**INTERNAL NOTES**

**Blockchain Perception Survey #2**

**Goal of this survey:**

The goal of this survey is to gain a better understanding of how the German population perceives Blockchain Technology. Understanding this perception enables us to identify potential for new business models, help organizations to identify user needs regarding trust & privacy when intending to use Blockchain, and it lets us put Blockchain Technology into perspective with other nascent technologies.

**Research question:**

How does the general population in Germany perceive Blockchain Technology?

**Motivation:**

As an emerging and promising technology, Blockchain Technology offers many potential use cases and new business models across several industries. While cryptocurrencies, such as Bitcoin, seem to have gained a certain level of popularity and mainstream media attention, it remains unclear how the general population in Germany perceives Blockchain Technology [and compares to the population the U.S. or U.K.].

**Relevance:**

Understanding the general population’s perception of Blockchain Technology is important for consumers and organizations. A better understanding helps to foster suitable research and adoption measures. Blockchain Technology’s characteristics offer immense potential for innovative, disruptive business models. Its successful application requires education and proper understanding. Additionally, a deeper understanding of blockchain perception offers potential for Germany to become a leading country in this promising technology.

**Sample:**

Representative Sample in Germany (N = 800)   
Additionally, this survey might be distributed in the UK or USA (N = 500)

It is targeted mainly at the broad population, where we expect a minority of experts.

No restrictions regarding age or educational background.

**References (partly in different Document):**

Questions compiled and adapted from theory on technology adoption, Business models and industry surveys about other technologies or blockchain.

**START OF THE SURVEY on the next page**

**This study is funded by the German Federal Ministry of Education and Research.**

**Your opinions will help us to better understand how people perceive new technologies!**  
- especially **Blockchain Technology**.

Even if you have not heard of Blockchain Technology, your answers help us a lot!

* Duration: **about 17 minutes**.
* Only completely filled out surveys are useful for us.
* Just your **honest and personal opinion counts.**
* Please answer all questions, **even if some might seem very similar**.

**We are very grateful that you are taking your time to partcipate.**

Best regards

Pascal Mehrwald

Chair for strategy and Organization  
Technical University of Munich  
[pascal.mehrwald@tum.de](mailto:pascal.mehrwald@tum.de)  
+49176 24002905

For more information, please contact me.

------Data Privacy Information

**Why do we collect and use your data?**

The study **solely serves scientific purposes** and your individual answers **will not be passed on to third parties.** Your responses will only be evaluated in **aggregated form** and will be kept **anonymous.** All information will be treated strictly **confidential** and stored **according to the ethical guidelines** of TUM. It is therefore not possible to draw conclusions about your person.

For further information about TUM’s Research Data Management, please click [here.](https://www.it.tum.de/en/projects/research-data-management/#c10246)

**How to contact us**  
Chair of Strategy and Organisation  
Technical University of Munich  
TUM School of Management  
Arcisstraße 21  
80333 Munich  
<https://www.professors.wi.tum.de/strategy/home/>

Research grant number 02K17A030

You help researchers and organisations to better apply and communicate new technologies in the future!

1. **When I hear the term Blockchain Technology, this comes to my mind..:**

Please write one word, that comes to your mind..

1. \_\_\_\_\_\_\_\_\_\_\_\_\_
2. **Have you ever heard any of the following terms?**

*“Yes” – “No”*

**“Blockchain Technology”?**

**„Bitcoin”?**

**“NFT (Non-Fungible-Token)”?**

**“Cryptocurrency”**

1. **Can you explain these terms to a friend?***“Yes” – “No”*

**“Blockchain Technology”?**

**„Bitcoin”?**

**“NFT (Non-Fungible-Token)”?**

**“Cryptocurrency”**

* **Genderfrage (still after Q 39 in this document)**
* **Age Frage (still after Q 39 in this document)**

1. **Do you know the difference between “Bitcoin” and “Blockchain Technology”?**

Yes, No

1. **Currently, my contact with blockchain technology (or cryptocurrencies) …**

"Very Low / no contact" to "Very high / very often”[[1]](#footnote-2) *[7 point likert scale]*

