


# A Model of Online Trust Among Adolescents

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## ABSTRACT

This study identified factors that contribute to adolescents' online trust. Two hypotheses are stated: (1) there is a significant influence of social loneliness and self-esteem toward self-disclosure; and (2) social support has a significant influence toward online trust, with self-disclosure as a mediator. 205 high school students completed a survey covering four self-rated scales: online trust, self-disclosure, social support, and loneliness. Each scale met the psychometric standards of validity and reliability. Data was analyzed using structural equation modelling (SEM). The findings confirmed both hypotheses. The Goodness of Fit as indicated by a chi-square coefficient of 345.06 ( $p = .00$ ); RMSEA: .04; CFI: .98; and TLI: .98, exceeded the set criteria. The main determinant of the direct effect of social trust and online trust model ( $\beta = .35^{**}$ ) was self-disclosure, a mediator on the effect of social support toward online trust ( $\beta = .05$ ). The variables which directly influenced self-disclosure were loneliness ( $\beta = -.31^{**}$ ), self-esteem ( $\beta = .14$ ), and social support ( $\beta = .24^{**}$ ).

## KEYWORDS

Adolescent, Online Trust, Self-Esteem, Social Loneliness, Social Network, Social Support

## INTRODUCTION

The remarkable continuous development in information technology has expanded our social interactions to include digital world interactions (George & Odgers, 2014). Indonesia is one of the countries with the most massive number of social network users, with 150 million users in January 2019 and the likelihood that it will continue to increase by 2020 (We are Social, 2019). Asosiasi Penyelenggara Jasa Internet Indonesia (APJII – the Association of Indonesian Internet Service Providers) also found that more than eight of ten internet users in Indonesia access social networks

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(eMarketer, 2015). A Nielsen study of digital consumers added that social media sites are mainly used for private messaging (71%), posting public comments (61%), browsing other people's profiles (59%), and updating personal profiles (56%) (UNICEF New York, 2012). Among these social network users, adolescents aged between 15 and 35 years represent the largest group and they use it mainly for accessing Facebook and Twitter (Loras, 2016; UNICEF New York, 2012).

This significant change indicates a shift of trend from friendships based on direct social interaction to those resulting from online interactions. Trust plays a central role in the development of any social relationship (Dunbar, 2018; Riyanto & Jonathan, 2018; Sutcliffe et al. 2012; Ostrom & Walker, 2003). As such, it becomes critical to explore the factors that may influence the development of online trust. However, the definition of online trust – as well as trust in general – is still subject to many debates. Wang and Emurian (2005) in their overview of online trust, stated that researchers still find it difficult to agree on how best to operationalize even the basic definition of trust. Two factors contribute to the challenge of defining trust. First, trust is an abstract concept that is often used interchangeably with other concepts such as credibility and confidence (Wang & Emurian, 2005). Second, trust consists of cognitive, emotional, and behavioral dimensions (Lewis & Weigert, 1985) and as such, each discipline has its own way of understanding and operationalizing these concepts.

Most studies on online trust have largely been within the context of understanding its' relationship with consumer behavior (Roghanizad & Neufeld, 2015; Hwang & Lee, 2012) and e-commerce (Kim & Peterson, 2017). As an implication, the definition and dimensions that make up this concept have been tailored specifically to that context. Three common attributes of online trust are integrity, ability, and benevolence. According to Hwang and Lee (2012), integrity is the belief that a trusted party shows a sense of honesty, respect, and commitment; Ability is the belief in the skills and competence of the trusted party; and benevolence is the belief that the trusted party aims to do good albeit also hoping to gain profit. These attributes focus more on the cognitive aspect of online trust. However, very few studies have focused on online trust as part of a psychological factor in natural social contexts.

A meta-analysis of online trust relationships has shown that online trust exhibits significant relationships with several antecedents (e.g., perceived privacy, perceived service quality) as well as consequences (e.g., loyalty, purchase intention) (Kim & Peterson, 2017). Again, this meta-analysis was conducted in the context of e-commerce. However, studies conducted in a more general context with adolescents also identified several significant factors that could influence online trust, including the characteristics of the potential online friend and website (Chang & Fang, 2013) and personality (Hong & Cheng, 2018). Studies on online trust become an important issue because the strength of individuals' trust towards their peers could lead them to make poor life choices (Born, Akkerman, & Thommes, 2015; Moriarty & Higgins, 2015; George & Odgers, 2014).

Given the importance of online trust in adolescents today, and lack thereof, the purpose of this present study was to identify factors that contribute to the adolescents' online interpersonal trust in social network sites. Specifically, the authors explored the relationship of self-esteem, loneliness and perceived social support and online trust, and whether self-disclosure mediates this relationship.

## **Self-Esteem, Loneliness, Social Support, and Online Trust**

Today *young* people find it easier to initiate a relationship because they only need to interact with others through chat rooms and later continue it with more in-depth online interaction. Self-esteem has been found to contribute to the variance of online trust (Ruotsalainen, 2003). It generally refers to an individual's overall evaluation of his or her own worth as a person, his/her capabilities, or generalized feelings of self-acceptance, goodness, and self-respect (Vogel, Rose, Roberts, & Eckles, 2014; Cast & Burke, 2002). Much of the research on risk regulation has focused on dispositional self-esteem as a proxy for interpersonal trust and security. People with low self-esteem seem to prefer building relationships online as opposed to the real-world ones (Eskisu, Hosoglu, & Rasmussen, 2017; Lee, Moore, Park, & Park, 2012). Interpersonal trust is also associated with appropriate help-seeking which, in turn, predicts individual's social support (Corry & Leavey, 2017; Mortenson,

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