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**PRIVACY RELINQUISHING AND SAFEGUARDING: WHEN ARE
CONSUMERS WILLING TO DISCLOSE OR PROTECT THEIR
INFORMATION?**

by

Sabinah Ngamau Wanjugu, B.A., M.B.A.

A Dissertation Presented in Partial Fulfillment
of the Requirements of the Degree
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LOUISIANA TECH UNIVERSITY

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ABSTRACT

This dissertation explores consumer privacy, an issue that has received substantial attention recently. The first aim of this dissertation is to redefine consumer privacy. Research in marketing has focused primarily on consumer privacy *concern* but has not explicitly defined consumer privacy itself. Further, research on consumer privacy has resulted in fragmented definitions, which are siloed across disciplines, organizations, ethical and legal realms. This fragmented approach to consumer privacy research has left more gaps than the answers it seeks to provide. A more fitting definition of privacy, conceptualized along a continuum of total exposure to total anonymity, is offered. Actual privacy is defined as *an individual's state or condition concerning the degree to which information about a person is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy).* Further, a differentiation between actual privacy (i.e., an individual's state of privacy) versus perceived privacy (i.e., an individual's belief of their privacy state) is also presented. Perceived privacy is defined as *the degree to which an individual believes that information about themselves is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy).*

Also, a framework of consumer's information privacy levels, consisting of seven levels, is presented. Knowledge of the different levels of consumers' information privacy

provides marketers with a definite approach on how to handle consumers' information, and what level of privacy is most concerning for consumers.

Finally, this dissertation reports the results of an experimental study ($n = 631$), conducted through Qualtrics. The study contained two parts. Part 1 was a 2 (relationship quality) x 2 (perceived convenience) between subjects design. Part 2 manipulated privacy violation. Data were analyzed using SEM. Results of part 1 show that relationship quality positively influences privacy relinquishing intentions and negatively influences privacy safeguarding intentions. Similarly, perceived convenience has a positive effect on relinquishing and a negative effect on safeguarding. In addition, disposition to value privacy has a moderating effect on the relationship between relationship quality and safeguarding intentions, where respondents in the high disposition to value privacy were less willing to relinquish information. Interestingly, respondents in the high disposition to value privacy reported lower intention to safeguard their privacy. This finding is consistent with the privacy paradox phenomena, which suggests that while consumers may express their concern for privacy, their behaviors are contradicting and do not employ any protective privacy measures. Results of part 2 show that privacy violation caused a positive effect on betrayal, and betrayal led to less privacy relinquishing intentions and high safeguarding intentions. Theoretical and managerial implications are also included.

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Author Sabinah Wanjugu

Date 7/16/2020

DEDICATION

I wish to dedicate this dissertation to Rachel Muthoni Ngamau, my late mother. Who has always been my rock! I know she watched over me every step of the way and is in heaven smiling and very proud of my accomplishments. I thank her for instilling in me the spirit of perseverance and always encouraging me to pursue my dreams without hesitation. Though not physically present, I always felt her presence urging me to stay strong and keep striving. She is dearly loved and missed!

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CHAPTER 1

INTRODUCTION

"Privacy, like an elephant, is...more readily recognized than described" (Young, 1978)

Data can be viewed as a new currency of the 21st century. With the use of technologies that allow us to access services just by a click of a button, companies have been able to collect vast amount of information. Shoshana Zuboff calls it the age of surveillance capitalism in her book published in 2019, in which she talks about how tech companies seek to control all facets of our lives for a profit (Zuboff, 2019). What we eat while ordering from our phone, where we go from our GPS and location trackers, what we say on our phone conversations or in our homes and other similar instances, someone somewhere has us on surveillance. In recent times, privacy and issues related to privacy have been discussed extensively by mainstream media and organizations. Privacy concerns arise due to increased infringement of information privacy that has been enabled by the availability of technology that has eased the process of collection and dissemination of information.

But are consumers okay with this level of surveillance from these tech companies? What price are we as consumers paying? Companies such as Google and Facebook are the masterminds in this game. However, realizing the big profits from consumer data, data brokering has grown into a multi-billion dollar industry (Wlosik,

2019; Anthes, 2014) . Data brokers are companies that collect an enormous amount of information about individuals from a wide variety of online and offline sources such as emails, personal websites, social media posts, or simply buy our data from other companies, etc. Examples of data brokerage companies are Acxiom, Orackel, Comscore, and Lotame. Due to the demand of consumer data, information collected by companies can be traded out to data brokers. The problem arises because most of this data is collected and sold without the consumer's consent. The ranging question relates to why are consumers willing to disclose so much information about themselves despite their concern for who and how their information is disseminated? Further, how do consumers decide when and to whom they disclose information about themselves? The depth of the relationship, perceived benefit in terms of convenience are some of the aspects that this dissertation will look at to help answer the previously mentioned questions.

In marketing, Robin's (1970) article, "*Towards a normative science in marketing,*" was among the first article to highlight how marketing practices are infringing on consumers' privacy. Robin predicted that privacy was going to be an issue, and at a certain point, the application of science, i.e., information technology, in marketing, will lead to reduced satisfaction. While conducting marketing activities, marketers are involved in consumer privacy issues through the use of information technologies (Foxman & Kilcoyne, 1993). Availability of some sophisticated technologies to collect, and analyze consumer data, has allowed for personalized product offerings and recommendations, price discounts, free services, and more relevant marketing communications and media content. Accumulating consumers' personal data enables the marketers to identify the best prospects, build customer loyalty through

promotions and reward programs, customize advertising and promotion strategies, implement highly targeted direct-mail programs, and evaluate the effectiveness and cost-efficiency of advertising and promotions (Phelps, Nowak, & Ferrell, 2000; Hughes, 2000; Jackson & Wang, 1994). In addition, transaction data collected by a company are beneficial in that they can provide behavioral insights about consumers, and marketers translate those insights into marketing advantages (Culnan & Armstrong, 1999; Erevelles, Fukawa, & Swayne, 2016).

However, the application of such practices has led to a heightened focus on consumer privacy by academic researchers, social critics, and regulators (Martin & Murphy, 2017). As marketers rely on consumer's information to enhance their marketing activities through relationship marketing, they face a dilemma of responsibly protecting consumers' privacy (Phelps, D'Souza, & Nowak, 2001). According to predictions by the Center for Strategic and International Studies, issues relating to cybersecurity could lead to a loss of \$445 billion and 200,000 jobs for businesses annually (Janakiraman, Lim, & Rishika, 2018; Security-McAfee, 2014). Data breaches have resulted in massive corporate and consumer losses of more than 16 billion dollars and 15.4 million fraud and identity theft victims in 2016, according to a report by Javelin Strategy & Research. Cases of data and information use infringement have resulted in reduced consumers' confidence in the data security measures that most companies provide. Information privacy is one of the essential issues facing managers (Mason, 1986; Safire, 2002), and if a firm is not careful, it might face the repercussion for overstepping the bounds of expected information practices (Awad & Krishnan, 2006). For example, consumers may defect to channels that are not affected by a breach, perceive a data breach as a violation

of the social contract and a service failure (Malhotra & Malhotra, 2011) and privacy violation can lead to reduced consumer's trust in a website (Martin K. , 2018).

What is privacy?

Westin (1967) defines information privacy as the claim of individuals, groups, or institutions to determine for themselves when, how, and to what extent information about them is communicated to others. Stone, Gueutal, Gardner, & McClure (1983) define information privacy as the ability of the individual to control information about one's self. A deeper dive onto the meaning of privacy in marketing identifies the most relevant and highly cited definitions of privacy by Goodwin (1991), who defines consumer privacy as the consumer's ability to control (a) presence of other people in the environment during a market transaction or consumption behavior and (b) dissemination of information related to or provided during such transactions or behavior to those who were not present. In addition, Foxman & Kilcoyne (1993) recognize that the privacy state lies between a continuum contingent on consumers and their individual experience and introduces a two-factor context of information based on control and information disagreeing with Goodwin's (1991) consumer privacy taxonomy. They purport that privacy is an individual notion influenced by factors such as consumers' culture and their unique social and personal experiences. Hence, they suggest that the notion of privacy be perceived as a continuum of states other than as separate classes (Caudill & Murphy, 2000; Goodwin, 1991; Foxman & Kilcoyne, 1993).

Further analysis of various definitions of privacy from the law, public policy, marketing, organizational behavior, social psychology, and information systems reveals a discrepancy in how privacy is defined in general. As such, subsets of research themes

have led to a constrained view of privacy to consumer, organizational, ethical, or legal silos (Martin & Murphy, 2017). Indeed, while it is over 129 years since Warren and Brandeis' (1890) "right to privacy" article, there has been no agreed-upon definition of privacy and the right to privacy is not explicitly granted in the US constitution (Phelps, Nowak, & Ferrell, 2000). Privacy, therefore, may mean many things to people and different things in a different context (Brown & Muchira, 2004). In an attempt to define privacy in the context of marketing, three themes from an overview of various definitions of privacy in the previous IS, law, social psychology, ethics, public policy, and marketing literature are identified as privacy as a right, privacy as control, and privacy as a state/condition.

