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# The Effect of Privacy Perception on Social Media on Attitude Towards Social Media Usage

# Sosyal Medyadaki Mahremiyet Algısının Sosyal Medya Kullanımına Yönelik Tutuma Etkisi

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Abstract: Social media applications designed for the purposes such as establishing and maintaining social relationships between people have become an indispensable element of our daily life. Social media users spend a considerable part of their time using these applications. The abundance of personal information shared on social media and the way this information is used by social media companies cause people to have concerns about their privacy. This study aims to measure the effects of people's concerns and perceptions of their privacy on their attitudes towards the use of social media applications. The data required for the research were collected through the online questionnaire prepared with the participation of 409 people. Explanatory factor analyzes and confirmatory factor analyzes were performed with the data obtained to verify the research model and test the hypotheses, and the structural equation model was used to test the research model. According to the findings of the research, it was determined that privacy concerns affected trust, attitude towards using social media, and behavioral intention. It has also been found that the attitude towards using social media affects behavioral intention.

Keywords: Social Media, Privacy Concern, Trust in Social Media, Behavioral Intention, Structural Equation Model

JEL Classification: C38, D71, D83, M30, M31

Öz: İnsanlar arasında sosyal ilişkiler kurma ve devam ettirme gibi amaçlara yönelik olarak tasarlanan sosyal medya uygulamaları, günlük yaşantımızın vazgeçilmez bir unsuru haline gelmiştir. Sosyal medya kullanıcıları zamanlarının kayda değer bir kısmını bu uygulamaları kullanarak geçirmektedirler. Sosyal medyada paylaşılan kişisel bilgilerin çokluğu ve bu bilgilerin sosyal medya şirketlerince kullanım biçimleri, insanlarda mahremiyetlerine ilişkin kaygılar ortaya çıkmasına neden olmaktadır. Bu çalışmanın amacı, insanların mahremiyetlerine ilişkin kaygılarının ve algılarının sosyal medya uygulamaları kullanımına yönelik tutumları üzerindeki etkilerini ölçmektir. Araştırma için gerekli veriler, hazırlanan çevrimiçi anket formu aracılığıyla ve 409 kişinin katılımıyla toplanmıştır. Elde edilen verilerle, araştırma modelinin doğrulanması ve hipotezlerin test edilmesi amacıyla açıklayıcı faktör analizleri ve doğrulayıcı faktör analizleri yapılmış, araştırma modelinin test edilmesi amacıyla da yapısal eşitlik modeli kullanılmıştır. Araştırma bulgularına göre, mahremiyet kaygısının güven, sosyal medyayı kullanmaya yönelik tutum ve davranışsal niyet üzerinde etkisinin olduğu belirlenmiştir. Sosyal medyayı kullanmaya yönelik tutumun davranışsal niyet üzerinde etkisinin olduğu belirlenmiştir. Bulgularımız literatürdeki çalışmaların aksine güvenin davranışsal niyet üzerinde etkisinin olmadığını göstermektedir.

Anahtar Sözcükler: Sosyal Medya, Mahremiyet Algısı, Sosyal Medyada Güven, Davranışsal Niyet, Yapısal Eşitlik Modeli

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### 1. Introduction

Today, social media applications, which are the most preferred communication tool, have become an important and indispensable element in every aspect of daily life in the developing and changing world. Social media applications are generally communication tools designed to establish and maintain interpersonal social relationships. Social media applications allow users to make friends, chat with the friends they have, and follow their friends' daily activities. With the increasing use of social media around the world, the number of users of social networks such as Facebook, Whatsapp, Instagram, Twitter, Tik Tok, Telegram, and Bip is also increasing rapidly. According to Statista.com data, the number of social media users in the world in 2020 is 4.2 billion people. During the last reported quarter, the company stated that 3.58 billion people were using at least one of the company's core products (Facebook, WhatsApp, Instagram, or Messenger) each month (Statista.com). According to company data, the number of active Facebook products users per month is also announced as 3.58 billion people. According to the 'We are social' website's 2021 January report; WhatsApp is the most popular global mobile messaging application worldwide with approximately 2 billion monthly active users, surpassing Facebook Messenger with 1.05 billion users and WeChat with 1.2 billion users (wearesocial.com/digital-2021).

