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The Personalization Willingness Paradox: An Empirical Evaluation of Sharing Information and Prospective Benefit of Online Consumers

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Abstract：Online enterprises today use information about customers to improve service and design personalized offerings. To do this successfully, however, enterprises must collect consumer information. This study enhances awareness about a central paradox for firms investing in personalization; namely, that consumers who value information utility are also more likely to participate in personalization. We examine the relationship between prospective benefit and consumer willingness to share information for online personalization. Based on a survey of over 800 online consumers, we examine the question of whether customer perceived information valuable is associated with consumer willingness to be profiled online. Our results indicate that customers who desire greater profits will have a greater level of trust, and then more willing to be profiled. This result poses a dilemma for firms, is the bought information accurate and reliable? In order to manage this dilemma, we suggest that enterprises build trust for the core values and knowledge management systems that address the needs of consumers, and adopt a strategy of providing personalization features accepting that the privacy sensitive minority of consumers.

Keywords: information sharing, online privacy, trust, online personalization

1. INTRODUCTION

Organizations need complete and accurate data in order to respond to their customers' needs. One important source of data is consumers themselves. However, consumers typically react negatively to being profiled (especially if without their permission) and to having their data used in other unanticipated ways. This negative reaction may lead to reduced purchases, complaints filed with government agencies, and the provision of falsified or misleading data that can do the company more harm than good. All of these consumer reactions are detrimental for businesses.

Culnan and Armstrong [1] demonstrated that, companies depend on vast quantities of information to build rapport with existing customers and attract new business in order to survive. As the ease and availability of e-business reduces face-to-face interaction, firms must use consumer information to attempt to offer personalized service that will increase value and consequently, consumer loyalty.

Numerous studies indicate that consumers' concerned and protection about privacy affect network transaction volume and transaction volume, but the trust can overcome consumer privacy concerns. In other words, trust is a major factor of contributing consumer information disclosure (or self-disclosure).

On the other hand, online consumers will evaluate the risk of providing personal information besides the trust on enterprises. Stone & Stone [2] considered that consumers would focus on whether the information can be fair use and then suffer some negative consequences. Online consumers consider the personal information collection as an investment, and in return they hope to gain some benefits, such as psychological identity or

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money compensation. Consumers may also stand some losses in this process, such as web sites may reveal their registration information and used for fraudulent purposes. So the attitude that consumers treat this risk directly affects the willingness of sharing information.

However, implicit in the collection of consumer information is a concern for consumer privacy. Safire [3] thought that information privacy is one of the most important issues facing management practice; if managers are not careful, their firms may be the victims of consumer backlash for overstepping the bounds of expected information practices.

2. THEORETICAL FRAMEWORK

2.1 Trust

Trust has been defined as "confidence in a person or thing because of the qualities one perceives" in New Webster's Dictionary. In the latter literature, the definition has been taken a step further. Mayer et al. proposed a widely accepted concept of trust [4], which is "willingness of a party to be vulnerable to the actions of another party based on the expectations that the other one will perform particular actions important to the trustor, irrespective of the ability to monitor or control the other party".

Zucker identified three ways to create trust: process-based, institution-based, and characteristic-based [5]. McKnight et al. was consistent with the Mayer's theory, and trust is broken down and measured along three dimensions: ability, benevolence and integrity [6]. It is important to examine trust by these components, as it allows for a more detailed analysis of how trust might be affected by value congruence and why trust might affect privacy preferences.

Quelch and Klein showed that trust is a key factor in stimulating Internet purchases, especially at the early stages of commercial development [7]. Greater levels of trust often lead to greater margins, more sales, and higher profits; these are crucial for the survival and prosperity of online business. At an international level, Huang et al. found that trust is an important factor in increasing the Internet's penetration and usage [8].

In this study, trust in e-commerce refers to the willingness of a party trust another party, including its ability, benevolence and integrity, and inclination of sharing information or part of the privacy with the other party, in the uncertainty (or risky) environment. We look at characteristic-based trust and do in-depth analysis about it.

2.2 Privacy

"Privacy" was first used in a famous paper Right of Privacy published by American jurist Louis Brandeis and Samore Warren in 1890. They specifically targeted at the phenomenon that the media invaded people's private lives at every turn, and considered individuals should have the right to be let alone, that is the privacy. It has become a recognized independent personality even now. Foreign theory is generally believed that "privacy is a personal control of their state of the private sector, including whether to allow others to its close contact with his own decisions and the decisions of private property". Cheng Yan et al. believed that "privacy is a personal right of a citizen's private life to enjoy the tranquility, personal information are protected by law, and not unlawful infringement, awareness, collection, use and disclosure"[9].

For network consumers, privacy is mainly the right of deciding whether to disclose personal information to others, permitting others to use own personal mailbox, and the right to receive notification before collecting personal information, to ensure that information is accurate, and the right of personal information security protection and so on. The privacy of e-commerce customers is the legitimate rights of private information, including right to contacts, modify, delete, and dissent.