The main proponent of privacy as a right definition of privacy is Warren & Brandeis (1890). They define privacy as an individual right to be let alone. This article was driven by their frustration with the intrusions into individual privacy by nineteenth-century journalists armed with the latest technological innovations. They hence argued that an addition to the common law of privacy as a right to be let alone, or right to privacy (Kramer, 1989). Privacy as a right definition has received criticism and is evident from the fact that even as of today, over 129 years since Warren and Brandeis' (1890) right to privacy article, the privacy definition is still termed as a concept in disarray (Solove D. J., 2008). In addition, the right to privacy is not explicitly granted in the US constitution (Phelps, Nowak, & Ferrell, 2000)

The major criticism of this definition result from the notion that one cannot be completely let alone. The right to be let alone could be badly misunderstood, (Parent, 1983), by the assumption that any instances where one does not let the other alone

constitute to a form of privacy violation. As such, this definition is very vague, and although it has been highly advocated as a potential definition of privacy, a standalone constitutional right to privacy does not exist.

The second theme which relates to privacy as the ability to control which emerges from how privacy is commonly defined in most of the marketing literature that attempts to look at consumers' privacy. Consumer privacy is confined to the context of information (Caudill & Murphy, 2000). Privacy in the realm of consumers involves activities that take place in both the electronic and offline marketplace and refer to personal information (Wang, Lee, & Wang, 1998; Turow, Feldman, & Meltzer, 2005). Privacy definition as the ability to control such as one by Culnan (1995), who defines privacy as the ability of individuals to control the access others have to personal information about them. Privacy as control focuses on one's ability to control information and not whether or not information about them is known by others. However, just because one has control over how they disclose information about them does not mean they have privacy. For example, in marketing, consumers want privacy, but they have no control over how information already shared with the marketer is disseminated by the marketers. While companies may grant consumers control over their information, this does not cumulate in privacy as information about them is already disclosed. A case of where one has no control but have privacy could be in cases of an authoritarian government where the government knows everything about their citizens, but this information is only known to the government and the individual. In such a case, the individual has no control but still might have privacy. Defining privacy as the ability to

control information is not an ideal definition, as articulated above, that having control does not cumulate into having privacy.

The last theme related to the definitions of privacy is privacy as a state or condition, as defined by Parent (1983), “privacy as the condition of not having undocumented personal information about oneself known by others.” Privacy is a state of how much information about an individual is known by others. This state lies on a continuum of high to low privacy. If a lot of information about an individual is known by others, then they have low privacy and vice versa. For most individuals, we have a certain level of privacy, and we tend to engage in behaviors meant to either relinquish or safeguard our privacy. From this notion of privacy as a state, a proposed new definition of actual privacy is as follows:

An individual’s state or condition concerning the degree to which information about a person is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy).

The above-proposed privacy definition of privacy as a state is broad enough to cover all aspects of the construct yet refined enough to limit any ambiguity. In particular, the proposed definition is rooted deeply in information and fits very well as an ideal definition of privacy in the context of marketing, given that information exchange is a necessary component of marketing activities. Every time a consumer chooses to disclose information to a company, they at the same time chose to relinquish their privacy, and this results in a reduced state of privacy. On the other hand, consumers may choose to engage in some privacy safeguarding measures. By engaging in privacy safeguarding measures, the consumer intends to stay in the same state of privacy. Safeguarding

measures enables the consumer to maintain their level of privacy by reducing the amount of information about them known by others. However, a person may not at any time be aware of all the information about them that is known by another, and hence it is hard to determine one's actual level of privacy. Hence, a definition of perceived privacy is also proposed here as:

The degree to which an individual believes that information about themselves is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy).

Perceived privacy is measurable as it is a measure of the amount of information a consumer believes has shared with the other party and is, therefore, different from actual privacy. This dissertation looks at factors that drive consumers' intentions to relinquish (that is to reduce their level of privacy) or safeguard their privacy (maintain the same level of privacy). This dissertation also breaks down different types of a consumer's information to understand more in-depth on how consumers react when marketers access certain information. A Consumers' Information Privacy Levels Framework (CIPL) is proposed, which represents seven different levels of consumers' information.

Consumers Information and Relationship Marketing

Given that customer needs and expectations continually evolve, delivering high-quality products and services consistently, is also crucial and requires a firm to be market-oriented by tracking and being responsive to changing marketplace needs (Jaworski & Kohli, 1993). In his article, "The Changing Role of Marketing in the Corporation," Webster (1992) purports that customer relationships are the vital strategic

resource of the business, and relationship marketing is introduced as the cornerstone of marketing. Managing customer relationships has been a critical element of the AMA's definition of marketing including the most recent one: "*Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large*", (Approved July 2013).

Relationship marketing is defined as the ongoing process of engaging in collaborative activities and programs with immediate and end-user customers to create or enhance mutual economic, social and psychological value, profitably (Sheth, Parvatiyar, & Sinha, 2012). Through relationship marketing, firms strive to create enduring customer relationships, which enhances marketing productivity by achieving efficiency and productivity (Sheth & Sisodia, 1995). Efficiency and productivity are achieved through customer retention, dynamic customer response, and resource sharing between marketing partners. Through relationship marketing, products and service providers become more knowledgeable about the customer's requirements and needs (Sheth & Parvatiyar, 2000; Parasuraman, Zeithaml, & Berry, 1985). Application of technology on relationship marketing has enhanced the process through:

- Tracking the buying patterns and overall relationships of existing customers
- Customizing services, promotions, and pricing to customers' specific requirements
- Coordinating or integrating the delivery of multiple services to the same customer
- Providing two-way communication channels: company to the customer, customer to a company
- Minimizing the probability of service errors and breakdowns

- Augmenting core service offerings with extra value
- Personalization of service encounters as appropriate (Sheth & Parvatiyar, 2000)

The increased application of information technology in recent years has transformed marketing and how marketers manage information about their consumers (Shaw, Subramaniam, Tan, & Welge, 2001). Organizations are, in essence, moving away from a product- or brand-centric marketing toward a customer-centric approach (Reinartz, Krafft, & Hoyer, 2004). The implementation of technology-based customer relationship management (CRM) enables companies to compete effectively and are winning in relationship marketing (Chen & Popovich, 2003; Payne & Frow, 2005).

Firms engage in CRM technology applications as a motivation to track customer behavior to gain insight into customer tastes and evolving needs. By gaining knowledge about their customers, marketers can design and develop better products and services (Mithas, Krishnan, & Fornell, 2005; Davenport, Harris, & Kohli, 2001). While relationship marketing and CRM are used interchangeably in the academic community, CRM commonly used in relation to technology solutions and mostly described as information-enabled relationship marketing (Parvatiyar & Sheth, 2001). Application of Information technology application focuses on building close relationships with customers by integrating database knowledge with long-term customer retention and growth strategy (Peppers & Rogers, 1993; Parvatiyar & Sheth, 2001; Payne & Frow, 2005). Consumers enjoy personalized offerings in terms of goods and services from successful relationship marketing efforts (Awad & Krishnan, 2006; Phelps, Nowak, & Ferrell, 2000). Consumers understand that disclosing their information results in a trade-

off for more desired and higher quality market offerings in exchange for their privacy. As such, consumers tend to relinquish their privacy in the process.

Customer relationship management is therefore dependent on the application of information technology to facilitate organizational knowledge about customers by enabling firms to analyze purchase behavior across transactions through different channels and customer touchpoints (Goldberg, 1988; Copulsky & Wolf, 1990; Grönroos, 1996; Petrison & Wang, 1993). CRM has made consumer's information to be one of the most valuable resources for a firm. However, potential risks exist in implementing relationship marketing in this way, where the use of technology result in invasions of individual consumer privacy (O'Malley, Patterson, & Evans, 1997; Campbell, 1997). Information privacy issues arise from the unauthorized collection, disclosure, or other use of personal information as a direct result of electronic commerce transactions (Wang, Lee, & Wang, 1998). Figure 1.1 illustrates the link between privacy concerns and the associated difficulties in building consumer relationships. Within the center of the diagram are the integral elements of relationships, while the outer circles of the diagram represent consumers' privacy concerns issues. The figure suggests that abuses in these areas effectively create a barrier to the development of meaningful relationships with consumers. Essentially, as privacy concerns grow, it will become increasingly difficult to foster the integral elements of a relationship (O'Malley, Patterson, & Evans, 1997).

