & Brinkmann, S. (2015). *InterViews - Learning the Craft of Qualitative Research Interviewing*, London: Sage.
- Kvale, S. (1983). The qualitative research interview: A phenomenological and hermeneutical mode of understanding. *Journal of Phenomenological Psychology*, vol. 14, no. 2, pp.171–196
- Lankton, N. K. & McKnight, D. H. (2011). What Does It Mean to Trust Facebook? Examining Technology and Interpersonal Trust Beliefs, *ACM SIGMIS Database: the DATABASE for Advances in Information Systems*, [e-journal] vol. 42, no. 2, pp.32–54, Available Online: <http://doi.org/10.1145/1989098.1989101> [Accessed 17 May 2021].
- Leon, P. G., Cranshaw, J., Graves, J., Hastak, M., Ur, B. & Xu, G. (2012). What Do Online Behavioral Advertising Privacy Disclosures Communicate to Users?, *Proceedings of the*

- 2012 ACM Workshop on Privacy in the Electronic Society, New York, NY, 2012, pp.19–30.
- Li, D., Brown, G. J. & Wetherbe, J. C. (2006). Why Do Internet Users Stick with a Specific Web Site? A Relationship Perspective., *International Journal of Electronic Commerce*, vol. 10, no. 4, pp.105–141.
- Liang, T.-P. & Turban, E. (2011). Introduction to the Special Issue Social Commerce: A Research Framework for Social Commerce, *International Journal of Electronic Commerce*, vol. 16, no. 2, pp.5–13.
- Lincoln, Y. S. & Guba, E. G. (1985). *Naturalistic Inquiry*, Newbury Park, CA: Sage Publications.
- Liu, L., Lee, M. K. O., Liu, R. & Chen, J. (2018). Trust Transfer in Social Media Brand Communities: The Role of Consumer Engagement, *International Journal of Information Management*, [e-journal] vol. 41, pp.1–13, Available Online: <https://www.sciencedirect.com/science/article/pii/S0268401217302359> [Accessed 18 May 2021].
- Luo, X. (2002). Trust Production and Privacy Concerns on the Internet: A Framework Based on Relationship Marketing and Social Exchange Theory, *Industrial Marketing Management*, vol. 31, no. 2, pp.111–118.
- Lwin, M., Wirtz, J. & Stanaland, A. (2016). The Privacy Dyad: Antecedents of Promotion- and Prevention-Focused Privacy Behaviors and the Mediating Role of Trust and Privacy Concern, *Internet Research*, vol. 26, no. 4, pp.919–941.
- Mainardes, E. W. & Cardoso, M. V. (2019). Effect of the Use of Social Media in Trust, Loyalty and Purchase Intention in Physical Stores, *The International Review of Retail, Distribution and Consumer Research*, [e-journal] vol. 29, no. 4, pp.456–477, Available Online: <https://doi.org/10.1080/09593969.2019.1583593> [Accessed 18 May 2021].
- Malik, A., Hiekkänen, K. & Nieminen, M. (2016). Privacy and Trust in Facebook Photo Sharing: Age and Gender Differences, *Data Technologies and Applications*, vol. 50, no. 4, pp.462–480.
- Martin, K. (2018). The Penalty for Privacy Violations: How Privacy Violations Impact Trust Online, *Journal of Business Research*, vol. 82, pp.103–116.
- Mayer, R. C., Davis, J. H. & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust, *The Academy of Management Review*, [e-journal] vol. 20, no. 3, pp.709–734, Available Online: <https://www.jstor.org/stable/258792> [Accessed 11 May 2021].
- McCarthy, E. J. (1975). *Basic Marketing: A Managerial Approach*, 5th edition., [e-book] Homewood, Ill: Richard D Irwin, Inc., Available Online: proquest.com/openview/b24d93a0195ac7a5a2527667caf998ad/1?pq-origsite=gscholar&cbl=1816480.
- McKnight, D., Choudhury, V. & Kacmar, C. (2002). The Impact of Initial Consumer Trust on