…in my professional (job, uni, school) life is…:

…in my personal life is…:

1. **How would you rate your knowledge of Blockchain Technology?**

(1 - never heard of it before, 10 - I am an expert, I can advise people)

1= No knowledge

10= Expert knowledge

1. **Purely intuitively, given the chance, would you use the following technologies?[[2]](#footnote-3)**

*“yes” - “no” - “I do not know enough about it” [single choice per technology]   
Don’t think too much. :-)*

* + Cloud computing
  + Big data
  + Internet of things
  + Smart Home Devices
  + 3D printing
  + Artificial intelligence
  + Machine Learning
  + Neural Networks
  + Deepfake Technology
  + Blockchain Technology
  + 5G
  + Contactless Payments

1. **[Conditional – hidden if people state “No” for Blockchain Technology in Q2]**

**In which sector have you already heard about Blockchain Technology?**

*Multiple answers are possible.*

* **I have not heard of any Blockchain Technology applications**
* Finance and banking
* Transport and logistics
* Energy and utilities
* Healthcare, Pharmaceuticals
* Arts & Collectibles
* Other

1. **How would you rate your ability to explain exactly how the following technologies work?**

*“I don’t know exactly how it works” - “I can fully explain how it works” [7 point likert scale]*

The internet

Blockchain Technology

1. **Are you currently, or have you ever been, in possession of any cryptocurrency?   
   (e.g. Bitcoin, Ethereum, or others)**

* Yes
* No

**10 A** **[Conditional – only if people state “yes” for NFT in Q 2]**Are you currently, or have you ever been in possession of an NFT (Non-Fungible-Token)?

* Yes
* No

1. **A [Conditional – only if people state “yes” in Q. 10] (They own/ed cryptocurrency)**

**When did you first become a cryptocurrency owner?**

[Drop-down menu]

Before 2007, 2007, 2018, …. 2021]

**11. B [Conditional – only if people state “yes” in Q. 10] Please rate the difficulty of buying cryptocurrency that you experienced:**

1 very easy - 7 very hard [7-point Likert scale]

**11. C [Conditional – only if people state “yes” in Q. 10]** **Please indicate how you manage your cryptocurrencies. I manage my cryptocurrencies ...:**

[multiple answers possible]

1. ... on Coinbase, Binance or other exchange
2. ... on MetaMask or other browser wallet
3. ... on a piece of paper, USB-Storage or other offline wallet
4. ... I do not know or do not want to tell
5. **[Conditional – hidden if “no” in Q 2 for Blockchain Technology]  
   Have you knowingly used Blockchain Technology applications in your everyday life?   
   (e.g. buying something)**
   * No
   * Yes
6. **[Conditional – hidden if “no” in Q 2 for cryptocurrency]  
   Would you use cryptocurrency as a means of payment at some point in the future?**
   * No
   * Yes
7. **Consider your average circle of friends and acquaintances.**   
   **How would you rate their knowledge about Blockchain Technology?**

*(1- They never heard of it, 10- they are experts) [Likert 1 – 10]*

**14 a Would your circle of friends and acquaintances believe that you should use Blockchain Technology?** *(1- They would discourage me to use it., 10- They would support me to use it.) [Likert 1 – 10]*

**13 A [conditional – only if people state “no” in Q13.]   
Why do you exclude the possibility to use cryptocurrency at some point in the future? (Multiple answers possible)**

* I find it difficult to find something where I can learn about cryptocurrencies
* I am not interested in cryptocurrencies.
* Other reason

**Unipark: Question 15 – 18**

1. **V\_DPT[[3]](#footnote-4)** *(disposition to trust: a person’s general inclination to display faith in humanity and to adopt a trusting stance toward others[[4]](#footnote-5))*
2. Generally speaking, would you say that most people can be trusted, or that you can not be too careful in dealing with people? (*a or b)*
   1. Most people can be trusted.
   2. You cannot be careful enough.