Like every innovation that emerges, social media applications have both advantages and disadvantages for people. Although it facilitates our lives in many ways, new concerns and threats arise with the development of communication technologies. By many social media applications used in daily life, information about people is accessed, stored, manipulated, data extracted, shared, or sold. Therefore, the uncontrolled use of various personal information about people by social media companies also raises privacy concerns. The availability of a large number of personal, financial, and location information of users causes an increase in people's concerns about information privacy (Yeh et al., 2018: 924). Whatsapp, which stated that it will share the information and messages of its users with other companies belonging to Facebook by changing its privacy policy in January 2021, caused worldwide reactions and caused many users to seek alternative applications. Although the perception of privacy negatively affects users in sharing their personal information and communicating with their friends, similar social motivational factors such as a sense of trust, social benefit, social identity satisfaction, desire to meet new people, and maintain the relationship eliminate this negative effect on users' behavior. (Lin and Liu, 2012: 421).

The most widely used model in the literature regarding the acceptance and use of newly developed technologies by consumers is the Technology Acceptance Model (TAM) (Davis et

al., 1989: 985). Although TAM is the most used model in past research and explains the intention to use significantly (Venkatesh and Davis, 2000: 186, Tan et al., 2012: 217), the original TAM model sees consumers as passive audiences driven by new technologies (Leung and Matanda, 2013: 550). Although it is stated in the studies using TAM that perceived security, privacy concerns and motives directly affect the trust in the use of social media services, most of the results are still controversial (Jairak et al., 2010: 51, Krasnova et al., 2010: 122, Shin, 2010. : 434). For example, although it is stated in the majority of studies that privacy concern significantly reduces behavioral intention (Tan et al., 2011: 217, Xie and Karan, 2019: 196), Jairak et al. (2010: 51) stated that the relationship between these two concepts is not important enough. Our aim in this study is to investigate the effects of privacy concern, trust, and attitude towards using social media applications on behavioral intention, considering the previous studies. The model which we used in our study was adapted from TAM (Davis et al., 1989: 985) and expanded by adding privacy concerns and trust variables. In this way, we aim to reveal the positive or negative effect of privacy concern and trust on the behavioral use intention of consumers in the context of social media applications. According to the findings of the study, we aim to reveal the policies that social media companies should follow regarding privacy concerns.

### 2. Literature Review, Hypothesis Development, and Research Model

## 2.1. Privacy Concern

Privacy was defined as "the right to be left alone" by Warren and Brandeis in 1890. Malhotra (2004: 337) expresses privacy as "a user's concern about the disclosure of their personal information". The issue of privacy has attracted the attention of many researchers working in different disciplines such as psychology (Kelvin, 1973), sociology (Etzioni, 1999, Introna and Pouloudi, 1999; Martin, 2016), and economics (Rust et al., 2002). However, in recent years, with the increase of discussions and studies on privacy, people's approaches to privacy concern have been evaluated under different headings (Hong & Thong, 2013; Sheehan & Hoy, 2000). Rader (2014: 52) divided privacy into two as social privacy and information privacy, stating that there is an important distinction between them. Social privacy is defined as "how we manage our personal information, usability and the accessibility of others to our information", and information privacy as "controlling the technologies used by institutions and organizations to access, use and analyze them for their interests". In this study, the privacy perception dimension consists of two sub-dimensions: social privacy and information privacy.

Smith et al. (1996: 169) stated that privacy consists of four dimensions: collection, errors, improper access, and unauthorized secondary use. Malhotra et al. (2004: 338) proposed a three-dimensional privacy framework that includes collection, control, and awareness. The issue of privacy has been studied in detail in previous studies. Studies show that many factors that affect people's privacy concerns such as gender, cultural differences, social norms, the benefit gained after sharing personal information, previous violations of personal privacy, and privacy policies implemented by websites (Phelps et al., 2000: 37; Wang, 2019: 284; Xie and Karan, 2019: 196).

Koohikamali et al. (2019: 55) stated that the relationship between privacy concern and perceived benefit affects a user's adoption of social media applications. Zhou (2020: 1127) stated that privacy concern has a strong effect on both trust and intention to use. Tan et al. (2011: 217) privacy concerns; Although he stated that it had no significant effect on the intention to use, he stated that it had a mediating effect on perceived usefulness and perceived ease of use. When it comes to privacy, it can be said that although people express their concerns, there is no change in their self-protection behavior and the personal information they share in the social media applications they use (Xie & Karan, 2019: 196; Smith et al., 2011: 1005). Considering the studies on privacy concern, the following hypotheses are suggested;

H1: Privacy concern affects Trust.