- Intentions to Transact with a Web Site: A Trust Building Model, *The Journal of Strategic Information Systems*, [e-journal] vol. 11, no. 3, pp.297–323, Available Online: <https://www.sciencedirect.com/science/article/pii/S0963868702000203> [Accessed 16 May 2021].
- Mesch, G. S. (2012). Is Online Trust and Trust in Social Institutions Associated with Online Disclosure of Identifiable Information Online?, *Computers in Human Behaviour*, vol. 28, no. 4, pp.1471–1477.
- Miltgen, C. L. & Peyrat-Guillard, D. (2014). Cultural and Generational Influences on Privacy Concerns: A Qualitative Study in Seven European Countries, *European Journal of Information Systems*, vol. 23, no. 2, pp.103–125.
- Mohsin, M. (2021). 10 TikTok Statistics That You Need to Know in 2021, *Oberlo*, Available Online: <https://www.oberlo.com/blog/tiktok-statistics> [Accessed 30 May 2021].
- Morgan, R. M. & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing, *Journal of Marketing*, [e-journal] vol. 58, no. 3, pp.20–38, Available Online: <https://www.jstor.org/stable/1252308> [Accessed 19 May 2021].
- Mosteller, J. & Poddar, A. (2017). To Share and Protect: Using Regulatory Focus Theory to Examine the Privacy Paradox of Consumers' Social Media Engagement and Online Privacy Protection Behaviours, *Journal of Interactive Marketing*, vol. 39, pp.27–38.
- Mou, J., Shin, D. H. & Cohen, J. F. (2017). Trust and Risk in Consumer Acceptance of E-Services, *Electronic Commerce Research*, vol. 17, no. 2, pp.255–288.
- Mukherjee, A. & Nath, P. (2003). A Model of Trust in Online Relationship Banking, *International Journal of Bank Marketing*, [e-journal] vol. 21, no. 1, pp.5–15, Available Online: <https://doi.org/10.1108/02652320310457767> [Accessed 28 May 2021].
- Mukherjee, A. & Nath, P. (2007). Role of Electronic Trust in Online Retailing: A Re-Examination of the Commitment-Trust Theory, *European Journal of Marketing*, vol. 41, no. 9–10, pp.1173–1202.
- Näsi, M., Räsänen, T., Keipi, A. & Oksanen, A. (2017). Trust and Victimization: A Cross-National Comparison of Finland, the U.S., Germany and UK, *Research on Finnish Society*, vol. 10, p.119–131.
- Nilsson, M. (2021a). Lecture 4: Focus Groups and Case Studies, BUSR31, powerpoint presentation, LUSEM Lund, 10 February 2021.
- Nilsson, M. (2021b). Lecture 1: Qualitative Methods, BUSR31, powerpoint presentation, LUSEM Lund, 13 January 2021.
- Okazaki, S., Li, H. & Hirose, M. (2013). Consumer Privacy Concerns and Preference for Degree of Regulatory Control, *Journal of Advertising*, vol. 38, no. 4, pp.63–77.
- Palmatier, R. W. (2008). *Relationship Marketing*, Cambridge, Mass: Marketing Science Institute.
- Palmatier, R. W., Dant, R. P., Grewal, D. & Evans, K. R. (2006). Factors Influencing the

