

# Sources of trust in a store and their contribution to willingness to disclose personal data

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### **Abstract**

One of the important factors that impact willingness to disclose personal data in online shopping is trust in a store. However, trust in a store mediates effects of other antecedents, which in this study are conceptualized as associated with groups of personal, infrastructural and physical/tangible factors. The study analyses indirect effects of propensity to trust (personal factor), perceived regulatory effectiveness (perception about an infrastructure) and presence of off-line selling channel in addition to the online channel in a store on willingness to disclose personal data online. The findings show that these factors, mediated by store trust, have significant positive impacts.

**Keywords:** *Willingness to disclose personal data; store trust; perceived regulatory effectiveness; selling channels.*