

The Effect Of Online Privacy Policy On Consumer Trust

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Abstract: The effect of online privacy policy on customer trust Nowadays, with the rapid developments in the field of information and communication technology, internet banking as well as numerous features and benefits, such as not having any time and space limitation in the use of banking services, easy access to required data, saving clients time, dramatically reducing costs the use of banking services, provides a variety of services according to customers need and has dramatically developed the use of the internet banking services . In the world of electronic Business, the virtual environment of internet, lack of trust to virtual purchase and absence of privacy policies lead to customers reluctance to provide personal information and ultimately lead to refuse electronic purchases. This study aims to assess the impact of policies on trust and privacy concerns of customers and ultimately the willingness of customers to provide personal information . The main question is how we can increase the willingness of customers to provide personal information? The study Method is causal and the data collection method is field. The population is online customers of Rasht Private Bank in the spring and summer of 2014, using cluster sampling and non probability sampling within clusters are available, the sample size is 384, The collecting data method is field, questionnaire and data analysis is by using of structural equation modeling by Lisrel. To test the hypothesis, the results show that the privacy policies has positive impact on consumer trust and it has negative influence on customers concerns about privacy. Also concern has negative impact on trust and trust has positive impact on the willingness of customers to provide personal information.

Keywords : Key Words:online privacy policy, customer trust, Structural Equation Modeling (SEM).

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