**In the following, please indicate for each item the extent to which it applies to you. Some items might sound similar, but please answer all of them.**

*1 = strongly disagreel; 7 = strongly agree  [7 point likert scale]*

1. **V\_DISPPRIV** (3 is reverse-worded – relevant for analysis)
2. Compared to others, I am more sensitive about the way other people or organizations handle my personal information
3. Compared to others, I see more importance in keeping personal information private
4. Compared to others, I am **less concerned** about potential threats to my personal privacy
5. **V\_CYNISM[[5]](#footnote-6)**
6. I am **not bothered** by data collection, because my personal information is publicly available anyway.
7. **TRI\_OPT[[6]](#footnote-7)**

*(technology readiness index – optimism: positive view of technology and a belief that it offers people increased control, flexibility, and efficiency in their lives[[7]](#footnote-8))*

1. New technology gives me more freedom of mobility.
2. New technology makes me more productive

**Unipark Question 19.1**

**In the following, please indicate for each item the extent to which it applies to you. Some items might sound similar, but please answer all of them.**

*1 = strongly disagreel; 7 = strongly agree  [7 point likert scale]*

1. **1 V\_PIIT[[8]](#footnote-9)** *(personal innovativeness in information technology: an individual’s willingness to try out new information technology[[9]](#footnote-10))*(1 is reverse coded – relevant for analysis)
2. In general, I am hesitant to try out new information technologies.
3. I like to experiment with new information technologies.

**TRI\_INN** *(technology readiness index – innovativeness: A tendency to be a technology pioneer and thought leader)*

1. Other people come to me for advice on new technologies.
2. In general, I am among the first in my circle of friends to acquire new technology when it appears.
3. I keep up with the latest technological developments in my areas of interest.
4. Please select answer 2 in this question. This is just an attention check.

**Unipark Question 19.2**

TRI\_DIS *(technology readiness index – discomfort:* *a perceived lack of control over technology and a feeling of being overwhelmed by it)*

1. I can usually figure out new high-tech products and services without help from others
2. Sometimes, I think that technology systems are not designed for use by ordinary people.

TRI\_INS *(technology readiness index – insecurity: Distrust of technology and skepticism about its ability to work properly)*

1. People are too dependent on technology to do things for them.
2. Too much technology distracts people to a point that is harmful.
3. I don’t feel comfortable doing business if the other party is only available online.

**Question 20-21**

**Please consider the following situation:  
  
You just received your bank account statement on a printed piece of paper.  
  
You are asked to remove your name from the paper (make it impossible to read your name).  
  
Your account number, all other transaction data and the account balance remain.**

**---  
Now, it no longer contains your name. Only your bank account number, transactions and balances.  
---**

1. **Would you put this bank account statement on the street - where everybody could see it?**

* Yes
* No

1. **With your current knowledge about Blockchain Technology:  
   Please indicate if you would use Blockchain Technology applications to buy the following items.**

- A pizza [yes, I would use Blockhcain, no, I would not use Blockchain]

- A jacket [yes, I would use Blockhcain, no, I would not use Blockchain]

- A car [yes, I would use Blockhcain, no, I would not use Blockchain]

- A house [yes, I would use Blockhcain, no, I would not use Blockchain]

1. **Please consider the following situation:**

## You decided to buy an item of medium value from a person online.

## For example, a Bluetooth music speaker.

## Think about an online platfrom where people can offer things to other people.

## Similar to craigslist in the U.S., or ebay classifieds (Kleinanzeigen) in Germany.

## It only says: *Verified Person 39XpoaixBAbUZzaq7g73tmvogBw6rGv8JP*.

## 

## Would you transfer the money for the speaker to that verified person?

* Yes, I would.
* No, I would not.

**[Conditional. – Only if “No, I would not” is selected in Q 22; hidden if “yes” in Q 22]**

1. **Referring to the last question: If you knew the real name of the verified person, would that change your opinion?**

(e.g. Verified Person: Peter Smith)

* Yes, then I would transfer the money.
* No, then I would still not transfer the money.