H2: Privacy concern affects attitude towards use.

H3: Privacy concern affects behavioral intention.

# 2.2. Trust

Trust can be defined as a set of implicit beliefs that the other party will avoid opportunistic behaviors from which they can gain benefit and will not benefit from the situation (Ridings et al., 2002: 275). According to Lee and See (2004: 51), trust is "the attitude that a representative will help another individual achieve his goals in a situation characterized by uncertainty and vulnerability". Trust, which is the combination of cognitive process and emotional effects, is based on the individual's past experiences (Lobb, 2004: 3). Trust has long been seen as an important factor in making a change, communicating, and building relationships (Fukuyama, 1995). Roloff (1981) states that trust is a central component of social change theory (Dwyer et al., 2007).

In studies on technology adaptation, it has been emphasized that one of the most important components of developing customer relationships and increasing reliability is trust (LiébanaCabanillas et al., 2018: 120, Lin and Liu et al.2012: 410). It is possible to state that as the level of trust increases, the risk of privacy decreases, and the desire to share personal information increases positively (Krasnova et al., 2010: 123). Studies conducted within the scope of e-commerce and online communities emphasize the role of trust in reducing privacy risks (Pavlou, 2003: 106, Ridings et al. 2002: 275). At the same time, it can be said that the feeling of trust affects e-commerce, and consumers with high confidence tend to buy (Gefen, 2000: 733). Zhang et al. (2019: 207) stated in their study that trust is the most important factor in developing a positive attitude. Increasing the trust of users encourages them to make discoveries in online environments (Shin, 2010: 434). Choi and Ji (2015: 698) stated that trust has strong direct effects on perceived usefulness and behavioral intention. Considering the studies on trust, the following hypothesis is suggested;

H4: Trust affects behavioral intention to use.

## 2.3. Attitude Towards Using and Behavioral Intention to Use

Attitude has been expressed as "a general and permanent positive or negative feeling about a person, object or any subject" (Petty and Cacioppo, 1981: 7; Kotler and Armstrong, 2018: 157). Attitude towards use is stated as the positive or negative feelings an individual has towards using any technology (Zhang et al., 2019: 207). In the studies conducted in the field of technology, it has been found that consumers who show a positive attitude towards technology have higher a intention to use it (Marangunić and Granić, 2015: 92; Tao et al., 2018: 534). Behavioral intention is defined as the subjective probability of a person to take a certain action (Ajzen & Fishbein, 1980). In some studies, it has been stated that attitude has a mediating effect on behavior and is seen as a precursor of behavioral intention (Ajzen, 1989; Wang and Ritchie, 2012; Zhang and Lei, 2012). TAM argues that attitude is the determinant of behavioral intention (Davis et al., 1989: 985). Therefore, while negative attitudes cause avoidance of behavior, positive attitudes will increase the willingness to do this behavior (GroB, 2018: 16). In other words, the direction of the attitude determines the formation of the intention to use (Cebeci et al., 2019: 1030). Studies have stated that attitude towards technology is an important factor affecting the adoption of digital technologies (Modahl, 1999; Bobbitt & Dabholkar, 2001). Casalo et al. (2010: 905) stated that attitude is an important determinant of intention to participate in online travel communities. Considering these studies, the following hypothesis is suggested;

H5: Attitude towards using affects behavioral intention to use.

The research model we expanded by adapting from TAM and the hypotheses we developed is shown in Figure 1.



Figure 1. Research Model

## 3. Design, Methodology, and Sample Selection

An online questionnaire was created to test the research hypotheses and to collect the data needed to examine the relationship between variables. In the first part of the questionnaire, there are Likert-scale expressions for measuring variables, while the second part includes questions about the demographic characteristics of the participants.

To test the appropriateness of the survey design and the comprehensibility of the statements, a group of 70 people was pre-tested, and the statements in the online survey form were finalized as a result of the feedback obtained from the participants. The questionnaire was designed according to the five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) to measure the participants' level of participation in the statements in the questionnaire. The study population consists of people who use social media applications in Turkey. Since it was not possible to reach this universe, the link of the online questionnaire was sent to people using social media applications by the researchers with snowball sampling. The respondents were asked to share this link with other people using social media application was carried out between 30 March 2021 and 15 April 2021. The online survey was completed with the participation of 409 people by filling out the questionnaire form. For the application of the working model and hypothesis tests, the necessary analyzes were made using the SPSS 22 and AMOS 22 programs. The expressions to measure the variables in the research model and the sources from which these expressions were taken are shown in Table 1.