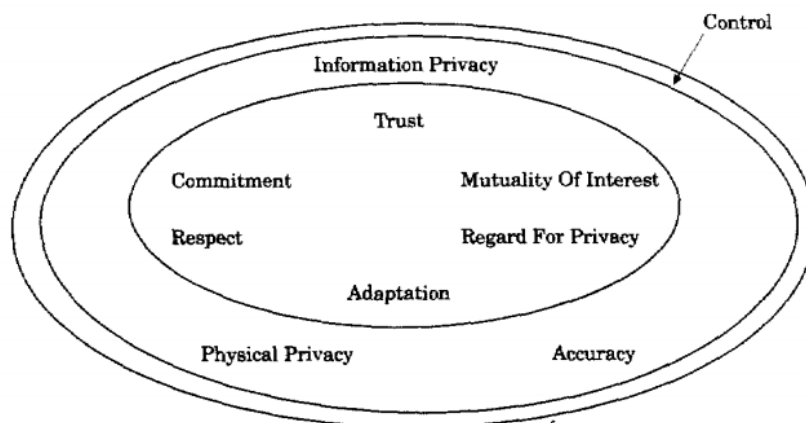


Figure 1.1: Privacy and Relational Elements (O'Malley, Patterson, & Evans, 1997).

Consumer Privacy Concerns and Privacy Safeguarding

Advancement in technology has enabled an easy means to collect, store, and process a vast amount of a consumer's information (Kumar V. , 2015; Bejou, 1997). The relationships between a firm and its consumers are vitiated when consumers feel that marketers' use of information technologies violates their right to privacy (Foxman & Kilcoyne, 1993). Privacy concerns refer to an individual's subjective views of fairness within the context of information privacy; information privacy concerns center around the inputs, use, and control of data (Campbell, 1997). Similar to an individual view of privacy, privacy concern is also influenced by individual factors such as one's culture, unique social and personal experiences, industry sectors and regulatory laws (Foxman & Kilcoyne, 1993; Malhotra, Kim, & Agarwal, 2004).

The detrimental effect of privacy concerns includes weakening the relationship that may negatively affect consumers' future online purchases (Eastlick, Lotz, & Warrington, 2006), trusting beliefs, and may positively affect risk beliefs (Malhotra, Kim, & Agarwal, 2004). To marketers, the most detrimental effect of escalating privacy

concerns occurs when the consumer adopts privacy-protective responses geared towards safeguarding their privacy. While marketers gather as much information about their consumers as possible to aid with relationship marketing, voluntarily disclosed information collected, for example, by filling out registration forms, is the most crucial information to implement targeted marketing programs (Son & Kim, 2008). It is, therefore, not to marketers' best interest that consumers engage in privacy-protective measures as this limits the marketer's access to voluntary information provided by the consumers to implement targeted marketing programs.

Consumer-Firm Relationship Quality and Privacy Relinquishing

A fundamental construct that may influence how an individual discloses information to others is the relationship strength that exists between the parties. Indeed, information sharing plays a big role in how relationships develop. According to Huston and Levinger (1978), relationships undergo three stages (1) awareness, a stage where one knows of the other but have not interacted, (2) surface contact, where a formal or superficial contact occurs and (3) mutuality, in which the relationship becomes personal, intense and intimate. Through social exchange, the relationship proceeds to mutuality or stops mid-way depending on the reward-cost history of the two parties. Social penetration theory (Altman, Vinsel, & Brown, 1981) suggests that as people give more and more information about themselves into relationships the relations grow, and the penetration process may involve a deeper sharing of possessions, or physical intimacy, which calls for sharing of innermost thoughts and feelings with one another in the act of self-disclosure. Altman, Vinsel, and Brown (1981) and Roেকেlein (2006) address the nature and quality of the social exchange and relationship bonds. According to the social

exchange theory, this suggests that the deeper or more intimate our relationships are, the more willing we are to disclose freely.

The relationship between a consumer and a firm also develops as more exchange occurs between them. Studies have shown that consumers form different types of relationships with their brands (Fournier, 1998). Indeed brands serve as viable relationship partners and that people in many ways relate to brands similarly to how they relate to people (Fournier, 1998). According to the literature related to personal relationships and information disclosure, people set boundaries that guide how they share information depending on the type of relationship. In particular, the circles of intimacy introduced by Hodges (1978) represent the tendency of an individual to be more willing to disclose information about the self to those more intimate. This dissertation looks at whether the circles of intimacy phenomenon is also evident in how consumers disclose information to companies depending on consumer-firm relationship quality.

Purpose of the Research

The lack of one consistent definition of privacy has led to fragmented definitions across different disciplines. This research also proposes a new, more incorporating definition of privacy based on a privacy continuum of total anonymity and total exposure. A consumer information privacy levels framework that presents the seven different privacy levels of consumers' information privacy is also presented.

The above overview introduces the role of consumer's information in relationship marketing. Further, the tendency of information overuse by marketers to facilitate consumer relationship marketing has resulted in rising consumer privacy concerns.

Detrimental effects of rising consumer privacy concerns include consumers adopting protective privacy behaviors such as refusal to disclose information or misrepresenting themselves by giving wrong information as a means of safeguarding their privacy. Refusal to disclose and misrepresentation of information by the consumer are disadvantageous to marketers as this limits their access to information that is needed to implement relationship marketing (White, 2004; Norberg, Horne, & Horne, 2007; Hoffman & Novak, 1997). This research seeks to explore some of the factors that mitigate consumers' lack of information disclosure.

In particular, study 1 explores how consumer-firm relationship quality, perceived disclosure benefit in terms of related convenience, and consumer disposition to value privacy influences a consumer's intentions to relinquish or safeguard their privacy. Hence, this dissertation seeks to study how, given the level of relationship quality between the consumer and a firm, how will the intentions to either relinquish or safeguard privacy vary? Study part two extends to examine the mitigating effects of relationship strength on perceived betrayal after a privacy violation.

Research Questions

The preceding overview highlights the role consumers' information plays in implementing relationship marketing. As mentioned, some detrimental effect of the use of consumers' information includes a rise in consumers' privacy concerns. Consumer privacy, however, has not fully been explored in the marketing literature and hence, is a major interest of this dissertation. Therefore, this dissertation explores the following questions:

RQ1: What is consumer privacy?

RQ2: What are the different levels of consumers' privacy?

RQ3: What are the factors that drive consumers' intentions to either choose to lessen their privacy (relinquish privacy) or choose to remain private (safeguard privacy), and how do consumers react after perceiving that their privacy was violated?

Contributions

The findings from this dissertation have several theoretical implications. The first aim of this dissertation is to refine the definition of privacy by proposing a new definition that is more relevant in the context of consumers and marketing. The second aim of this research is to contribute to the current state of knowledge in marketing by assessing the effect of consumer-firm relationship strength on consumers' intention to either relinquish or safeguard their privacy. Further, given that rising consumer privacy concerns are driving consumers to adopt some privacy safeguarding measures such as refusal to disclose and misrepresentation of self; the mediating role of perceived convenience and consumer's disposition to privacy on the relationship between consumer-firm relationship quality and intentions to relinquish or safeguard privacy is explored. The third aim extends to explore the consumers' reactions to a firm's privacy violations. Here, the relationship between privacy violation, perceived betrayal, and intentions to relinquish or safeguard information is examined. Finally, the moderating effect of consumer-firm relationship quality on privacy violation and perceived betrayal is also studied.

This research also has significant managerial implications. While information is a substantial component for companies to engage in successful relationship marketing,

privacy concerns are pushing consumers to be less willing to disclose their information to the firms. Consumers are indeed adopting some coping behaviors in order to safeguard their privacy. When consumers engage in such behaviors, this limits marketers' access to the essential information required for the implementation of relationship marketing. This research looks at how a marketer can explore the strengthening of relationships with consumers to ensure that consumers are more willing to relinquish their privacy. Also, firms may understand consumers' motivations to relinquish or safeguard privacy. The proposed consumer information privacy levels framework clarifies the seven levels of consumers' information privacy to shed light on what cumulates in consumer's privacy and lack thereof. Knowledge of the different levels of consumers' information privacy levels provide marketers with a clear approach on how to handle consumers' information. In addition, this will shed light on the different data points that consumers might consider private and the context in which consumers perceive it appropriate that firms use these data points to provide further value. Lastly, this dissertation provides direction to the firm on the detrimental effects caused by privacy violations on consumer-firm relationship quality and intentions to disclose information.

Organization of Dissertation

This dissertation will be organized as follows. First, Chapter II will present an overview and critique of the conceptual and empirical work that focuses specifically on consumer privacy, consumer information, consumer-firm relationship, privacy relinquishing and safeguarding intentions, perceived benefit, and disposition to value privacy. At the end of chapter 2, the conceptual model is introduced, and the research

hypotheses and rationale are discussed. Chapter 3 presents the method and the study design to assess the hypotheses are discussed. Chapter 4 present the experimental study analysis and finding. Finally, chapter 5 summarizes the finding, contributions, study limitations, and future research opportunities.

CHAPTER 2

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Chapter 2 reviews the role of consumer information in marketing, the definition of consumer privacy, and factors that influence a consumer to relinquish or safeguard their privacy. An overview of consumer information as an essential component in relationship marketing is presented. The tendency of marketers relying heavily on consumer information has led to an increase in consumers' concerns for their privacy, leading consumers to reduce their willingness to disclose their information. Different ways to mitigate these rising concerns are not extensively studied in the marketing literature. In summary, this literature review addresses consumer information, consumer privacy, consumer-firm relationship, and the extent to which a consumer chooses to relinquish their privacy through information disclosure or safeguarding their privacy by information misrepresentation.