1. **How do you feel, that with Blockchain Technology, your personal details are public but they are just a string of numbers and letters, and you cannot be identified? (e.g.** 45XpoaixBAbTKzaq7g73tmvogjUw6rFv9JM)

*1 = not comfortable at all; 7 = very comfortable  [7 point likert scale]*

1. **I would be concerned about my privacy if I used Blockchain Technology for financial transactions.**

Please indicate to which extent it applies to you. (1 - fully disagree to 7 - fully agree)

1. **How do you feel that, if you lose your Blockchain PIN, nobody is able to recover it and the money on your account would be lost?**

*1 = not comfortable at all; 7 = very comfortable  [7 point likert scale]*

1. **Please select the statements which are appropriate to you.**

*Multiple answers are possible.*

* I know use cases for Blockchain Technology OTHER THAN cryptocurrencies. (Bitcoin is a cryptocurrency.)
* I have installed an app related to Blockchain Technology on my phone or desktop computer. (e.g. Metamask)
* I advise people on how to use Blockchain Technology applications or have coded some myself. (e.g. a real Smart Contract)
* None of the statements apply to me

**[ CONDITIONAL, if people state “None of the statements apply to me] 🡪 Blockchain Information on the next page.]**

**Internal: BACKGROUND TO BLOCKCHAIN FOR EVERYONE**:

**Now a brief explanation follows about what Blockchain Technology is.**

**Please read it carefully as it will help you answer the final few questions.**

* Blockchain Technology is a technology to store information in a (public) database.
* The information and changes to it cannot be deleted and it is completely transparent for everyone to see.
* Changes to information are validated by computer algorithms.
* There is no central authority in charge.

**Examples:**

* Blockchain Technology is the underlying technology of the digital cryptocurrency Bitcoin; just like what the Internet is for E-Mails.
* Blockchain Technology **has many possible applications in various industries** (i.e. the health sector or governmental services).
  + It can **make supply chains traceable** for consumers and organizations to **prevent fake or wrong information about products**.
  + Universities work on a use case, that enables people to quickly and easily get a **verifiable, digital version of documents or other digital goods (e.g. diplomas for students, unique digital art pieces).**
* Research is being done to get more insights about the potentials and risks of this technology.

**BACKGROUND TO BLOCKCHAIN EVERYONE**:

**It is essential that you have understood some basics about blockchain technology.**  
**Before continuing, please make sure to answer the following questions correctly.**

**If needed, you can have a look at the explanation below the questions.**

**Please answer the following understanding questions regarding blockchain technology:**

1. **Is Bitcoin the only application for Blockchain Technology? [MUSS-Frage]**

* Yes
* No
* I don’t know

1. **Do not answer this question. It is just to check if you are reading the questions.** *(deselect option necessary)*

* Yes
* No
* I don’t know

1. **Is Blockchain Technology the underlying technology for many other applications? [MUSS-Frage]**

* Yes
* No
* I don’t know

### **Read this explanation below (again), if you are still unsure about the answers.** **Feel free to skip this explanation, if you are confident, that your answers are correct.**

--- explanation repeated here ---

* Erklärung und die Fragen müssen bitte auf einer Seite sein.

**In the following, please indicate for each item the extent to which it applies to you. Some items might sound similar, but please answer all of them. (1 - strongly disagree to 7 - strongly agree)**

*1 = strongly disagreel; 7 = strongly agree  [7 point likert scale]*

1. **V\_USE** *(usage intention)*
2. Given the chance, I would use Blockchain Technology applications.
3. Given the chance, it is very likely that I would use Blockchain Technology
4. **V\_TR\_USERS***(trust in Blockern User)*
5. I would trust people, that use Blockchain Technology.
6. I would trust organizations that use Blockchain Technology.
7. I would trust machines that are connected to a Blockchain Technology.
8. Please select answer 6 for this question.