Variables	Items	Contents	Sources
Privacy Concern (PC)			
	SP1	I am generally concerned about privacy when using social media.	
PC1. Social	SP2	I am concerned that social media apps provide "only" interpersonal	
Privacy (SP)	~~~	communication as they claim.	
	SP3	I am concerned about too much personal information being asked	
	ID1	when opening a social media account.	
	IP1	I'm worried about social media account theft.	
	IP2	I'm worried that information about me might be found on an old	
	IP3	social media account that I don't use. I am concerned that people I do not know may obtain personal	
	115	information about me from my social media activities.	
	IP4	I am worried that if I use my credit card to buy something on social	Buchanan
	11 4	media, my credit card number will be captured by someone else.	T. et al.
PC2.Information	IP5	If I use my credit card to purchase something on social media, I am	(2006)
Privacy (IP)		worried that too much money will be charged from my card.	()
	IP6	I'm worried that a message I post on social media might be read by	
		someone else besides the person I'm sending it to.	
	IP7	I am worried that a message I post on social media might be distorted	
		and forwarded to others.	
	IP8	I am worried that any virus in social media apps could post or post on	
		my behalf.	
	IP9	I am concerned that messages containing a seemingly legitimate web	
		address may be fake.	
	TR1	Social media applications are reliable.	
	TR2	Social media apps have a good reputation in me.	
	TR3	I have no doubt about the honesty of social media apps.	Roca J.C.
Trust (TR)	TR4	Social media applications fulfill their promises and commitments (such as personal information and account security).	et al. (2008) and
	TR5	If there is any problem with my social media account, the social	Maqableh
		media application will inform me immediately.	M. et al.
	TR6	I am confident that the social media application will be transparent	(2015)
		that my personal information and activities in social media	
		applications will not be shared with others.	
Attitude	ATT1	Using social media apps is a good idea.	Zhang T.
Towards Using	ATT2	Using social media apps is a smart idea	et al.
(ATT)	ATT3	Using social media apps is pleasant.	(2019)
Behavioral	BIU1	I can use social media apps in the future.	Gold C. et
Intention to Use	BIU2	I will be using social media apps in the future.	al. (2015)
(BIU)	BIU3	I use new social media apps that may emerge in the future.	and
			Venkatesh
			and Davis
			(2003)

Table 1. Items used to measure the constructs in the proposed model and the sources of the measurement.

## 4. Analysis of Data and Findings

When the data on the demographic characteristics of the survey participants are examined, it is seen that 46.5 percent of the sample is male, whereas 53.5 percent of the sample is female, 43.8 percent of them are single and 56.2 percent of them are married. When the age data are examined, it is seen that the highest participation is between the 32-38 age range with 32

percent and the lowest in the 18-25 age range with 14.9 percent. Almost everyone had completed at least high school or equivalent due to the implementation of the 8-year compulsory education in Turkey. Therefore, 3 different group options were offered to the participants as educational status. According to the educational status data, it is seen that 16.4 percent of the participants have a high school or less, 65.5 percent have a university and 18.1 percent have a graduate education level. Due to the low number of participants in the self-employment and worker (employee) groups among the occupational groups of the participants, these groups were combined under the private sector. According to the data, 58.9 percent of the participants and 12.7 percent were unemployed. Considering the income levels of the participants, 21.3 percent of them were 3000 TL and less, 25.2 percent were 3001-5000 TL, 30 percent were 5001-7000 TL, 10.3 percent were 7001-9000 TL and 13,2 percent were 9001 TL and above stated that they earned. In the light of these data, it is possible to say that demographic features are generally distributed equally.

An independent sample T-test was conducted to understand whether the participants differ in social media privacy concerns by gender. Significant (2-tailed) value is 0.004 <0.05, so there is a difference between the groups. In this case, the average participation of the respondents in the statements is taken into consideration. The average participation of women (3.96) is higher than men (3.72). The women participating in the study have more privacy concerns on social media than men. An independent sample T-test was conducted to understand whether the participants differ in social media privacy concerns by marital status. Significant (2-tailed) value is 0.007 <0.05, so there is a difference between the groups. The average participation of married participants (3.94) was higher than single participants (3.73). The married participants in the study have more privacy concerns on social media than single.