Consumers Information and Marketing

Marketing as a field is relatively young, formally beginning shortly after the turn of the 20th century and has gone through a lot of changes to date (Wilkie & Moore, 2003). During the early years of the 20th century, an era termed as the classical and neoclassical economic era, the formal study of marketing focused on the distribution and exchange of commodities and manufactured products and featured a deep foundation in economics (Vargo & Lusch, 2004; Shaw E. , 1994; Wilkinson, 1912; Smith A. , 1887; Marshal, 1927; Vargo & Morgan, 2005). Since early civilization was characterized by a

shortage in supply of products, the early marketing thought, and practice naturally focused on how to bring scarce products to market. This view of the market viewed the buyer and seller as separate entities (Lusch, 2007).

A few years later, in just 30 years the United States moved through a period of boom and prosperity that was driven by the development of the industrial and distribution sectors, marketing identity evolved to where organizations needed to become more market and consumer-oriented (Wilkie & Moore, 2003; Lusch, 2007). More complex and varied distribution systems were required to cater to the mass production of consumer goods, which led to the emergence of marketing as a management discipline rather than an economic activity (Lusch, 2007; Wilkie & Moore, 2003; Webster Jr, 2005; Vargo & Lusch, 2004; Merz, Yi, & Vargo, 2009). Marketing management was characterized by a decision-making approach needed to manage the marketing function and a direct focus on the consumers. Marketing activities involved a decision-making approach concerning products, channels, price, advertising, selling or salespeople, and locations, all of which were aimed at marketing to customers and satisfying them (Vargo & Lusch, 2004; McCarthy, 1960; Kotler, 1967).

During the 1950 to 1980 marketing era, there was a paradigm shift where firms used analytical techniques (largely from microeconomics) to try to define marketing mix for optimal firm performance (Vargo & Lusch, 2004; Wilkie & Moore, 2003). Scholarly research in marketing also saw a shift toward a more scientific approach (Wilkie & Moore, 2003). It was during the 1950s that the controversy over the nature of marketing arose (Hunt, 2012) which revolved around whether marketing is a science. Hunt (1976) developed the three dichotomies model of marketing that aimed to address the debate

over the nature of marketing and whether it is a science. The model presents three categorical dichotomies of (1) profit sector/nonprofit sector, (2) micro/macro, and (3) positive/normative shown in Table 2.1 (Hunt, 1976).

Table 2.1: The Three Dichotomies Model.

The three dichotomies model		positive	normative
Profit	Micro	x	x
	Macro	x	x
Non -profit	Micro	x	x
	Macro	x	x

Of importance to note is the positive/normative dimensions. As defined by Hunt (2012),

“Positive marketing adopts the perspective of attempting to describe, explain predict, and understand the marketing activities, processes, and phenomena that actually exist. This perspective examines what is. Normative marketing adopts the perspective of attempting to prescribe what marketing organizations and individuals ought to do or what kinds of marketing systems a society ought to have. That is, this perspective examines what ought to be and what organizations and individuals ought to do”.

Given the above definition, positive marketing is concerned with things as they are and in line with the marketing management aspect; positive-normative dichotomy focuses on problem-solving. Indeed, positivist research dominates marketing, management, and consumer research (Hunt, 2012). The main goals of positive science in marketing include the explanation, prediction, and control of marketing tasks. Since

marketing tasks significantly involve consumer's actions, prediction, explanation, and control extend to consumer behaviors (Robin, 1970).

The use of a positive approach in marketing has indeed enabled the marketer to understand and predict consumer behaviors. However, the use of positive research comes with an enormous infringement of consumer's privacy since it requires obtaining a vast amount of consumer's information. Indeed, information about consumers is necessary for the development of the science of marketing, but this leads to an invasion of one's privacy in the process (Robin, 1970). Figure 2.1 shows the combined relationship between the application of science to marketing and consumer satisfaction. The graph shows an inverted-U curve, which suggests that consumers are willing to tolerate small invasions on their privacy while yielding some benefits from the application of science in marketing. When maximum satisfaction is achieved at point M, further application of science leads to reduced satisfaction.

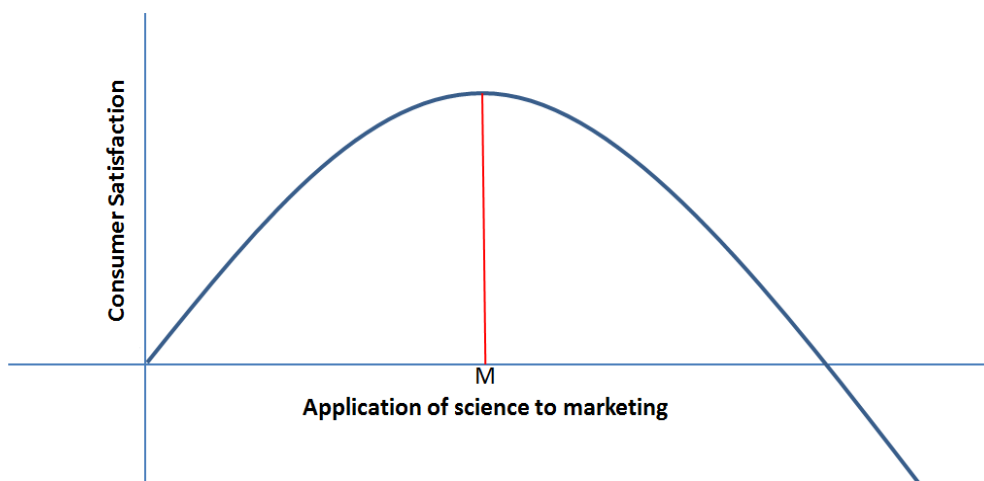


Figure 2.1: The total effect of the application of science to marketing on consumer satisfaction (Robin, 1970).

Further, Virgo and Lusch (2004), captured the “marketing with” era, which encompassed the co-creation of value. The service-dominant logic of marketing seeks direct interaction with consumers. This interaction further calls for the exchange of information between the marketers and the consumers. In addition, the rise of the IT economy, which refers to the influence of information technology on the ways consumers and businesses interact with each other, is leading to a higher need for building and maintaining consumer’s relationships (Bejou, 1997). Further, there has been a significant change with respect to data storage and processing, which has enabled sophisticated empirical studies in both marketing academia and marketing practice. Technology has led to an abundance of data, and the ease of data collection has enabled researchers to capture individual customer data, thereby directing the level of analysis toward the customer level (Kumar V. , 2015).

The above summary of the evolution of marketing demonstrates how marketing has evolved to be consumer centric. Indeed, going by the famous Levitt (1960) “Marketing Myopia” article that encouraged executives to switch from a production-oriented to a consumer-orientated approach, the main ingredient in understanding the market or the consumer has been the collecting of as much information about them as possible. Driven by the consumer-oriented approach, relationship marketing as a marketing concept, the prescribed value co-creation approach of marketing, as well as the development of new technologies that can capture, store and process substantial information related to the consumers, consumer’s information has become the marketing currency of today’s marketing era.

Literature Review on Consumer Privacy

A driving force on consumers' willingness to disclose information is their concern for privacy. As Robin (1970) suggested, there has been more and more infringement of consumer's privacy, which is raising primary concern on the ethicality of marketing as a practice. Many studies in the past have reported growing consumers' privacy concerns (Caudill & Murphy, 2000; Brown & Muchira, 2004; Dinev & Hart, 2003; Malhotra, Kim, & Agarwal, 2004). While previous studies indicate that consumers are willing to give up some of their privacy in order to enjoy the opportunities such as personalized products and services that come with marketers' use of personal information, (Phelps, Nowak, & Ferrell, 2000; Culnan & Armstrong, 1999), this attitude is changing with rising privacy concerns. Consumers are adopting new measures to minimize the information they share by practicing some privacy-protecting behaviors while conducting transactions online (Youn & Hall, 2008; Youn S. , 2009)

As this dissertation addresses the factors that influence a consumer's intention to relinquish or safeguard their privacy, it is crucial to understand what is meant by the concept of privacy. This section first explores how privacy has been defined in the current literature and then proposes a new definition of privacy.

Privacy as defined in the literature

Privacy has been labeled as a concept in disarray, and no one can articulate what it really means (Solove D. J., 2008). Solove views privacy as "a sweeping concept encompassing freedom of thought, control over one's body, solitude in one's home, control over personal information, freedom from surveillance, protection of one's reputation, and protection from searches and interrogations." Solove's view of what

encompasses privacy demonstrates that privacy, as defined, is very complex and broad. Therefore, a definition of privacy that captures its core, central meaning while enabling a clear, precise, and plausible distinction among the several different concepts that make up the privacy family is desperately needed (Parent, 1983). In their recent article, (Appel, Grewal, Hadi, & Stephen, 2020) mentions that it has become hard to understand consumer's privacy concerns due to the fact that the definition of privacy is hard to come by.