**~~V\_ATTBLO[[10]](#footnote-11)~~** *~~(attitude towards blockchain technology)~~*

1. ~~I have a positive attitude toward Blockchain Technology.~~
2. **V\_INT[[11]](#footnote-12)** *(trust in blockchain’s integrity; blockchain technology follows principles and morals/ operates while following principles and morals the user finds acceptable)*
3. Blockchain Technology provides reliable information.
4. Blockchain Technology is honest in dealing with my private data.
5. Blockchain Technology adheres to rules and principles.
6. **V\_BEN[[12]](#footnote-13)** *(trust in blockchain’s benevolence; blockchain technology on its own has no bad intentions)*
7. Blockchain Technology acts in the interests of its users.
8. In general, Blockchain Technology is not malicious.
9. Blockchain Technology has no bad intentions towards its users.
10. **V\_ ABI[[13]](#footnote-14)** *(trust in blockchain’s ability; blockchain has the necessary functions to perform as the user expects/wants)*
11. Blockchain Technology serves its purpose.
12. Blockchain Technology operates flawlessly.
13. Blockchain Technology is capable to offer me a good service.
14. **V\_PBEN[[14]](#footnote-15)** *(perceived benefit for society)*
15. Using Blockchain Technology has many advantages for society.
16. Using Blockchain Technology has many disadvantages for society.
17. **V\_RISK[[15]](#footnote-16)** *(perceived risk)*
18. In general, it seems risky to use Blockchain Technology.
19. I would feel unsafe using Blockchain Technology.

**You will now see six short scenarios, what blockchain technology makes possible. You will see descriptions and examples.   
  
Please answer intuitively.**

1. **Your feeling: Blockchain Technology has great potential …**

*1 = strongly disagreel; 7 = strongly agree  [7 point likert scale]*

- … to disrupt the business world.

- … to disrupt everyday life.

- … to be as disruptive as the introduction of the internet.

- … has no disruptive potential at all.

**You will now see six short scenarios, what blockchain technology makes possible.  
You will see descriptions and examples. [Every scenario gets its own page]  
  
Please answer intuitively.  
  
Optional open text questions do not require an answer.**

**A**

**Tokenization of Assets**

A real world item (asset) has a **unique, uncopiable**, digital representation (token).  
  
**Example**

The following items **used to be only on paper**. Now they **can be purely digital**: ownership certificates for your car, for your house, for your company shares, or for your art collection. It is not possible to copy these digital items. – There is no "copy" and "paste" for assets on a blockchain.

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional:**

**What would you like to tokenize (to have an uncopiable digital version of) and that certifies that you are the owner?**

**B**

**Fractional ownership**

You can own parts of any real world or digital item or asset.

**Example**

For example, you can possess ownership shares of a car and share ownership of it with your friends; or parts of an expensive art piece; or a house. Just like you can own parts of a company when buying shares/stocks..

~~Zum Beispiel, Ihnen gehört ein Anteil an einem Auto und der Rest ist aufgeteilt auf Ihre Freunde; Oder Teile eines teuren Kunstwerks, einer teuren Stadtwohnung oder eines Hauses. So, wie Ihnen Teile von Unternehmen gehören, wenn Sie Aktien kaufen.~~

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional: Where would you apply the concept of fractional ownership?**

**C**

**Self-Sovereign Identity**

Details about your identity are digitally stored and you can make selections of it available to others.

**Example**

You can **disclose only certain parts** of your digital health records for clinical trials and receive money for it. You remain anonymous. Or you can verify that you are vaccinated or old enough **without actually disclosing** your birthday or your name; Or your financial history can be selectively disclosed when you need to proof your income or credit score. Your details are **digitally managed by yourself**.

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional: Where would you apply the concept of having a self-sovereign identity?**

**D**

**Smart Contracts**

You program a contract digitally and the contract is only fully executed if certain contract details are met. Contracts are not changeable once initiated.