- Effectiveness of Relationship Marketing: A Meta-Analysis, *Journal of Marketing*, vol. 70, no. 4, pp.136–153.
- Paramarta, V., Jihad, M., Dharma, A., Hapsari, I. C., Sandhyaduhita, P. I. & Hidayanto, A. N. (2018). Impact of User Awareness, Trust, and Privacy Concerns on Sharing Personal Information on Social Media: Facebook, Twitter, and Instagram, *2018 International Conference on Advanced Computer Science and Information Systems (ICACISIS)*, pp.271–276.
- Park, J., Gunn, F. & Han, S.-L. (2012). Multidimensional Trust Building in E-Retailing: Cross-Cultural Differences in Trust Formation and Implications for Perceived Risk, *Journal of Retailing and Consumer Services*, [e-journal] vol. 19, no. 3, pp.304–312, Available Online: <https://www.sciencedirect.com/science/article/pii/S0969698912000264> [Accessed 17 May 2021].
- Pentina, I., Zhang, L. & Basmanova, O. (2013). Antecedents and Consequences of Trust in a Social Media Brand: A Cross-Cultural Study of Twitter, *Computers in Human Behavior*, [e-journal] vol. 29, no. 4, pp.1546–1555, Available Online: <https://www.sciencedirect.com/science/article/pii/S0747563213000484> [Accessed 19 May 2021].
- Pirson, M. & Malhotra, D. (2011). Foundations of Organizational Trust: What Matters to Different Stakeholders?, *Organization Science*, vol. 22, no. 4, pp.1087–1104.
- Poddar, A., Mosteller, J. & Ellen, P. S. (2009). Consumers’ Rules of Engagement in Online Information Exchanges, *Journal of Consumer Affairs*, [e-journal] vol. 43, no. 3, pp.419–448, Available Online: <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1745-6606.2009.01147.x> [Accessed 17 May 2021].
- PostNord, HUI Research & Svensk Digital Handel. (2020). Marketing Tools and Channels Used by E-Commerce Companies in Sweden in 2019, Statista, Statista research department, Available Online: <https://www-statista-com.ludwig.lub.lu.se/statistics/684335/marketing-tools-used-by-e-commerce-companies-in-sweden/> [Accessed 18 April 2021].
- Rădulescu, A. (2018). Users’ Social Trust of Sharing Data with Companies: Online Privacy Protection Behavior, Customer Perceived Value, and Continuous Usage Intention, *Contemporary Readings in Law and Social Justice*, [e-journal] vol. 10, no. 1, pp.137–143, Available Online: <https://addletonacademicpublishers.com/contents-crlsj/1295-volume-10-1-2018/3326-use-rs-social-trust-of-sharing-data-with-companies-online-privacy-protection-behavior-customer-perceived-value-and-continuous-usage-intention> [Accessed 17 May 2021].
- Rajković, B., Djuric, I., Zarić, V. & Glauben, T. (2021). Gaining Trust in the Digital Age: The

- Potential of Social Media for Increasing the Competitiveness of Small and Medium Enterprises, *Sustainability*, vol. 13, no. 4.
- Rennstam, J. & Wästerfors, D. (2018). Analyze!: Crafting Your Data in Qualitative Research, First edition., [e-book] Studentlitteratur, Available Online: <http://ludwig.lub.lu.se/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=c07147a&AN=lub.5210019&site=eds-live&scope=site> [Accessed 16 May 2021].
- Scott, C. L. (1980). Interpersonal Trust: A Comparison of Attitudinal and Situational Factors, *Human Relations*, vol. 33, no. 11, pp.805–812.
- Shareef, M. A., Kapoor, K. K., Mukerji, B., Dwivedi, R. & Dwivedi, Y. K. (2020). Group Behaviour in Social Media: Antecedents of Initial Trust Formation, *Computers in Human Behaviour*, vol. 105.
- Sheth, J. N., Parvatiyar, A. & Sinha, M. (2015). The Conceptual Foundations of Relationship Marketing: Review and Synthesis, *Journal of Economic Sociology*, vol. 16, no. 2, pp.119–149.
- Sisodia & Wolfe. (2000). Information Technology: Its Role in Building, Maintaining, and Enhancing Relationships, in Sheth, J. N., & Parvatiyar, A., (eds.), *The Handbook of Relationship Marketing*, [e-book] Sage, pp.525–264, Available Online: <https://books.google.se/books?id=pDs5DQAAQBAJ>.
- Statista. (2020a). Social Media Usage in the Nordics, did-37164-1, Statista, Available Online: <https://www-statista-com.ludwig.lub.lu.se/study/37164/social-media-usage-in-the-nordic-countries-statista-dossier/> [Accessed 17 April 2021].
- Statista. (2020b). Facebook in Sweden, did-69959-1, Statista, p.56, Available Online: <https://www.statista.com/study/69959/facebook-in-sweden/>.
- Statista. (2021). Forecast of the Number of Facebook Users in Sweden from 2017 to 2025 (in Millions)., Statista, Statista, Available Online: <https://www-statista-com.ludwig.lub.lu.se/forecasts/1136457/facebook-users-in-sweden> [Accessed 3 May 2021].
- Statista Digital Market Outlook & Statista. (2021). Digital Advertising Report 2020 - Social Media Advertising, did-36294-1, Available Online: <https://www.statista.com/study/36294/digital-advertising-report-social-media-advertising/> [Accessed 17 April 2021].
- Sultan, F., Urban, G. L., Shankar, V. & Bart, I. (2002). Determinants and Consequences of Trust in E-Business, Working Paper.
- Tarnovskaya, V. & Bertilsson, J. (2017). Brand Theories: Perspectives on Brands and Branding, [e-book] Lund: Studentlitteratur, Available Online: <http://lup.lub.lu.se/record/fc52577c-9ca5-4a35-8747-40fffb816f12> [Accessed 19 May 2021].