Based on the privacy literature, Phelps suggested that most of the individual-specific consumer information used for marketing purposes fell into the five broad categories of demographic characteristics, lifestyle

characteristics (including media habits), shopping/purchasing habits, financial data, and personal identifiers (e.g., names, addresses, social security numbers)[10].

In the traditional interpersonal communication, Archer defined self-disclosure as disclosing personal information to others [11]. He pointed out that self-disclosure depends on the personal sensitivity, the situation and the relation maturity. Norgerg considered that the factors of influencing consumers self-disclosure was three categories of the characteristics of the information provided, consumers personal characteristics, and media factors (including channels to provide information, network channels or traditional channels, and a possible return)[11].

In this study, the willingness of sharing information refers that online consumers are willing to disclose their privacy to the enterprise, and agree that the information is used knowingly and reasonably.

Furthermore, personal values, such as privacy concerns, affect the value a consumer associates with the outcome of personalization. Consumers with a higher level of privacy concern will likely perceive personalization offerings to be of less value than consumers with a lower level of privacy concern.

3. RESEARCH MODEL

Consumer willingness to share information online involves evaluating the outcome of online profiling. Hence, consumers must determine the degree to which they will allow online profiling. A classic framework used to understand this consumer decision, from an economic perspective, is utility maximization theory. Utility maximization has been applied to consumer privacy in previous research to examine the market for privacy by Rust et al. [12].

However, other online privacy researchers have pointed out the shortcomings of utility maximization theory. For example, the theory postulates the consumer's goal of maximizing personal economic utility; however, Hoffman et al. [13] believes that consumers tend not to make a financial cost-benefit analysis of social contracts with unpredictable outcomes. This classic criticism dates back to 1964 when Blau [14] suggested that utility maximization was difficult to apply to social exchanges because there is no precise value to social exchange. Another problem involves the lack of a clear distinction between the values of one social exchange from another.

Despite acknowledged theoretical weaknesses, Milne and Gordon [15] suggests that while consumers do not compute an exact cost-benefit analysis for each information exchange, they do weigh the involved tradeoff. This tradeoff has been directly studied offline as the privacy calculus, which measures the usage of personal information against the potential negative consequences of disseminating personal information. This study examines this specific trade-off that consumers make in the online setting as we draw upon utility maximization theory to examine this apparent tradeoff.

The consumer's utility function is the following:

$U(X) = Benefit - Cost$ (1)

Where Benefit is derived through the degree of personalization received and Cost is a function of consumer privacy concerns, previous privacy invasion experience, and privacy policies. Thus, we propose an implicit cost function as follows:

$Cost = f$ (consumer privacy concern, previous privacy invasion, consumer-rated importance of privacy policies) (2)

We control for consumer online shopping habits, including frequency, transaction and demographic variables, when testing this model as it is likely that the effects positing in the model may vary with certain habits variables. Thus, overall the net utility is based on the individual elements of the cost function.

This study focuses on whether prospective return has an effect on consumer willingness to share

information. The overall research model for this paper is illustrated in Figure 1.
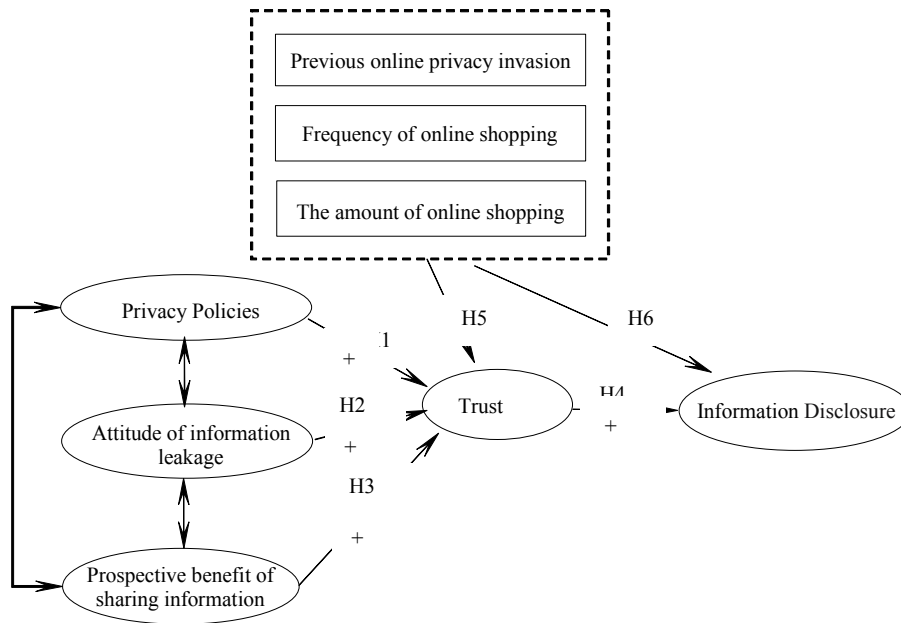