Various privacy definitions from across disciplines are summarized in Table 2.2, from a deeper look at those definitions three themes emerge: (1), Privacy as a right to be let alone, (2), Privacy as control/ability to control information and (3), privacy as a state or condition. An overview of each of these themes is discussed next and a new definition that is more relevant in the context of marketing is presented.

Privacy as a right to be left alone

While privacy has emerged as a present-day issue, it is by itself embedded into the early history of civilization. Laws guiding privacy can be traced back to the American colonial period (Solove D. J., 2006, p. 4). Fast forward to the nineteenth century, the government became the primary threat to the privacy of its citizens, as information was collected through the census. Then came the mail and telegraph communication, all of which made it more difficult for people to maintain their privacy (Solove D. J., 2006). At the end of the 19th-century privacy was an apparent issue. It was during this time that a highly cited article "Right to Privacy" by (Warren & Brandeis, 1890) was published. Warren and Brandeis's (1890) article articulated the notion that privacy referred to "the right to be left alone." This article is termed as the most

influential law journal piece ever published (Kramer, 1989; Whitman, 2003). It was after its publication that the different courts adopted an extension to the common law of offering individuals the right to privacy (Kramer, 1989).

Warren and Brandeis article was inspired by the newspapers, which was a vastly expanding form of media at this time. It was commonly expected that newspapers report sensationalistic topics and gossip about people's lives. This form of press was deemed as overstepping people's privacy (Solove D. J., 2006). The first American newspaper was printed in 1704, and by 1810, the number of newspapers published in the US had grown significantly (Thomas, 1874). Since then, publication of the first newspaper in the mid-18th century, newspapers had become the most rapidly growing type of media.

Technology played its part in the spread of newspaper as a new media by enabling instantaneous photography, and cheap mass production through the printing press.

Through photography, one's picture could be taken without their knowledge, and such instances created new threats to one's privacy (Warren & Brandeis, 1890; Solove D. J., 2006). By 1960, followed by the Warren and Brandeis article, there were over 300 privacy cases. William Prosser, a renowned tort scholar, divided Warren and Brandeis's vague "right to privacy" into a taxonomy of four torts: intrusion upon seclusion, public disclosure of private facts, false light or publicity, and appropriation. Prosser introduced privacy as a major topic in both academic and practical understandings of tort (Parent, 1983; Parent, 1983; Solove D. J., 2006; Richards & Solove, 2010).

Table 2.2: Summary of Privacy Definitions

Author	Definition	Literature Source
Bok (1982)	Defines privacy as "the condition of being protected from unwanted access by others-physical access, personal information, or attention."	Ethics
Warren and Brandeis (1890)	The right to be left alone.	Law
Prosser (1960)	Identifies four tort invasions of privacy: 1) appropriation, or use of identity in advertising without permission; 2) false light, or portrayal of an individual in a negative or embarrassing way that does not accurately represent the person described; 3) intrusion into solitude; and 4) public disclosure of private information.	Law
Jourard (1966)	Privacy as allowing a person to "choose the time and place for disclosures of his experience, as well as the company before whom such disclosures are made	Law
Fried (1970)	Privacy as control over information about oneself as well as "a justified, acknowledged power to control aspects of one's environment."	Law
Posner (1981)	Identifies privacy in terms of freedom from unwanted intrusion and unwanted disclosure	Law
Parent (1983)	Privacy is the condition of not having undocumented personal information about oneself known by others	Law
Stone and Stone (1990)	Characterized privacy as a state or condition in which an individual has the ability to (a) control the release or subsequent dissemination of information about him or herself, (b) regulate the amount and nature of social interaction, and (c) exclude or isolate himself or herself from unwanted auditory or visual stimuli.	Management
Culnan (1995)	Defined privacy as the ability of individuals to control the access others have to personal information about them	Marketing
Campbell [1997]	The ability of individuals to determine the nature and extent of information about them which is being communicated to others.	Marketing
Goodwin (1991)	Consumer privacy will be defined in terms of two dimensions of control. The first dimension includes control of unwanted telephone, mail, or personal intrusion in the consumer's environment, while the second is concerned with control of information about the consumer.	Public Policy and Marketing

Foxman and Kilcoyne's (1993)	Identifies two factors of privacy as control and knowledge Thus, the violation of privacy depends on (1) consumers' control of their information in a marketing interaction (i.e.. Can consumers decide the amount and the depth of information collected?)And (2) the degree of their knowledge of the collection and use of their personal information	Public policy and Marketing
Simmel, (1964), cited by Altman, (1976)	Privacy is equated with "control of stimulus input from others, degree of mutual knowledge and separateness of people from one another	Social Psychology
Westin (1967)	Privacy is the claim of individuals, groups, or institutions to determine for themselves when, how and to what extent information about themselves is communicated to others	Social Psychology
Proshansky, Ittelson, and Rivlin (1970)	Psychological privacy serves to maximize freedom of choice, to permit the individual to feel free to behave in a particular manner or to increase his range of options by removing certain classes of social constraints	Social Psychology
Kelvin (1973)	Privacy refers to "the negation of potential power-relationships between [a person or group] and others	Social Psychology
Altman (1976)	Privacy is "the selective control over access to the self or to one's group	Social Psychology
Margulis (1977)	Privacy, as a whole or in part, represents the control of transactions between person(s) and other(s), the ultimate aim of which is to enhance autonomy and/or to minimize vulnerability	Social Psychology

The privacy definition as right is related to how society values privacy, that is, the normative aspect of privacy, which emphasizes what ought to be done. A normative perspective of defining privacy simply means privacy is what is expected and not what is. Different societies will value privacy differently; one's value of privacy is correlated with the weight that society puts towards privacy as a right. The right to privacy in certain countries differs, and this is likely based on the value of privacy in that society. It is true to say that every individual should indeed have a right to their privacy, but what is privacy? A right to privacy specifically sets a boundary of a state of privacy that an individual is entitled to; however, the state of privacy that one could have to vary given different factors. This means that privacy as a right does not define what privacy is but just specifies what an individual is entitled to; the degree of an individual's privacy will be determined by how much information about an individual is not known by others.

In addition, privacy as a right definition has received criticism and is evident from the fact that even as of today, over 129 years since Warren and Brandeis' (1890) right to privacy article, the privacy definition is still termed as a concept in disarray (Solove D. J., 2008). In addition, the right to privacy is not explicitly granted in the US constitution (Phelps, Nowak, & Ferrell, 2000). This definition of privacy as a right to be let alone faces some criticisms. One, is it possible for anyone to be really let alone? The right to be let alone could be badly misunderstood and as Parent (1983) articulated:

“Think about some of the ways in which A can fail to leave B alone: by hitting him, interrupting his conversation, shouting at him, repeatedly calling him, joining him for lunch. There is no compelling reason of logic or law to describe any of these actions as an invasion of privacy. To do so engenders a needlessly inflationary conception that

manages to accomplish the nearly impossible feat of hopelessly obscuring the central, paradigmatic meaning of privacy, viz., the condition of not having undocumented personal facts about oneself known by others.” Pg 321

What Parent was trying to say is that the assumption that all instances of not letting a person alone are not instances of privacy violation. Parent provides another counterargument:

“Next imagine that B is using a special X-ray device to spy on A as he undresses in his bedroom. B is invading A’s privacy but is he not letting B alone in an important sense of that term? Or imagine that B stops at the scene of an accident, pulls the injured A to the side of the road, and searches frantically through A’s wallet for some identification. B might very well find out some extremely sensitive facts about A, thereby abridging (justifiably) his privacy, but he cannot reasonably be accused of failing to let A alone. Indeed, B wasn’t doing anything at all to A when searching his wallet”.

By providing such counterargument, Parent demonstrates how defining privacy as a right to be let alone is misleading. It is impossible for a person to be fully let alone given the different circumstantial and situational factors that one is faced with in their day-to-day life. Certainly, it is practically impossible for one to be completely let alone. For example, one is born as a citizen of a country and is answerable to a government. The government knows we exist, and one is in no position to do as they wish but must live their lives according to the government’s set rules and regulations. Indeed, there have many concerns that the government is ‘tapping’ people’s conversations and surveilling its citizens for reasons of national security. For example, after the terror attacks on September 11th 2001, the government engaged in extensive surveillance and data mining

(Solove D. J., 2007). Indeed surveillance by government agencies such as National Security Agency, the Federal Bureau of Investigation, the Department of Homeland Security, and state and local law enforcement agencies, in the name of national security, is a significant threat to an individual's privacy. Privacy as a right to be let alone is unattainable as it is impossible for one to be completely let alone. In fact, many people will report that they like to have at least one person to know of their whereabouts at any time of the day in case something happens to them.