- Thomas, G. F., Zolin, R. & Hartman, J. L. (2009). The Central Role of Communication in Developing Trust and Its Effect On Employee Involvement, *The Journal of Business Communication*, [e-journal] vol. 46, no. 3, pp.287–310, Available Online: <https://journals.sagepub.com/doi/abs/10.1177/0021943609333522> [Accessed 28 May 2021].
- Ulusu, Y., Durmus, E. S. & Yurtkoru, D. (2011). Personality, Privacy and Trust Issues in Virtual Society, in Centeno, E., & Veloutsou, C. (eds.), *New Perspective of Contemporary Marketing*, Athens: Athens Institute for Education and Research.
- United Nations DESA. (2019). Frontier Technology Quarterly: Data Economy: Radical Transformation or Dystopia? | Department of Economic and Social Affairs, *United Nations, Department of Economic and Social Affairs*, Available Online: <https://www.un.org/development/desa/dpad/publication/frontier-technology-quarterly-january-2019/> [Accessed 31 May 2021].
- Veloutsou, C. (2007). Identifying the Dimensions of the Product-Brand and Consumer Relationship, *Journal of Marketing Management*, vol. 23, no. 1, pp.7–26.
- Vohra, A. & Bhardwaj, N. (2019). From Active Participation to Engagement in Online Communities: Analysing the Mediating Role of Trust and Commitment, *Journal of Marketing Communications*, [e-journal] vol. 25, no. 1, pp.89–114, Available Online: <https://doi.org/10.1080/13527266.2017.1393768> [Accessed 18 May 2021].
- Walker, K. L. (2016). Surrendering Information through the Looking Glass: Transparency, Trust and Protection, *Journal of Public Policy & Marketing*, vol. 35, no. 1, pp.144–158.
- Wang & Benbasat, I. (2005). Trust in and Adoption of Online Recommendation Agents, *Journal of the Association for Information Systems*, [e-journal] vol. 6, no. 3, pp.72–101, Available Online: <http://ludwig.lub.lu.se/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=16683729&site=eds-live&scope=site> [Accessed 16 May 2021].
- Wang, W.-T., Wang, Y.-S. & Liu, E.-R. (2016). The Stickiness Intention of Group-Buying Websites: The Integration of the Commitment-Trust Theory and e-Commerce Success Model, *Information & Management*, vol. 53, no. 5, pp.625–642.
- Warner-Söderholm, G., Bertsch, A., Sawe, E., Lee, D., Wolfe, T., Meyer, J., Engel, J. & Fatilua, U. N. (2018). Who Trusts Social Media?, *Computers in Human Behavior*, [e-journal] vol. 81, pp.303–315, Available Online: <https://linkinghub.elsevier.com/retrieve/pii/S0747563217307021> [Accessed 16 May 2021].
- We Are Social, Hootsuite & DataReportal. (2021a). Most Popular Social Networks Worldwide as of January 2021, Ranked by Number of Active Users (in Millions), Statista, Statista, Available Online:

