

# The Role of Institutional Trust and Social Gratifications on Multifarious Information Disclosure

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## **Abstract**

With the extensive availability of social networking sites (SNSs), privacy issues become more formidable. Furthermore, consumers' complex attitudes and behaviors towards privacy and information disclosure have made the prognosis of why they are willing to disclose information more vexing for marketers. Therefore, this study challenges the underlying assumptions of exclusively measuring benefits versus risks in information disclosure. This study augmented the traditional privacy calculus framework by embedding institutional trust to calibrate the scales between benefits and risks, and by specifically using social gratifications as the 'benefit' element in the framework, in order to gain the understanding of the disclosure of multifarious (characteristic, observational, and financial) information, instead of a singular, one-dimensional type of information. The findings suggested that institutional trust is a prominent construct to extend privacy calculus framework due to its significant effect on characteristic and financial information disclosure. Furthermore, social gratifications also significantly affect the disclosure of observational information.

**Keywords:** *Institutional trust; Social gratifications; Privacy calculus framework*

**Track:** Consumer Behaviour