

**PRIVACY CONCERNS AND LEVELS OF INFORMATION EXCHANGE:
AN EMPIRICAL INVESTIGATION OF INTENDED E-SERVICES USE**

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ABSTRACT

In this study we report on a classification scheme of intended e-services use based on levels of information exchange between users and Web sites. We refer to the broader concept of e-service as a service available via the Internet that completes tasks or conducts transactions. Each level varies by the amount and sensitivity of personal information exchanged in the process of seeking and obtaining information, services or goods during an online session. We then examine the relationships between two dimensions of privacy concerns (i.e., concerns related to finding personal information on the Internet and concerns related to the possible abuse of personal information submitted online) and the intended e-services use at each level of information exchange. Exploratory and confirmatory factor analysis validated the measures used on our theoretical model. The relationships between the privacy concerns and intended e-services use were then analyzed in a structural equation model. The results support the hypothesized relationships between the privacy concerns and four out of the five levels of information exchange. In addition the results show that privacy concerns increase as the amount and sensitivity of personal information submitted through Web sites increases.

Keywords: privacy, e-services use, levels of information exchange, Structural Equation Modeling, LISREL