Figure 1 Hypothesis model

Privacy Policy of enterprises is the online consumer perceived privacy protection to the website of the relevant personal information, including how to use the consumer information and the perception of website security measures. Meinert et al. [16] showed that privacy notice provided more protection and consumers more trust website. And then they are more willing to provide the required personal information to enterprises. Therefore we put forward the following hypothesis:

H1: Perceived more perfect privacy protection policy, online consumers will be more confidence in the enterprise

Most of the privacy disclosure risk comes from the leakage of personal identity information (phone number, identity card number, credit card and bank account number, etc.). According to CCTV reported [17] that in 2009, we could get 1000 copies of personal information, including name, mobile phone number and identity card number, if spent 100 Yuan from some online merchants, which is a serious violation of consumer privacy. However, the online consumers' attitudes towards risk determine their willingness to share personal information. Consumers' attitudes for different risk may affect their trust. In the premise of the same risk, risk-preference consumers are more likely to conduct online transactions than risk-averse consumers. In order to test the relationship between them, we put forward the following hypothesis:

H2: Customers who perceive themselves as having positive attitude treating the risk of information leakage with an organization will have a greater level of trust in the organization

Social exchange theory suggests that consumers perceived their information valuable for online enterprises[13].The information exchange should be compensated for consumers, and they may be willing to share more personal information in order to get more profits in the future exchange. If this exchange has occurred many times, the consumers received the benefits outweigh the possible loss, and then they will increase the trust on enterprises. Therefore we put forward the following hypothesis:

H3: Customers who received more profits from sharing personal information will have a greater level of

trust in the organization

Trust is a complex variable, this study concentrates that the trust relations between consumers and specific web sites in the transaction process. The consumers would have more confidence in the enterprises if enterprises strictly enforce privacy statement, furnish shopping services and delivery services, and adjustment strategy and website design for consumer satisfaction, and thus are willing to provide more detailed and accurate information to the enterprises. This leads us to the formulation of the following hypothesis:

H4: Greater levels of trust will lead to more information disclosure

Bottom [18] found that the building trust was priori, in other words, different people perceived differently faced with the same trust situation. This trust depended on the previous decisions, and consumers used their own experiences to update the relevant information to change the perception of trust, and guide their future selections. There are many behavioral variables affecting consumers' shopping experience. This study selects the past experience of the information disclosure, frequency of online shopping and amount of online shopping as control variables of the model, and verifies the relationship between trust and information disclosure, then puts forward the following hypothesis:

H5a: Customers who have more previous online privacy invasion will have a lower level of trust

H5b: Customers who have higher frequency of online shopping will have a greater level of trust

H5c: Customers who have higher transaction amount will have a greater level of trust

H6a: Customers who have more previous online privacy invasion will lead to less information disclosure

H6b: Customers who have higher frequency of online shopping will lead to more information disclosure

H6c: Customers who have higher transaction amount will lead to more information disclosure

It is noted that the above three variables may play a role independently, or an interaction as well, and thus we will examine their combined effect in the subsequent analysis of this study

4. DATA COLLECTION
4.1 Samples Selection and Data Collection

In order to conduct in-depth research, we adopt the questionnaire survey. And the questionnaire is separated into three parts. The first one is about respondents' B2C business familiarity degree. The second part consists with a seven-point Likert scale, ranging from strongly disagree (0) to strongly agree (6), for a particular and most familiar B2C business of respondents. The last part is the personal information and their attitude toward risk, and so on. The enterprises involved in the questionnaire are carefully selected. We considered several factors, including market share, popularity among online consumers, specialization degree, and customer service efficiency. Also most of the issues in the second part are from related literature, as in [19], [20] and [21].

Considering occupational structure of online customers, we sent 900 questionnaires to help complete this survey got by paper questionnaires and network survey. Finally, we receive 821 valid questionnaires.

4.2 Descriptive Analysis

By descriptive analysis, we get lifestyle statistics purchasing habits and of samples, including frequency of online shopping, online buying-propensity, and attitude toward risk and so on.

Table1 shows the results of online shopping time and shopping habits of all the respondents. We can see that length of surfing the Net of 80% of them is more than four years, and this result confirms the findings of William (2003) that a positive correlation between time for Internet use and online shopping of consumers. In this study, online consumers of longer net age have more stable shopping habits and prominent shopping preferences. During the investigation, the average of online ordered is one times weekly (62% of respondents), and 75% of them spend at least 0~2 hours every week in searching related online information. The samples of this survey are frequent and stable on online shopping behavior, and thus the results could be basic for in-depth study.

