

# Sample Deliverables: Editing & Proofreading

#### Overview:

This document provides a sample of what you can expect when we undertake editing and proofreading of your document.

For each project, we typically undertake the following:

- Fix typos, punctuation issues and ensure consistency of your spelling (UK or US).
- Undertake light rewriting of poorly presented sentences to improve readability and ease improvement
  - Correct areas where clarification and additional explanation is needed.

Highlight areas where additional references are needed (e.g. sweeping your reference list in the correct format (e.g. APA).

- Generate the table of contents page, list of figures and tables.
- Ensure consistent style figure and table captions.
- Ensure consistency of heading levels and styles.
  - Ensure that your format/page layout is in line with your institute's requirements\*

Examples of these corrections are provided on the pages that follow.

#### Queries:

If you have any questions regarding our editing and proofreading service, please feel free to email us at \_\_\_\_\_

 ${\tt support@hamnic writing services.com\ or\ } \underline{{\tt book\ a\ consultation}}\ {\tt at\ } HAMNIC\ Solutions$ 

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<sup>\*</sup> You will need to provide us with your institution's requirements for these points.



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2.2.1 — Trustor's propensity to trust Building on the psychology discipline discussed in Section 2.1.1., a trustor's disposition or propensity to trust is a trait theat impacts their generalised trust of others. In other words, how likely they are to trust various entities in general.

Schoorman et al. (2007) proposes that propensity to trust are is a moderating variable in developing organisational trust, particularly in the early stages of a relationship. Lee and Turban, (2001), Gefen. (2000) and Teo and Liu (2007) extended this theory to the e-commerce environment, and found that higher propensity to trust positively affected user trust in e-commerce vendors, whilst Gill et al. (2005) found propensity to play a key role in situations where information about trustworthiness was ambiguous. However, Koufaris and Hampton-Sosa (2004) found no support for the theory in their study, also in the e-commerce environment.

It is proposed that propensity to trust is influenced by various factors, including personality (Freitag and Bauer, 2015), cultural backgrounds (Fukuyama, 1995), age (Gilbert and Tang, 1998; Nielsen, 2015; Gilbert and Tang 1998) and gender (Paxton, 2007). However, Tthe nature and directionality of these relationships does vary significantly across studies.

Returning to the context of the CFD broker, an understanding of the relative impact of trustor propensity on trust, as well as the variation of propensity across cultures, age groups and genders, will could prove valuable in terms of target market selection and marketing messaging. This leads to the following hypotheses:

H1: A customer's propensity to trust will be positively related to their willingness to trust a CFD broker.

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present tense. In quantitative research these are typically cited in the past tense.

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2.2.<del>32</del> – Institution-based trust

Building on the sociological perspective discussed in <u>Section 2.2.1</u>, a trustor's belief that the

mecessary technological and legal safeguards, systems and controls are present to ensure a desirable outcome – that is, institution-based trust – presents a key determinant of willingness to trust (McKnight et al., 2002b). This institution-based trust pertains to the presence of the necessary technological and legal safeguards, to ensure a desirable outcome. This Notably, this is of particular relevance to the online environment in which CFD brokers operate, given that 85% of South Africans reporting concern of pregarding their sensitive information being bought or sold online. (CIGI and IPSOS, 2015).

McKnight et al. (2002b) dissect institution-based trust into structural assurance and situational normality (Figure XYZ). Structural assurance refers to the trustor's belief that structural protection mechanisms such as regulations, guarantees and legal recourse are in place and sufficiently protect them from undesirable outcomes. Situational normality refers to the trustor's belief that the transactional behaviour in the given environment is normal and favourable—in other words, how 'normal' is it to purchase and share information online?

Figure XYZ - Components of institution-based trust (McKnight et al., 2002b)



An understanding of the impact of institution-based trust, as well as the variation of propensity across segments, would prove valuable in shaping marketing messaging to relevant audiences, as well as website design decisions. For example, the use of third-party security assurance seals could

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aid in addressing structural assurance concerns. Institution-based trust considerations therefore

lead to the following hypothesis:

H2: A customer's institution-based trust will be positively related to their willingness to trust a CFD broker.

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be useful as it is not common knowledge (and therefore should be referenced).

# References List

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Teo, T., & Liu, J., 2007. Consumer trust in e-commerce in the United States, Singapore and China. Omega, 35, 22–38. Commented [A27]: Reference List correct format:

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not a Bibliography. Therefore, you should only include sources that appear in-text.

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