Criticism of Right to be let alone in the marketing context

From the previous section on consumer information and marketing, the marketing concept, relationship marketing, and the new paradigm of marketing of co-creation all call for marketers to embrace deep interaction with consumers. Indeed, after Levitt's (1967) call for firms to abandon marketing myopia, marketing has become more consumer-oriented. Zyman, Leonard-Barton, and Sway's (1999) influential marketing book advises that the real score in marketing is not only to create an image that consumers could fall in love with but one that will drive consumers to buy more products and services for as often as possible. Further, the notion of exchange, which has been a fundamental framework for viewing marketing, with most definitions of marketing explicitly including an exchange in their formulations (Bagozzi, 1975; Bagozzi, 1995; Bagozzi, 1974; Alderson, 1957) calls for the need to gather as much information about consumers as possible in order to use that information to further understand consumer's needs, wants and preferences.

This interaction between consumers and marketing has been labeled as relationship marketing. A recent definition of relationship marketing as "the ongoing

process of engaging in collaborative activities and programs with immediate and end-user customers to create or enhance mutual economic, social and psychological value, and profitably” (Sheth, Parvatiyar, & Sinha, 2012), highlights the need for consumer-firm collaboration. The new dominant logic of marketing by Lusch and Vargo (2004) also proposes marketing as co-creation between the consumers and the marketers. Given the above argument that marketing calls for interaction between the parties involved, then privacy as a right for one to be let alone definition is undoubtedly not an ideal definition of privacy in the context of marketing since relationship marketing and co-creation call for consumer-firm in-depth interaction.

Privacy as the ability to control information

This second theme that emerges from privacy definitions relates to how privacy is defined in most of the marketing literature that attempts to look at privacy. In particular, much emphasis in the literature is from information systems researchers, and little is from marketing researchers. Marketing has greatly benefited from the availability of consumers' information, and it is surprising that more research work on privacy that seeks to develop an information privacy framework or theory has not been conducted within the marketing field. Theoretical perspectives and empirical findings on information and data privacy show a narrow focus that has constrained our view of privacy to consumer, organizational, ethical, or legal silos (Martin & Murphy, 2017).

To begin with, most research in marketing revolves around information privacy. MIS researchers have tailored the definition toward the informational aspect of privacy rather than its physical, spatial, and behavioral aspects (Dinev & Hart, 2005). Privacy is defined as “claim of individuals, groups, or institutions to determine for themselves

when, how, and to what extent information about them is communicated to others,” (Westin A. , 1967). Information privacy, on the other hand, is defined as the ability of an individual to determine the nature and extent of information about them, which is being communicated to others (Westin A. , 1967; Campbell, 1997; Parent, 1983). For consumers, even though privacy is highly valued, absolute privacy is unattainable. Most individuals make a tradeoff for their privacy in exchange for benefits that are perceived to be worth the cost of information disclosure (Dinev & Hart, 2003).

Goodwin (1991) defines consumer privacy in terms of two dimensions of control. The first dimension includes control of unwanted telephone, mail, or personal intrusion in the consumer's environment, while the second is concerned with the control of information about the consumer. From Table 2.2, control as a concept has been used within the various definitions of privacy (Goodwin, 1991; Fried, 1970; Altman, 1975; Foxman & Kilcoyne, 1993). Dinev and Hart (2004) identifies two themes from their analysis of privacy definitions, (1) the notion of perceived control over disclosed information, and (2) the notion of perceived vulnerability. The notion of control as a definition of privacy can also be viewed as a normative outlook. Individuals are expected to have a certain amount of control over their information, which means this is what ought to be and not what is. However, as discussed earlier, privacy is not what ought to be but what is. To elaborate further, assume that one has a clear understanding of the amount of control over their information, then using this control they decide to share some information with somebody, the fact that information about them was shared with someone else means that they have relinquished their level of privacy and no longer have privacy. One might have control over information that has already been shared with

others leaving them with a high level of control but a low state of privacy. On the other hand, it is possible for individuals to have limited control of their information, but a high level of privacy if this information is only shared with fewer parties. For example, a toddler has little control over their information since the parents control everything about them, but still have a high level of privacy if information about them is only known by their parents and family members. This argument emphasizes that control and privacy are not one and the same. It is possible for one to have control but no privacy and vice-versa.

What is control in the realm of current consumers?

Control as a definition of privacy is normative in that it suggests that consumers ought to be able to determine what is collected about them and also be able to control the information that has already been collected about them. Whether a consumer has control or not does not suggest what information about them has been disclosed, which ultimately defines their privacy state/level. Further, there is no one way an individual would have control over all of his/her information. As long as one is interacting with other people, information about them is bound to be known by others. For example, it is hard to hide one's hair color, the type of vehicle one drives, and to some extent, where one goes shopping. Transactions, especially those that are conducted over the internet, require individuals to sign in, create accounts, use financial information, and addresses etc. It is either one has to be willing to give some information in order to get the service or product or choose not to get the service or product.

The online transaction platforms are designed in such a way that it is inevitable not to somehow trade information for services or products. The term and conditions that very often are presented to the consumer when they sign in for new services are one-

sided, where one has to agree to the terms and conditions in order to have access to the service or product. Hence, in this context, consumers have no control over their information since they are not given an alternative route by which they can still access products or services without having to disclose or agree to the terms and conditions. Hence, if control means the ability to be able to decide when and how others will know information about us, then the means of conducting transactions, especially on the online media, leaves consumers without that autonomy.

Further, it is not all kind of information about an individual that sums up as a privacy violation. For example, Fried (1970) posits that one might not mind that a person knows a general fact about them. For example, a person might not mind others knowing that one is ill but will mind others knowing more details about the illness. Parent (1983) supports Fried stance and points out that if we were to define privacy as control over all information about oneself, it would simply mean that every time one walks into a restaurant to eat, then our privacy is compromised. Therefore, to adequately define privacy, definitely the conception that a person's privacy is violated every time someone observes them in public is not ideal. Given the case mentioned above, we certainly do not have control of the people with whom we will encounter during our day-to-day life and also how they choose to use the information about us that they perceive or capture.

A recent article in the *NewYork Times* (Klonick, 2019), "A Creepy Assignment: Pay Attention to What Strangers Reveal in Public," touches on how, given the ease of finding almost everyone's information online, we might unknowingly give out details about ourselves that necessitates strangers to find out more information about us while offline. Such an environment leads people to assume anonymity; however, with the

availability of online search engine technology, it is effortless to use little details disclosed in a public space to find a person's online profile that contains much more information. The article mentioned above demonstrates a case in which an individual will have little control over what others around them will perceive or capture and how they use the information. Undoubtedly, the amount of control that one could potentially have or desire in regard to information is different for different people. For example, the rich could have control to keep information about where they live by buying a house far away and hidden from the public versus the average person who, given financial limitations, cannot afford such a house and will end up in a less private neighborhood. Another example is regarding information about one that is mandatory to disclose. For example, state employees are required to disclose their salaries, sex offenders in the registry where everyone can find them, and the details of faculty members and employees of different companies are posted on the websites. Such examples illustrate circumstances that call for minimal control over who has access to our information given different circumstances.

New Privacy Definition

Privacy as a state or condition

Parent (1983) defines privacy as the state/condition of not having undocumented personal information about oneself known by others. According to the Cambridge online dictionary, a state is defined as the particular condition that someone or something is in at a specific time; hence, there is no ambiguity as to the condition one is. Given the definition mentioned above of *state* by Cambridge online dictionary, privacy as a state can be viewed as to fall on a continuum of high and low privacy. Where a person falls

along this continuum can be viewed as his/her state of privacy. Every individual will weigh the amount of information they have shared, that which is available involuntarily, and that has been gathered by others and determine their privacy state.

As shown in Figure 2.2, a person's state of privacy lies along a continuum of high to low privacy. A high privacy state is when minimal information about an individual is known by others. Some people are inclined to be "very private" and are hesitant to talk or share details about their lives, for example, the mountain man who lives all alone in the wilderness where no one, not even the government knows of his existence. Altman (1975) posits that privacy is conceived of as an interpersonal boundary process by which a person or group regulates interaction with others. Through self-disclosure, a person can regulate the amount of verbal transmission of information about oneself that is exchanged during an interaction. While self-disclosure mainly focuses on the verbal form of information, self-disclosure could also relate to information shared through other forms such as voluntary written information about self, e.g., in surveys or and voluntary information is given to marketers to facilitate a transaction.



Figure 2.2: Privacy continuum.

An excellent example of a low level of privacy is where all the information of a person is fully exposed, as portrayed in the American satirical science fiction film *The*

Truman Show. *The Truman Show* entails a reality television program surrounding the life of Truman Burbank. His entire life is happening within a giant dome near Hollywood; the dome is equipped with thousands of cameras to monitor all aspects of his life. All the other members of this small town are actors. The producer seeks to capture the genuine emotions of Truman, who is always on the air, unaware. As all of Truman's actions are broadcasted live around the clock across the globe, this is an example of a case of most absolute ultimate exposure—a state of low privacy. However, even if such an extreme situation where possible, no one can tell what was going on in Truman's mind, and thus there is still some information about him that was only known to self, such as his state of mind or feelings. Therefore, it is impossible for an individual to be entirely anonymous or fully transparent. One would have to have access to the subconscious or unconscious layers of thought as well as to all behavior; one would have to have knowledge of the reconstruction and construction of meanings assigned to events and experiences, much of which is unavailable even to the actors in a given situation (Laufer & Wolfe, 1977).