**Example**

Car insurance is only paid for the time, when you use your car; or another person’s insurance becomes active automatically, if you wanted to share your car. You can program a contract that automatically adjusts the premium based on certain environmental conditions detected by sensors. E.g. if sunny, then lower price or if snowy, then higher price; or depending on the user.

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional: Imagine, a smart contract works flawlessly. For which contract would you like to have a smart contract, that automatically ensures adherence to contract details by both parties?**

**E**

**Micropayments**

Actions online can trigger micropayments for consumers and creators.

**Example**

For example, watching a YouTube video transfers a small amount, maybe 0,0002 Euro directly to the creator. Similarly, when you download an image from Google search, a very small amount is transferred directly to the creator. Or any other internet content can trigger micropayments to its creator.

Think of it as small on-demand payments.

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional: Where do you think micropayments would be useful?**

**F**

**Anonymous Transactions**

Transactions are possible without having to expose your full identity; only a pseudonym like "8s7dasllsdudmmy8".

**Example**

You could buy or sell things online without letting the other party know who you are. However, you are still verified as a real person.

**Please indicate how useful you find this possibility:**

*1 = not useful at all; 7 = very useful [7 point likert scale]*

**Optional: What kind of (legal) things would you buy or sell that you have always refrained from in your private or professional life?**

*[free text – max 240 digits]*

1. **All in all, do you think that there are more opportunities or more risks from blockchain technology for society?**

*“More risks” to “More opportunities” [10 Point Likert scale]* [[16]](#footnote-17)

**39 A. Now, after all the questions in this survey:   
How would you rate your knowledge of Blockchain Technology now?**

(1 - never heard of it before, 10 - I am an expert, I can advise people)

1= No knowledge

10= Expert knowledge

**39 B. Also now: Given the chance, would you use blockchain technology?**  
*“yes” - “no” - “I do not know enough about it” [single choice per technology]*

**Almost done! – some final questions concerning yourself.**

1. Please select your **gender. Moved to first page after Q3**

(single choice)

* Male
* Female
* Diverse

1. What is your **age? Moved to first page after Q3 and gender**

[drop down]

1. **What is your total household income per month, approximately?***Please indicate the currency and household income range.*

* Select currency: Selection [EUR €, USD $, GBP £]
* [drop down with intervals: 0 – 1500; 1501 - 2500; 2501 – 3500; 3501 – 5000; >5000]
* Prefer not to answer

1. Please select your highest **level of education.**   
   (single choice)
2. No degree
3. Incomplete Secondary School / High School
4. Complete High school, A-Level, University Entrance Certificate, Abitur
5. Bachelor’s degree or equivalent
6. Master’s degree or equivalent
7. PhD or equivalent
8. Apprenticeship / Vocational Training
9. Prefer not to say
10. Other (please specify): \_\_\_\_\_\_\_\_\_
11. What best describes your current occupation:

(single choice)

* Currently not employed or retired
* Temporary Job (e.g. Internship)
* Part-time Employee
* Full-time Employee (i.e. non-managing position)
* Full-time Employee in management position
* Business Owner/Self-employment
* Military
* Prefer not to say
* Other (please specify): \_\_\_\_\_\_\_\_\_

1. Please indicate the **sector you are working/studying in.**

[drop down]

* Accountancy, banking and finance
* Business, consulting and management
* Charity and voluntary work
* Creative arts and design
* Energy and utilities
* Engineering and manufacturing
* Environment and agriculture
* Healthcare
* Hospitality and events management
* Information technology
* Law enforcement and security
* Leisure, sport and tourism
* Marketing, advertising and PR
* Media and internet
* Property and construction
* Public services and administration
* Recruitment and HR
* Retail
* Sales
* Science and pharmaceuticals
* Social care
* Teacher training and education
* Transport and logistics
* Other (please specify): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Please indicate your primary **country of residence.**

* Austria
* Germany
* Switzerland
* United States
* United Kingdom
* Other (please specify): \_\_\_\_\_\_\_\_\_\_\_

1. **[Conditional – only if people choose “Germany” as their country of residence]**  
   **Do you know that there exists a strategy for Blockchain Technology implementation in Germany published by the German federal ministry?**

* Yes
* No

**Thank you very much for your participation! This is the end of the survey.**

If you have any further questions regarding the study, feel free to contact us:

pascal.mehrwald@tum.de

+49176 24002905

You can contact us anytime if you want us to delete your email address or if you want to revoke us the right to contact you again.