There is no difference in social media privacy concerns regarding other demographic characteristics of the participants.

## 5. Exploratory and Confirmatory Factor Analysis and Structural Model

The variables in the research model were measured with a 5-point Likert scale. Explanatory Factor Analysis (EFA) was conducted to determine whether the 24 expressions used in the study would come together in the desired dimensions and to determine whether these dimensions would be fit for the model. As a result of the EFA test, the ATT3 variable was excluded from the study because it disrupted the factor structures. The Privacy concern variable consists of two dimensions called Social Privacy and Information Privacy. The factor

loads of the statements, the average participation in the statements, the Cronbach's alpha, and explained variance values of each dimension are shown in table 2.

	Factor Load	Average	Cronbach	Variance
		Participation	Alfa	Explained
IP			,907	30,665
IP5	,828	3,67		
IP4	,823	3,97		
IP8	,775	3,89		
IP7	,738	3,38		
IP6	,713	3,63		
IP3	,681	3,85		
IP9	,642	3,9		
IP2	,615	3,7		
IP1	,614	4,06		
TR			,906	21,286
TR4	,853	2,54		
TR6	,842	2,34		
TR2	,823	2,49		
TR1	,804	2,27		
TR3	,803	2,25		
TR5	,728	2,66		
BIU			,885	9,479
BEH1	,908	3,51		
BEH2	,876	3,46		
BEH3	,847	3,32		
SP			,837	4,803
SP2	,807	4,08		
SP1	,736	4,04		
SP3	,661	4,06		
ATT			,884	3,861
ATT2	,802	2,94		
ATT1	,754	2,91		

Table 2. Factor Analysis of Variables

*KMO:* 0,875 Total Variance Explained: % 70,095 (SP: Social Privacy, IP: Information Privacy, TR: Trust, ATT: Attitude, BIU: Behavioural Intention to Use)

It is seen in Table 2 that all Cronbach's Alpha values of the variables used in the study are more than ", 70". Thus, it can be mentioned that the scales used in the questionnaire are reliable (Coşkun et al. 2015: 126). Kaiser-Meyer-Olkin (KMO) test result was found to be 0.875. According to this result, the data set is fit for analysis.

After this stage, confirmatory factor analysis was performed by bringing together all the variables in the research model. As a result of the confirmatory factor analysis, the modification was made because the values of the goodness of fit were not at the recommended level (Doll et al., 1994: 456). With the suggestion of the Amos 22 program,

covariances were added between the error terms. In this study, two covariances were added first between e32 and e33 and then between e17 and e18. After these modifications, the goodness of fit values of the study is shown in table 3.

Criteria	Results	Acceptable Goodness of Fit values
χ2/df	2,891	$0 < \chi 2/df \le 5$
GFI	,885	,80≤ GFI ≤1
RMSEA	,68	0≤ RMSEA ≤,08
CFI	,929	$,90 \le CFI \le 1$
TLI	,919	$,90 \le TLI \le 1$
AGFI	,856	$,80 < AGFI \le 1$

Table 3. Goodness of Fit Values of the Research Model

When the table above is examined, it is seen that the values of the model used in the study are within acceptable goodness of fit values. It is seen in Table 4 that the Average Variance Extracted (AVE) and Composite Reliability (CR) values, which are the values indicating the reliability of the research model, are at intervals of the recommended (Fornell & Larcker, 1981; Hair et al., 2015).

Variables	CR	AVE
Trust	,907	,62
Behavioural Intention to		
Use	,888	,728
Attitude	,889	,802
Privacy Concern	,884	,546

Table 4. AVE and CR Values of the Structural Model

CR > ,70 and AVE > ,50

The AVE and CR values of each dimension were calculated separately and it was seen that the AVE values were more than 0.50 and the CR values were more than 0.70. Values obtained from confirmatory factor analysis as a result of the goodness of fit and reliability tests for each dimension are within the desired range. The structural model is then tested for testing research hypotheses. The structural model of the research is as in figure 2.



Figure 2. Structural Model of the Study

The existence and effect of the relationship between the variables will be evaluated according to the standardized direct effect coefficient and p-values. Research hypotheses will be interpreted according to these values in table 5.