The proposed definition of privacy states: *“an individual's state or condition concerning the degree to which information about a person is not known by others and ranges on a continuum from total transparency (low privacy) to total anonymity (high privacy).”*

This proposed definition widely focuses on what is and not what ought to be unlike other previous privacy definitions. A privacy state means one's privacy at that given time. Privacy as a right or control is more focused on a normative perspective of privacy, which could vary given different factors such as culture, individual difference, society, age, and situational. A person might consider having a certain degree of control

to their information or may refer to a set boundary of one's right to privacy, but their state of privacy at any given time will be determined, but the degree of information about them is not known by others.

In his book, *Privacy and Freedom*, Westin (1967), outlines four states of privacy as solitude, intimacy, anonymity, and reserve, as shown in Figure 2.3 below.

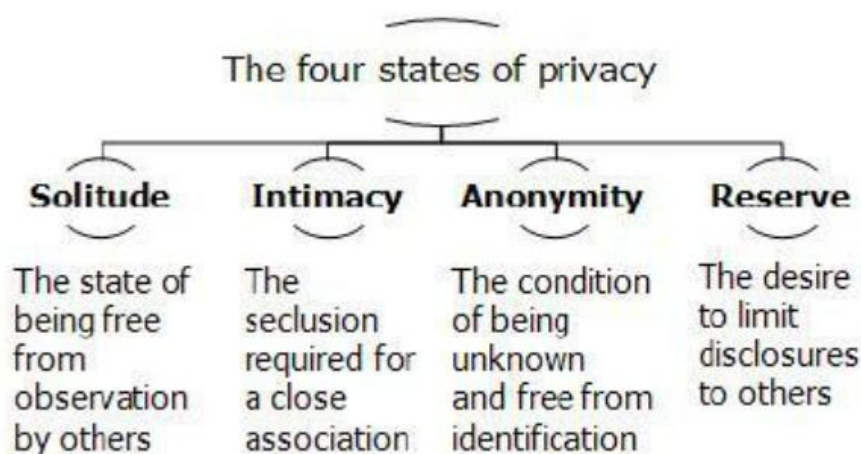


Figure 2.3: Westin's conception of privacy: the four states of privacy(1967)

In line with the new proposed privacy definition, an individual state of privacy at any given time will depend on their state of solitude, intimacy, anonymity, and reserve, by which a high state indicates a higher level of privacy and vice versa. In the realm of marketing, a privacy state is embedded in the amount of information about an individual that is known by others. The amount of information one has disclosed determines their state of solitude, intimacy, anonymity, and reserve.

In the context of privacy continuum, privacy as a right relates to how a society values privacy, that is, the normative aspect of privacy, which emphasizes what ought to be done. As mentioned earlier, different societies will value privacy differently; one's own value of privacy is correlated with the weight that society put towards privacy as a

right. The right to privacy in certain countries differs, and this is likely based on the value of privacy in that society. Hence, a person's privacy state is a level on the privacy continuum related to a person's societal right to privacy as shown in Figure 2.4. For example, the different governments will require certain information pertaining to an individual to be disclosed. Some individuals are required to disclose more than others, for example, government employees who have to make their salaries public, sex offenders who have to be on the registry, etc. A point along the continuum signifies a society's notion of what should or should not be anonymous vs. exposed. According to social norms, then we ought to respect each other individual privacy by not intruding past the expected limit. For example, it is flawed upon in most societies to ask people intimate details about their relationships, like sex and monetary positions. Society itself sets a boundary on privacy, and we have to obey those norms to exist within our society.

On another case, we assume privacy is always a good thing. However, people still want to be famous; sometimes people who are too private are seen as creeps. Most people want to be somewhere between the privacy continuum; they are okay with sharing certain details of their lives, and it only becomes a problem when someone goes too far over the threshold.

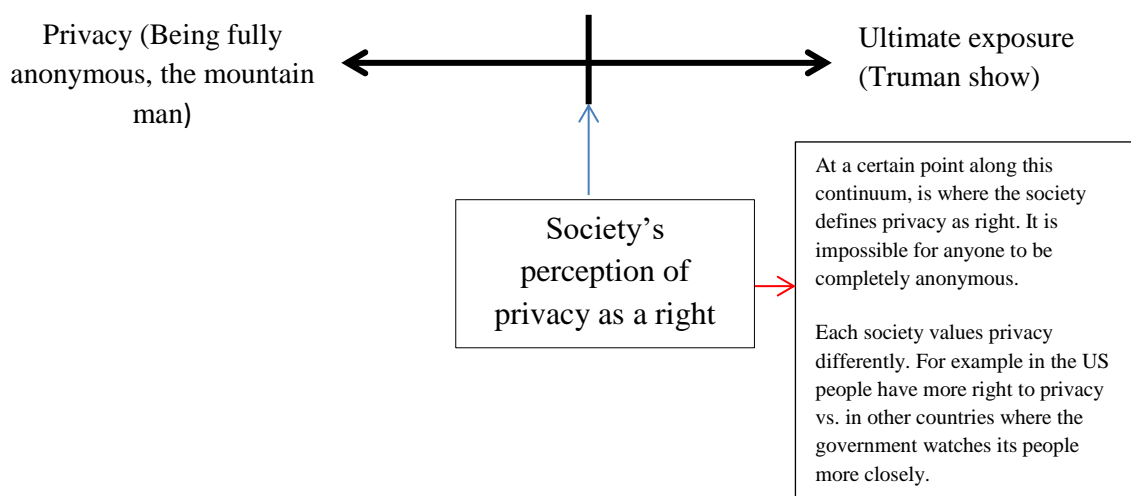


Figure 2.4: Privacy continuum as it relates to society's value of privacy

Actual vs. Perceived privacy

In this age of technological advance, consumers find themselves sometimes sharing information with firms unknowingly. For example, through location data on their phone, credit card usage at an ATM or a restaurant, post on social media with location details and through WIFI connections that link their IP addresses to their locations. In fact, the number of entities that can tell our locations at any given time is countless. Location is just one piece of information, what about other things about you, such as age, the car you drive, the food you like, the names of your friends and family members, etc. Consumers are unaware of the type of data generated while interacting with digital technologies (Lupton, 2017). Hence, it becomes hard for one to know how much information about them is out there since consumer's information can be collected both voluntary and involuntary. Therefore, it becomes hard for a consumer to tell what their actual privacy is, that is, how much information about them is known by others. So, when we measure privacy, we estimate the consumer's perceived privacy and not their actual

privacy. On the privacy continuum, perceived privacy will fall closer to the high privacy side, where consumers will perceive their level of privacy to be higher than it actually is since they cannot really tell how much information about themselves is being collected or has already been collected as shown in Figure 2.5.

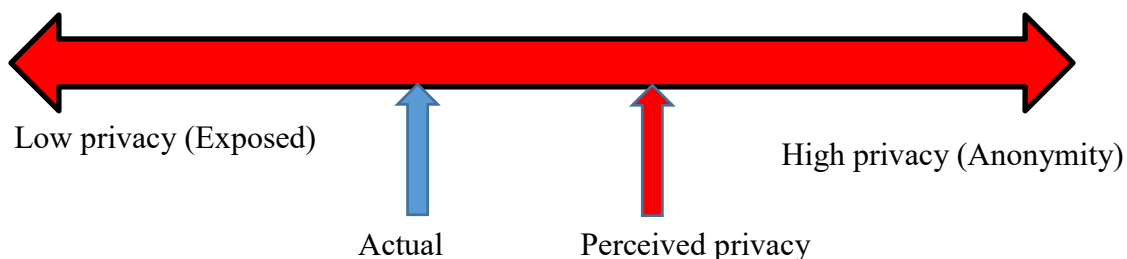


Figure 2.5: Actual vs. perceived privacy

This dissertation proposes the definition of perceived privacy as:

“The degree to which an individual believes that information about themselves is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy).”

Summary of Privacy Definition

The previous literature review on the definition of privacy yielded over 20 different definitions, each one claiming to be better than the other one. The courts have yet to defend a credible conception of privacy. Instead, they continue to work with spurious and sometimes even irreconcilable definitions. Thus far, law journal articles related to privacy have only been successful in contributing to the general confusion by advancing analyses that are equally penurious. A lack of a clear, precise, and persuasive

definition of privacy astonishing and inexcusable, considering the significant workload has been assigned to this concept over the past twenty years (Parent, 1983).

The literature suggests that a privacy definition that is broad enough to cover all aspects of the construct yet refined enough to limit any ambiguity is necessary. Such a definition is proposed in this dissertation. In the context of marketing, however, a definition that is rooted deeply in information is necessary and is suggested in this dissertation. Privacy here is viewed as a state that falls along a continuum of high and low privacy. Since information is part and parcel of relationship marketing, this new proposed definition considers the information about an individual that is not known by others as a proper definition of one's privacy. To determine one's level of privacy, therefore, one needs to determine different levels of an individual's information. Different consumer's information privacy levels are presented in Figure 2.6.