Table 1 Samples' Descriptive Statistics

		Frequency	Percent
The Frequency of online shopping per week(Last 3 months)	Never	123	15.0
	1	509	62.0
	2	132	16.1
	3	36	4.4
	4	18	2.2
	5	3	0.4
	>6	0	0
The time for searching online shopping information per week(Last 3 months)	<30min	301	36.7
	30min–one hour	192	23.4
	0ne-two hour	124	15.1
	Two- three hour	88	10.7
	Three- four hour	77	9.4
	Four-five hour	28	3.4
	>six hour	11	1.3
Are there going to unknown information disclosure?	Yes	111	13.5
	No	247	30.1
	Not necessarily	463	56.4
Are you willing to fill out personal information before shopping or registered?	Very Strongly Disagree	65	7.9
	Strongly Disagree	101	12.3
	Disagree	361	44.0
	Neither Agree nor Disagree	225	27.4
	Agree	40	4.9
	Strongly Agree	29	3.5
	Very Strongly Agree	0	0
Will you search related online information before going shopping?	Very Strongly Disagree	1	0.1
	Strongly Disagree	76	9.3
	Disagree	108	13.2
	Neither Agree nor Disagree	141	17.2
	Agree	261	31.8
	Strongly Agree	190	23.1
	Very Strongly Agree	44	5.4
Which one is most familiar B2C website with you?	Amazon(www.amazon.cn)	112	13.6
	Dangdang.com	107	13.0
	ShangPin.com(www.shangpin.com)	4	0.5
	360buy(www.360buy.com)	154	18.8
	The brands direct sales website(i.e. SuNing Tesco, Gome, and so on)	69	8.4
	VANCL(www.vancl.com)	139	16.9
	Tmall(Taobao B2C business-specific and www.tmall.com)	197	24.0
	M18(www.m18.com)	19	2.3
	other	20	2.4
Do you easily trust others?	Very Strongly Disagree	41	5.0
	Strongly Disagree	124	15.1
	Disagree	191	23.3
	Neither Agree nor Disagree	265	32.3
	Agree	129	15.7
	Strongly Agree	63	7.7
	Very Strongly Agree	8	1.0
Are you a risk-averse person?	Very Strongly Disagree	11	1.3
	Strongly Disagree	30	3.7
	Disagree	75	9.1
	Neither Agree nor Disagree	281	34.2
	Agree	232	28.3
	Strongly Agree	172	21.0
	Very Strongly Agree	20	2.4

About 70% of the respondents will search related online information before going shopping, this phenomenon indicates that most consumers could get the information they want to know from the internet, and they are willing to adopt this information to guide their purchases. The investigation of "unknown information disclosure", half of them said "Not necessarily" or "do not know". Only about 35% of the samples were willing to fill out some or all of their own personal information in the registration or before shopping. China online consumers for personal information protection degree are high, and most of them will pay more attention to the privacy disclosure risk due to unaware information disclosure.

Table1 also shows the respondents' attitudes towards trust and risk particularly. The results demonstrate that most respondents do not easily trust others, and they are risk –averse. That is, they will make a decision which could reduce their actual and potential loss.

According to the China Electronic Commerce Research Center [22], the top five distribution of e-business industry include textiles and clothing (12.20%), digital products (10.30%), packaging and printing products (4.89%), Food (4.38%), Gift and trinkets (3.56%). And so in the later comparison and analysis, we selected three online companies of Tmall, 360buy and Vancl as typical enterprises to do in-depth research.

5. RESULTS AND DISCUSSION

Scales were subjected to factor analysis for validation. As shown in Table 2, the selected variables load on distinct latent factors.

Table 2 Variable definitions and Rotated factor matrix for all data

Latent Factor	ID	Description	1	2	3	4	5
Policy	P1	Confidentiality or security agreement will be carefully read before I registered the site	0.127	-0.039	0.081	**0.661**	0.299
	P2	My shopping experience and habits are willing to be tracked and analyzed by website	0.107	0.295	0.111	**0.742**	-0.116
	P3	I believe that registered personal information will not be leaked or misuse by the website	0.391	0.342	0.135	0.550	-0.016
Attitude	AT1	I am willing to fill out the partial or complete personal information before registration or shopping	0.082	-0.154	0.028	0.025	0.338
	AT2	If information was leaked or gained by bad attempt, I would get loss or injury seriously	0.106	0.098	0.036	0.022	**0.831**
	AT3	I am worried that the site had collected too much information, and might misuse or put to an unknown purpose	0.132	-0.053	0.160	0.087	**0.785**
Benefit	BE1	I will select the website because of virtual incentive measures, i.e. credits	0.048	0.217	**0.686**	0.292	-0.032
	BE2	I will be attracted by the site 's promotional strategies and then make a purchase decision	0.228	0.202	**0.778**	-0.036	0.118
	BE3	I will buy the other commodities on the website because of free gifts or trial products	0.092	0.093	**0.813**	0.184	0.050
	BE4	I will purchase goods on the site due to the discount or monetary incentive	0.278	0.100	**0.785**	0.009	0.074
	BE5	I will always choose the site due to the delivery service and returns terms provided by the website	0.426	0.118	0.506	-0.086	0.138
Trust	T1	This organization is trustworthy	**0.833**	0.122	0.150	0.035	0.064

