

TRUST TO ONLINE EDUCATION

Fifty years ago universities used to be single reliable institutions where people could gain knowledge to become more successful and evolve. However, shortly after digitalization took over the world, digital self-education platforms appeared interrupting universities' global dominance. E-learning reveals the penetration of technology into people's everyday lives, erasing barriers between informal and formal types of education. Regardless of apparent advantages of e-education classic form of education continues to develop as well. So it was supposed that the competitiveness of universities is explained by the trust level to its quality supported by certain psychological factors such as affiliation and security needs, communication abilities, etc.

Trust is a positive moral, ethical, emotional and pragmatic assessment of an object from the standpoint of its reliability and compliance with the subject's expectations, which is manifested in the willingness to interact with it. Trust allows overcoming the uncertainty caused by a lack of information regarding an object of interaction. In this paper, trust was also regarded as a combination of four factors – positive expectations from process, experiences of safety, willingness to communicate and expectations of future benefits.

Therefore, the model of trust was not only being developed, validated and standardized but also revised by the factor analysis (method of principal components with Varimax normalized). In order to do that it was conducted a survey with 308 respondents.

According to received results, it can be concluded that trust to online education is higher than to offline by all the criteria. However, 61.8% of respondents told they are not ready to switch to online learning. After analyzing results of the survey it can be concluded that we do not have significant correlation rate between experience of passing on-line courses and willingness to pass to online education ($r=-.002$). Therefore, previous experience of online education is not connected with the willingness to study online, which has refuted posed hypothesis. Previously we thought that the less people have experience of online studying, the more they will be ready to switch to it during the «Aureole effect».

However, the analysis has shown that there is a correlation between willingness to switch the type of education and positive expectations from process ($r=.24$; $p<.001$), and expectations of future benefits ($r=.19$; $p<.001$). Significance level means that these results are reliable and it approved posed second hypothesis, which stands for strong influence of expectations of future benefits and pleasant process on the willingness to change type of education. Correlation coefficient of willingness to switch type of education and positive expectations from studying process in university ($r=-.25$; $p<.001$) means that the lower these expectations for universities are, the more likely it is, that students will pass to online studying. At the same time, there is a completely opposite situation with this criterion for online education ($r=.24$; $p<.001$). This means the higher expectations for digital platforms are, the more likely it is that students will pass to it. Regarding the interconnection between the willingness and expectations of future benefits from universities ($r=-.252$; $p<.001$), it shows, that the lower expectations of

future benefits are, the more likely it is that students will prefer digital form of education. It is also confirmed by correlation coefficient between willingness to pass to the online learning and general level of trust of online study ($r=.184$; $p<.001$).

The general level of preference of online study is calculated accordingly to 4 criteria of the author's questioner and shows general level of trust to a form of education. Looking into this criterion it could be seen that the more people trust the online study, the more they are ready to pass to it. However, it is necessary to admit that the less people trust the study at university, the more they are ready to pass to e-education. This means that many aspects of trust are determining factors of changing type of education. On the other hand, it was found that there is a strong correlation between previous experience of e-learning and feeling of safety while studying ($r=.21$; $p<.001$). It means the more people use online platforms, the safer they feel. What is interesting, is that there was not found such kind of relation toward the universities ($r=-.03$). It means that experience of studying in universities does not influence feeling of safety in it.

Conclusion. The results of our research shows that experience of online-study and studying in university are significant factors which determine the willingness to study online. Person who has the experience of e-education feels more safety while studying. Students with experience e-education have much higher level of positive expectations from studding process and expectations of future benefits.