Relationship Between Variables	Standardized Direct Effects ( $\beta$ )	р
TR< PC	-,308	***
ATT< PC	-,123	,025
BIU< PC	,175	***
BIU< TR	-,027	,575
BIU< ATT	,586	***

Table 5. Standardized Direct Effects and p-values

p< 0.05, (PC: Privacy Concern)

According to the results in the table, privacy concern has a negative effect on trust, attitude, and behavioral intention to use. It is seen that consumers who are concerned about privacy in social media will have trust, attitude, and behavioral intention to use concerns against social media. According to another result, attitude towards social media has a positive effect on social media behavioral intention to use. Finally, it has been observed that trust in social media does not affect behavioral intention to use (p=0,575). Thus, while the H1, H2, H3, and H5 hypotheses were accepted, the H4 hypothesis was rejected.

#### 6. Conclusion

In the internet age we live in, we witness the rapid growth and spread of social media applications such as Facebook, Whatsapp, Twitter, Instagram, Tik Tok, Linkedin, Telegram, and Bip. Social media applications used in all areas of daily life offer users from all over the world the opportunity to communicate, meet new people with similar interests and experiences, share personal information and ideas with both friends and foreigners, or establish new business connections (Tan et al., 2011. : 211). These applications, which have become an integral part of our daily life due to the convenience, possibilities, and advantages they offer, have become a highly controversial and important issue how they store, process, and use the personal information they obtain from their users. The suspicions in the minds of the users that these applications will violate their privacy are increasing day by day.

The aim of this study is; It is an examination whether people's privacy concerns and feelings of trust affect the use of social media applications. According to the findings as a result of our research, it was seen that privacy concern affects attitude towards use, trust, and behavioral intention. Although some previous studies have claimed that people's sensitivity towards privacy, in general, is not reflected in their behavior, that is, privacy concern does not affect behavioral intention (Tan et al., 2011: 217; Xie and Karan, 2019: 196; Smith et al., 2011: 1005) The findings we obtained as a result of our analysis support the view that privacy concern shapes behaviors.

Similar social motivations such as people's sense of trust, social benefit, social identity satisfaction, desire to meet new people, and maintain the relationship encourage people to use social media applications (Lin & Liu, 2012: 421). Another finding of the study is that trust does not affect behavioral intention. According to the findings obtained from the analysis results, it is possible to state that the trust of individuals in social media applications is not reflected in their behavior and does not eliminate their reservations about using these applications. Contrary to the findings of previous studies on trust (Krasnova et al., 2010: 123; Pavlou, 2003: 106, Ridings et al. 2002: 275), the results of this study show that the feeling of trust does not affect behavioral intention. This situation reveals the conclusion that the trust felt by the users towards social media applications is not sufficient to use these applications.

Another finding of our study is that, similar to previous studies in the literature (Davis et al., 1989; Cebeci et al., 2019; Zhang and Lei, 2012), the attitude towards use affects behavioral intention. Based on this finding, it is possible to state that the attitude of people towards using social media applications is effective in the emergence of behavioral intention to use.

Considering the findings, it can be said that social media companies should follow policies to reduce privacy concerns and increase trust to increase the number of users and usage rates. It can be said that social media applications, which are increasingly used in daily life and continue to increase, should exhibit a more protective attitude regarding the security of personal information obtained from their users and take steps in this direction. Yemeksepeti.com operating in Turkey in April 2021 it has been the target of cyberattacks, stolen personal data of 19 million users, and is put up for sale. Social media companies are also the target of hundreds of cyberattacks every day. In addition to cyberattacks, some social media companies such as Facebook also make changes in their policies, and changes in their policies regarding the sharing of personal information of their users with third parties creates concern for users. These emerging threats, attacks, and policy changes cause users to be concerned about their privacy. Because of these situations, social media companies need to be more careful about using the personal information of their users and ensuring their security. It can be stated that people can continue to use these applications if they take measures to ensure the safety of their users and establish their trust, that is when they provide their confidence. As stated in previous studies in the literature, privacy concern is a key factor at this point. It is possible to say that minimizing privacy concerns would be the right approach to relieve the hesitations of the users. The results we obtained in our research also support this situation. In future studies, the scope of the study can be expanded by including the field of social psychology.

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