	T2	The professional services and business philosophy of this organization have won my trust	**0.803**	0.104	0.195	0.107	0.063
	T3	Browsing and shopping at this site is really pleasant and assuring	**0.766**	0.122	0.121	0.104	0.083
	T4	The service and customer privacy disclosure of this organization is trustworthy	**0.798**	0.178	0.150	0.141	0.057
	T5	The network security measures of this organization can be trusted	**0.789**	0.207	0.147	0.136	0.070
Information Disclosure	INF1	I would give this organization my full name when I register	0.068	**0.682**	0.131	0.260	-0.011
	INF2	I would give this organization my email address and permission to send updates about important issues	0.165	**0.595**	0.090	-0.061	0.114
	INF3	I would give this organization my address and permission to send me updates about important issues	0.179	**0.754**	0.131	0.094	0.006
	INF4	I would give this organization my cell phone number and permission to contact me about important issues	0.163	**0.812**	0.142	0.018	0.107
	INF5	I would give this organization my telephone number(e.g. home or office phone number) and permission to contact me about important issues	0.043	**0.768**	0.148	0.218	0.044

Extraction Method: Principal Component Analysis.   Rotation Method: Varimax with Kaiser Normalization

The bold data have relatively higher loadings and hence are selected for each latent factor.

Table 3 Cronbach alpha coefficient

Construct	Variables	No. of cases	Cronbach's α
Policy	P1,P2	821	0.668
Attitude	AT2,AT3	821	0.675
Benefit	BE1,BE2,BE3,BE4	821	0.829
Trust	T1,T2,T3,T4,T5	821	0.896
Information Disclosure	INF1,INF2,INF3,INF4,INF5	821	0.816
Total		821	0.856

In our case, most coefficients are greater than 0.70 in addition to Policy and Attitude factor, basically indicating the consistency and reliability of our variables and constructs. Let's look at these two factors. Their Cronbach alpha coefficient is lower than 0.70, indicating that there are some differences between the scale design elements and the views of respondents. Variable "P2" is "My shopping experience and habits are willing to be tracked and analyzed by website", and Variable "AT1" is "I am willing to fill out the partial or complete personal information before registration or shopping", and according to the results of Table 4, their mean are lower. And thus it just reflects the online consumers' willingness to share information for shopping, their preferences and personal information. These variables are the sensitive part of personal information precisely. The lower Cronbach alpha shows that their willingness to sharing information is very different. However, we believe that how to meet the needs of different consumers, which will become an important issue for online enterprises in the future.

Table 4 Descriptive Statistics

Variables	Aggregate data		Tmall		360buy		Vancl	
	Mean	Std. deviation	Mean	Std. deviation	Mean	Std. deviation	Mean	Std. deviation
P1	3.36	1.65	3.43	1.70	3.50	1.57	3.35	1.56
P2	2.57	1.60	2.40	1.57	2.93	1.49	2.71	1.63
P3	3.16	1.27	3.08	1.31	3.45	1.14	3.04	1.35
AT1	2.20	1.09	2.06	1.14	2.34	1.08	2.19	1.02
AT2	4.19	1.51	4.19	1.55	4.18	1.32	4.08	1.66
AT3	4.00	1.34	4.02	1.32	3.99	1.26	4.13	1.35
BE1	3.08	1.33	3.09	1.24	3.23	1.40	3.00	1.33
BE2	3.74	1.15	3.69	1.16	3.82	1.11	3.73	1.18
BE3	3.38	1.22	3.44	1.22	3.49	1.25	3.46	1.23
BE4	3.77	1.17	3.68	1.26	3.81	1.16	3.88	1.15
BE5	3.95	1.11	3.81	1.15	4.06	1.04	4.04	1.09
T1	4.01	1.01	3.87	1.03	4.09	0.96	4.08	0.93
T2	3.90	1.01	3.86	1.04	3.92	0.91	4.01	0.98
T3,	4.06	1.02	3.93	0.99	4.01	0.96	4.24	0.99
T4	3.74	1.01	3.61	1.02	3.92	0.96	3.78	0.94
T5	3.82	1.00	3.70	0.96	3.93	0.94	3.85	1.03
INF1	2.83	1.60	2.68	1.59	3.18	1.50	2.63	1.67
INF2	3.86	1.58	3.69	1.23	4.18	2.58	3.76	1.26
INF3	3.22	1.47	3.18	1.46	3.39	1.39	3.17	1.41
INF4	3.30	1.43	3.13	1.53	3.51	1.36	3.26	1.34
INF5	2.76	1.47	2.65	1.52	2.92	1.42	2.80	1.45
	N=821		N=197		N=154		N=139	

Table 4 presents the descriptive statistics for all data and for three enterprises need to study (Tmall, 360buy and Vancl). Tmall is the representatives of large market share, high-profile but consumers are not very stable. Vancl and 360buy are the representatives of good reputation and word of mouth and relatively fixed followers. All data are based on a 0 to 6 point Likert scale. For the sample size of three typical enterprises is different, it is difficult to get a precise conclusion through mean and standard deviation. But on the whole, the results of this experiment show a lower degree of dispersion, and greater than 3 indicate that the attitude of respondents is basically agreement. Therefore, this investigation has some practical significance and research values.