- <https://www-statista-com.ludwig.lub.lu.se/statistics/272014/global-social-networks-ranked-by-number-of-users/> [Accessed 3 May 2021].
- We Are Social, Hootsuite & DataReportal. (2021b). Average Daily Social Media Use via Any Device in Selected European Countries during the 3rd Quarter of 2020, Statista, Available Online: <https://www-statista-com.ludwig.lub.lu.se/statistics/719966/average-daily-social-media-use-in-selected-european-countries/> [Accessed 18 April 2021].
- Wirtz, J. & Lwin, M. (2009). Regulatory Focus Theory, Trust and Privacy Concern, *Journal of Service Research*, vol. 12, no. 2, pp.190–207.
- Wu, K.-W., Huang, S. Y., Yen, D. C. & Popova, I. (2012). The Effect of Online Privacy Policy on Consumer Privacy Concern and Trust, *Computers in Human Behavior*, vol. 28, no. 3, pp.889–897.
- Wu, M. Y., Weng, Y. C. & Huang, I. C. (2012). A Study of Supply Chain Partnerships Based on the Commitment-Trust Theory, *Asia Pacific Journal of Marketing and Logistics*, vol. 24, no. 4, pp.690–707.
- Xie, W. & Karan, K. (2019). Consumers' Privacy Concern and Privacy Protection on Facebook in the Era of Big Data: Empirical Evidence from College Students, *Journal of Interactive Advertising*, vol. 19, no. 3, pp.1–41.
- Yang, H. (2013a). Young American Consumers' Online Privacy Concerns, Trust, Risk, Social Media Use, and Regulatory Support, *Journal of New Communications Research*, vol. 5, pp.1–30.
- Yang, H. (2013b). Young Chinese Consumers' Social Media Use, Online Privacy Concerns, and Behavioral Intents of Privacy Protection, *International Journal of China Marketing*, vol. 14, no. 1, pp.82–101.
- Yen, Y., Shih-Tse Wang, E. & Horng, D. (2011). Suppliers' Willingness of Customization, Effective Communication, and Trust: A Study of Switching Cost Antecedents, *Journal of Business & Industrial Marketing*, [e-journal] vol. 26, no. 4, pp.250–259, Available Online: <https://doi.org/10.1108/08858621111126992> [Accessed 28 May 2021].
- Yip, J. A. & Schweitzer, M. E. (2015). Trust Promotes Unethical Behavior: Excessive Trust, Opportunistic Exploitation, and Strategic Exploitation, *Morality and ethics*, vol. 6, pp.216–220.
- Zeffane, R., Tipu, S. & Ryan, J. (2011). Communication, Commitment & Trust: Exploring the Triad, *International Journal of Business and Management*, vol. 6, no. 6, pp.77–87.
- Zehir, C., Şahin, A., Kitapçı, H. & Özşahin, M. (2011). The Effects of Brand Communication and Service Quality In Building Brand Loyalty Through Brand Trust; The Empirical Research On Global Brands, *Procedia - Social and Behavioral Sciences*, [e-journal] vol. 24, pp.1218–1231, Available Online:

<https://www.sciencedirect.com/science/article/pii/S1877042811016703> [Accessed 28 May 2021].

Zineldin, M. & Philipson, S. (2007). Kotler and Borden Are Not Dead: Myth of Relationship Marketing and Truth of the 4Ps, *Journal of Consumer Marketing*, vol. 24, no. 4, pp.229–241.

Appendix

Interview guide

- How confident are you about your understanding of how Facebook collects or uses your data?
- How do you feel about the fact that Facebook collects and uses your data? What is your opinion on that?
- If you knew what Facebook uses your information for would that change the way you use Facebook?
- Do you have experiences where you used facebook and had feelings of mistrust?
- Do you ever worry about your privacy or information when using Facebook?
(follow-up) What makes you feel that way?
- Would you say that you trust Facebook with your personal data?
(follow-up) What makes you feel that way?
- Concerning your data privacy and information have you ever felt taken advantage of when using Facebook?
- How do you feel about Facebook's ability to protect your information?
- What is your opinion on how much facebook cares about you when handling your personal data?
- Do you feel like Facebook wants to understand your needs and preferences concerning your privacy and information?
(follow-up) What makes you feel that way?
- Would you say that Facebook has your best interest in mind when operating with your data?
(follow-up) What makes you feel that way?
- How would you evaluate Facebook's honesty in how they are handling your data?
- How do you feel about how Facebook communicates its policies and practices to you?
- Have you ever felt deceived by Facebook concerning the amount of information they gather from you?