*You can now exit the questionnaire by closing the window.*

--------------------------------------------- END OF QUESTIONNAIRE -----------------------------------------

Most people can be trusted

You cannot be careful enough

Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?

Some items might sound similar, but please answer all of them. (1 - strongly disagree to 7 - strongly agree)

Sie k&ouml;nnen sich jederzeit mit uns in Verbindung setzen, wenn Sie m&ouml;chten, dass wir Ihre E-Mail-Adresse l&ouml;schen, oder wenn Sie uns das Recht zur erneuten Kontaktaufnahme mit Ihnen entziehen wollen.

1. Adapted from <https://dl.gi.de/bitstream/handle/20.500.12116/16650/Beitrag_419_final__a.pdf?sequence=1&isAllowed=y> S. 403 [↑](#footnote-ref-2)
2. Adapted from Bitkom Study (2019), S. 17 [↑](#footnote-ref-3)
3. van der Cruijsen et al. 2019 and Gefen, D. (2000). E-commerce: the role of familiarity and trust. *Omega, 28*(6), 725-737. [↑](#footnote-ref-4)
4. Definition according to Gefen, D. (2000), p.728 [↑](#footnote-ref-5)
5. Knijnenburg, B., Kobsa, A., & Jin, H. (2013). *Dimensionality of information disclosure behavior*. University of California: eScholarship.  
   <https://journals.sagepub.com/doi/pdf/10.1177/1461444820912544> [↑](#footnote-ref-6)
6. Parasuraman, A., & Colby, C. L. (2015). An Updated and Streamlined Technology Readiness Index. Journal of Service Research, 18(1), 59–74. <https://doi.org/10.1177/1094670514539730>, shorter: <https://rockresearch.com/abbreviated-version-tri-2-0/> [↑](#footnote-ref-7)
7. Parasuraman, A., (2000), p. 311 [↑](#footnote-ref-8)
8. Agarwal & Prasad, 1998 and J. Lu, Yao, & Yu, 2005 and Xu, Luo, Carroll, & Rosson, 2011 [↑](#footnote-ref-9)
9. Agarwal & Prasad, 1998 cited in J. Lu, Yao, & Yu, 2005 [↑](#footnote-ref-10)
10. Koohikamali, M., Gerhart, N., & Mousavizadeh, M. (2015). Location disclosure on LB-SNAs: The role of incentives on sharing behavior. *Decision Support Systems, 71*, 78-87. [↑](#footnote-ref-11)
11. Hawlitschek, Teubner, & Weinhardt, 2016 adopted from Y. Lu, Zhao, & Wang, 2010 [↑](#footnote-ref-12)
12. Hawlitschek, Teubner, & Weinhardt, 2016 adopted from Y. Lu, Zhao, & Wang, 2010 [↑](#footnote-ref-13)
13. Hawlitschek, Teubner, & Weinhardt, 2016 [↑](#footnote-ref-14)
14. Koohikamali, M., Gerhart, N., & Mousavizadeh, M. (2015). Location disclosure on LB-SNAs: The role of incentives on sharing behavior. *Decision Support Systems, 71*, 78-87. [↑](#footnote-ref-15)
15. Koohikamali, M., Gerhart, N., & Mousavizadeh, M. (2015). Location disclosure on LB-SNAs: The role of incentives on sharing behavior. *Decision Support Systems, 71*, 78-87. [↑](#footnote-ref-16)
16. Adapted from <https://www.bertelsmann-stiftung.de/fileadmin/files/BSt/Publikationen/GrauePublikationen/Was_die_Deutschen_ueber_Algorithmen_denken.pdf>, S. 17 [↑](#footnote-ref-17)