A necessary, but not sufficient condition for obtaining significant coefficients in Structural Equation Modeling is that there is variability in the latent constructs. This can be concluded through the standard deviations indicators of Table 4.

And Table 4 leads one to believe that there would be substantial variability in the Policy, Attitude or Benefit and trust constructs for Vancl, but there probably would not be substantial variability in the Information Disclosure construct or Benefit constructs for Tmall and 360buy. This explains the results in Table 5.

Table 5 Hypothesis results summary

Hypothesis	Aggregate data		Tmall		360buy		Vancl	
	Effect	supp	Effect	supp	Effect	supp	Effect	supp
H1: Privacy Policies on trust On	0.35	Yes	-	-	0.26	Yes	-	-
H2: Attitude of information leakage on trust	0.11	Yes	0.24	Yes	-	-	-	-
H3: Prospective benefit on trust	0.28	Yes	0.35	Yes	0.27	Yes	-	-
H4: Trust on Information Disclosure	0.52	Yes	0.62	Yes	0.41	Yes	0.83	Yes-

Total effect for H1= sum of component effects; "-" represents that results are not significant.

N=197
Chi-square = 302.830
Deg of freedom = 198
RMSEA=0.083

NFI = 0.84(NNFI=0.88)
GFI = 0.85(AGFI=0.80)
RFI = 0.81
CFI = 0.90

Significance
0.05=*
0.01 = **
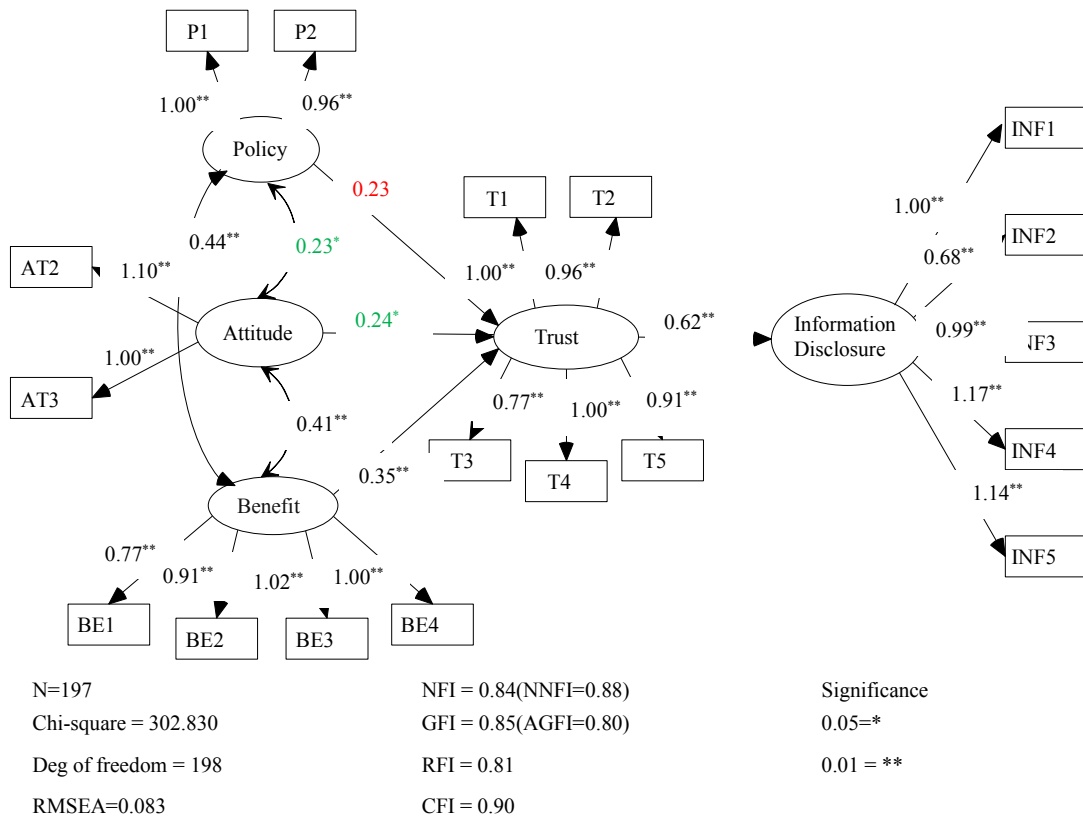
Figure 2 Results for Tmall

Figure2 shows the operating results for Tmall of the structural equation. The Policy and Information Disclosure factor dispersion vary greatly in the Tmall data, which means that consumers in the related items in the scale scores were different. The lowest mean item is AT1, which imply that most consumers' willingness to fill in the personal information is very low, just because of the need of registration requirements or delivery service. And thus voluntary sharing information and helping enterprises improve the personalized service are difficult and improbable.
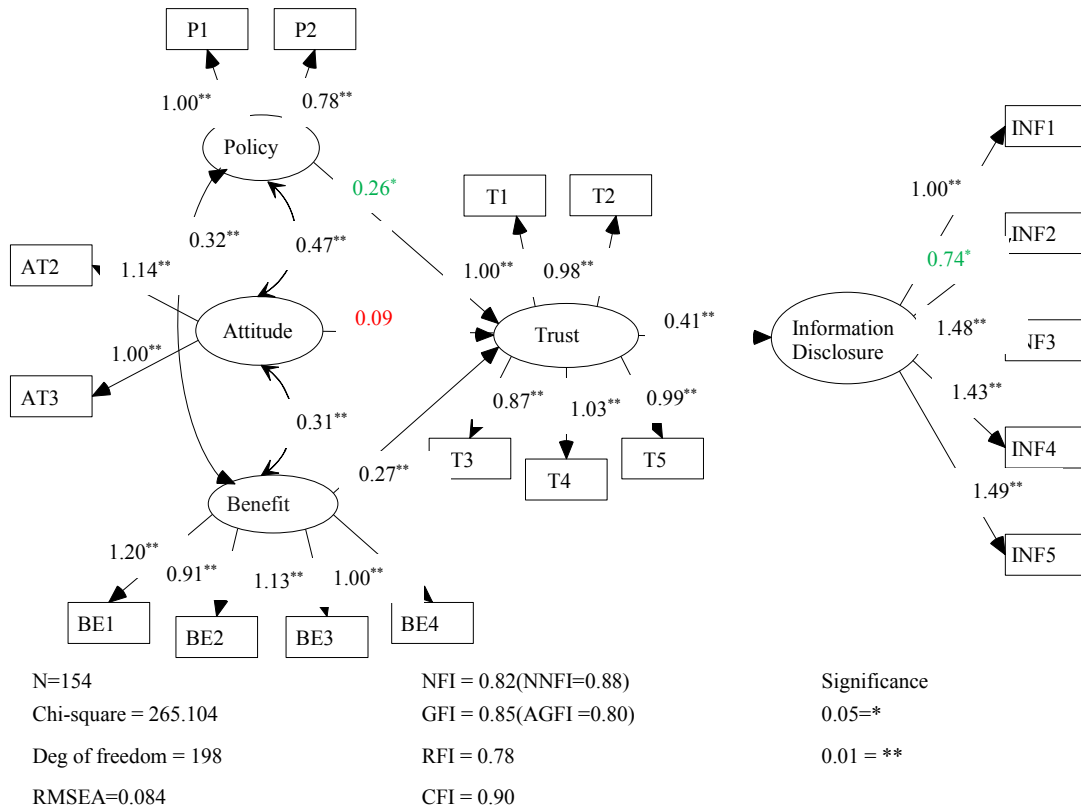
Figure 3 Results for 360buy

The same results as Tmall appear in 360buy (Fig.3) also. Even INF2 (I would give this organization my email address and permission to send updates about important issues) is the largest standard deviation, which is 2.58 on all the data. It is thus clear that online consumers have begun to pay attention to e-mail security and filtering under the influence of marketing and personalized advertising.

Risk and return of personal information disclosure are out of step with trust in Vancl case. In other words, consumers are not concerned about the privacy statement of Vancl, and subsequent effects are not sensitive and careful after sharing information with Vancl. If they are willing to fill in personal information, consumers just consider the comprehensive "trust" factor (as shown in the result of Fig.4). The entire results have a direct relationship with the marketing strategy of Vancl.

Only one hypothesis does not pass the test in Tmall and 360buy cases, by contrast, only one hypothesis (H4) is supported in Vancl case. This phenomenon indicates that a network bubble is really existed along with fast-growing ecommerce economic. Online consumers are attracted by promotion and sensory stimulation by the websites. When the new marketing concept was coming up, non-substitutability of sites would be reduced, and then the transition from the old to the new would be intensified.
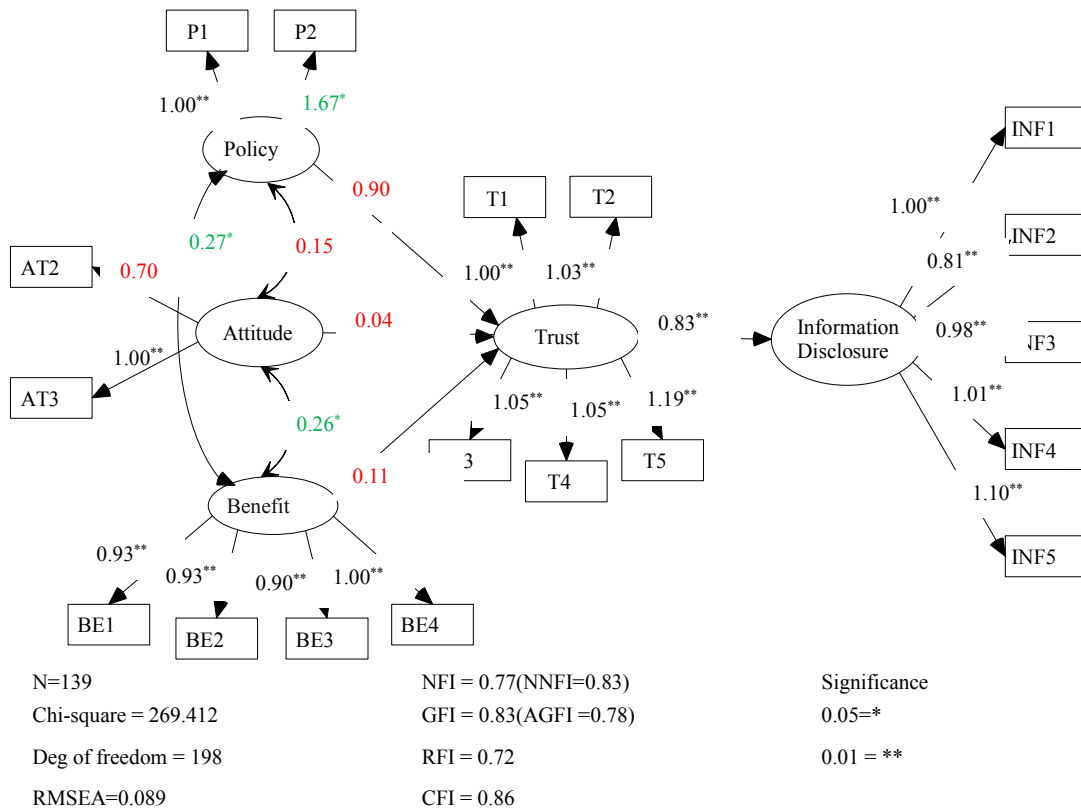
Figure 4 Results for Vancl

In addition，we estimated the role of individual factors and their interactions affect of consumer online shopping habits, then considered the frequency and amount of online shopping and previous experience online privacy invasion as control variables finally. Further, the full details of these questionnaire items are "a02: Frequency of online shopping per week in last 3 months", "a03: The time for searching online shopping information per week in last 3 months", "a06: Are there going to unknown information disclosure?", "a09: bad experience after disclosing personal information to the website" and "a65: Amount for online shopping per month in last 3 months". The obtained results show that the combined control variables have significant influence for building trust and sharing information, such as "a09*a65" and "a06 * a65 * a03" support H5, and "a02*a06*a09*a65" supports H6. But the independent effects of each factor (i.e. only a02) didn't pass the test. The conclusion shows that the composite background characteristics of online consumers are why they ordered at a fixed site, thereby established trust and shared information.

6. CONCLUSIONS, LIMITATIONS AND FUTURE RESERCH

This research demonstrates that the influence of prospective benefit can not be ignored with the approach of questionnaire while online consumers build trust and share information. The survey results show that the shopping habits of online consumers have gradually become mature and stable from the behavior searching shopping information and the average frequency of shopping. More than 70% of respondents will search related online information before going shopping, and nearly 20% of them are willing to share the information to the favorite and trusted sites, in contrast, only about 3% of them are not willing to fill in personal information. On the other hand, over 75% of consumers considered that website would disclosure or misuse their personal information, and only about 10% of them said that they would help to improve the accuracy of personalized service. This is a strong contrast to remind the enterprises and relevant departments. They should pay attention

to cultivating consumer trust emotions and strengthening privacy protection.

The analysis of self-perception and risk-sensitive of online consumers seals that most of them do not easily trust enterprises, and then sensitive information (such as name, phone number) is protected consumingly. Most respondents are risk-averse, and they would choose to reduce the actual and potential loss of their strategy. This conclusion suggests that sharing information voluntarily is both difficult and important.

The consumers and the enterprises are an inseparable and interactive whole in B2C E-business. Online consumers identify with the core value concept, political view and moral standards of enterprises in China [19]. Influenced by marketing strategy and reciprocity policy, consumers will balance the risks and benefits of sharing information from the angle of the utility maximization. Having consumers who are willing to share private personal information is very crucial to companies that are trying to build reliable knowledge bases about their customers and in order to deploy knowledge management systems. An increase in willingness to share can lead to information that is more accurate, increasing the chances of a successful deployment of secure knowledge management systems by reducing the risk of gathering falsified or misleading data.

Another related danger is the commoditization of values and information, pre-packaged and sold with clever marketing gimmicks and no real substance. Information commercialization will bring both consumers and companies to short-term gains, and this behavior does not actively promote for long-term development. Sharing information should have grown healthily and sustained stably combining with trust. And thus they would become an important basis for both consumers and businesses.

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