Consumers Information Privacy Levels Framework

Consumer Information Privacy Levels

According to the Fair and Accurate Credit Transactions Act (FACTA) "consumer information" is considered to be "any record about an individual, whether in paper, electronic, or other form, that is a consumer report or is derived from a consumer report." This definition of consumer's information constitutes all the information about a consumer that is accessible to marketers. This dissertation aims at breaking down all the information about a consumer into levels given whether a consumer is has disclosed the information or not. The levels are shown in Figure 2.6. The triangle within the bigger circles represents all information about a consumer that they are aware of and have

voluntary disclosed: Information that only one knows, information voluntarily disclosed with others, information that others know but one did not disclose, and lastly publicly accessible information. The circles shown in Figure 2.6 represent information about a consumer that they are not aware of. Such information includes information that has been captured or perceived, however, for some reason it is not accessible by anybody e.g. forgotten information, information that has been captured or perceived by others but not by the individual and lastly, information that has not been captured or perceived.

Information consumer is aware of or voluntarily disclosed

1. Information only one knows

Information only one knows is the first category in the Consumer's information privacy levels framework; this category represents information that is only known to him/herself. Individuals have information that they do not share with others, even those very close to them. Characteristics of information under this category include (1) information about us that we have no interest in sharing and (2) secret information that we only keep to ourselves. For example, one has no motivation to share every detail of their lives with people, such as what one had for dinner yesterday. While one would not mind sharing this information, he/she has not shared it since one has no motivation to share such information. A motivation/reason to share such information might present itself. Let's say if one was having a conversation with a friend at work about healthy eating habits and referred to his/her last night's dinner meal as a supportive argument during the conversation with the friend.

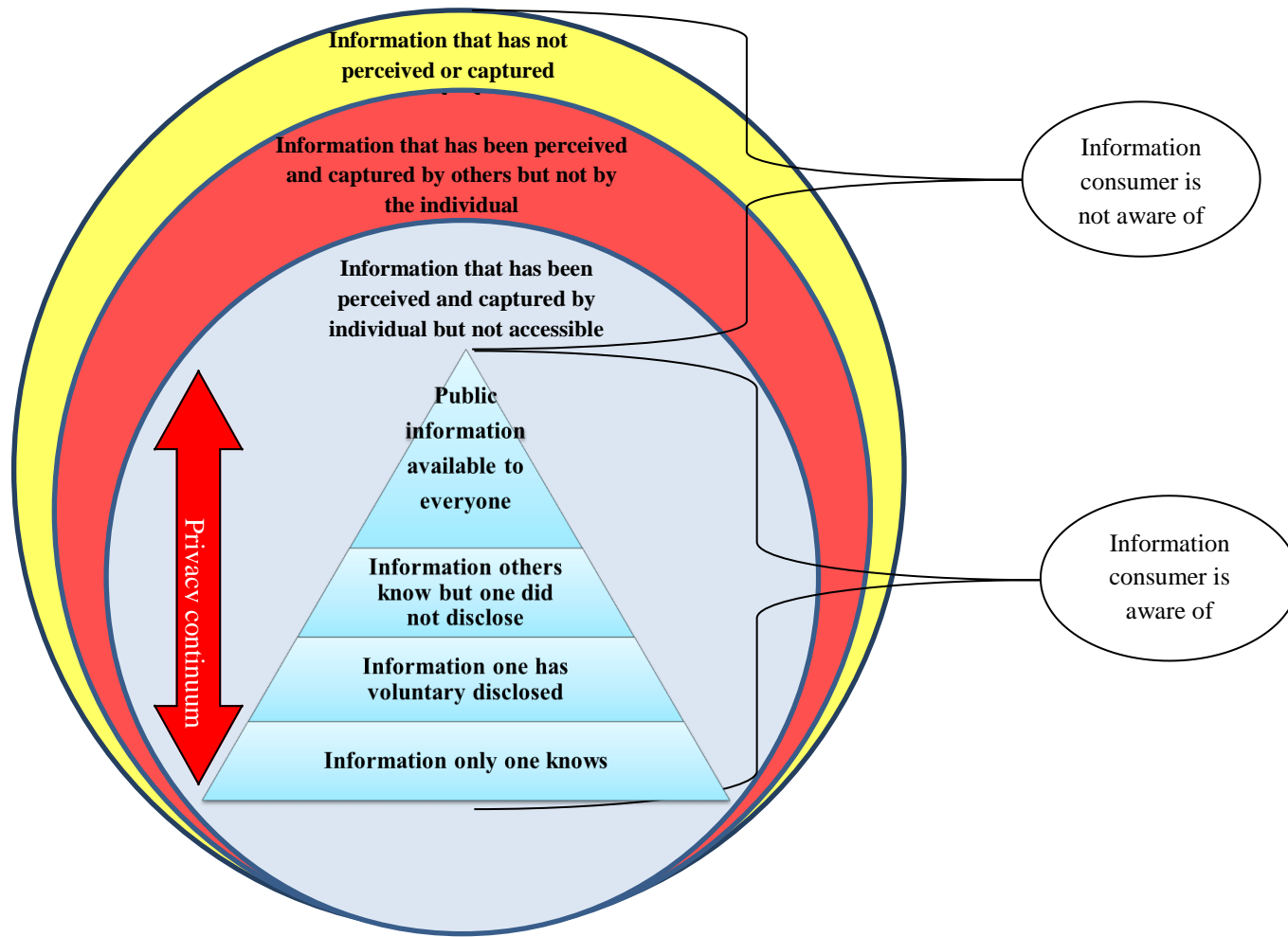


Figure 2.6: Consumers information privacy levels framework.

Humans engage in self-concealment behavior, where one has uncomfortable feelings, thoughts, and information about self that one avoids telling others (Larson & Chastain, 1990). This second type of information that one keeps to self could be viewed as a secret. A secret, according to Merriam-Webster dictionary, is something kept intentionally hidden or unexplained. Indeed, we are all masters of secrecy; we learn how to use it to delight, give breathing space, and protect ourselves. We also understand the dangers of either keeping or not keeping secrets and the length we go to keep them to ourselves, given the various consequences of sharing those secrets (Bok, 1989). Our need for privacy, secrecy, independence, and autonomy from parents increases during adolescence (Keijsers, Branje, Frijns, Finkenauer, & Meeus, 2010). Secrecy serves as a crucial aspect of human development (Peskin, 1992; Van Manen & Levering, 1996). According to Van Manen and Levering (1996), children, in particular, become aware of their inner sense of self through keeping secrets. Secrets are, therefore, an important aspect of one's life, and keeping them becomes a primary human objective.

There are various reasons why an individual keeps information from others; mostly secrets that contain information that is either negative or stigmatizing as pertaining to the secret keeper (Norton, Feldman, & Tafoya, 1974; Peskin, 1992; Kelly, Klusas, von Weiss, & Kenny, 2001). Norton et al. (1974) found that secrets relating to sex, mental health, and violence or destruction were perceived as the riskiest secrets. Most individuals will engage in self-concealment of personal information, such as thoughts, feelings, actions, and events that are highly intimate and negative in valence. Examples include cheating on an exam (McCabe & Bowers, 1994), having AIDS (Larson & Chastain, 1990), having been sexually molested as a child (Stark, 1984), being gay

(Cole, Kemeny, Taylor, & Visscher, 1996) and being raped (Binder, 1981). The more information people keep to self, the higher they perceive their state of privacy.

2. Information one has voluntarily disclosed

Characteristics of information under this category include any information that we freely and knowingly disclosed to others. It could be a secret shared with a partner, a close friend, colleagues, potential employers, family, etc. Many reasons exist why one shares information with others. For example, as much as people keep secrets to themselves, it is potentially very burdensome; and people believe that sharing secrets is beneficial. Evidence suggests that people who talk or write about traumatic experiences achieve various health benefits, such as fewer visits to the physician (Pennebaker & Beall, 1986). On the other hand, those who tend to conceal negative or distressing information are more stressed (Kelly & Achter, 1995), and anxious (Larson & Chastain, 1990). As such, people tend to share some of this information with other people as a means of easing down the heavy burden of carrying secrets. In addition, according to social penetration theory mentioned earlier, relationships develop through self-disclosure. This theory purports that as relations grow, parties engage in a deeper sharing of possessions, or physical intimacy, which calls for sharing of innermost thoughts and feelings with one another (Altman, Vinsel, & Brown, 1981; Roeckelein, 2006).

Information and marketing

Further, in the context of marketing, information is an essential component in the exchange relationship as it can be looked at as a resource for the firm (Foa & Foa, Resource theory, 1980; Foa, Foa, Gergen, Greenberg, & Willis, 1980). Today, retailers, manufacturers, service providers, and nonprofit organizations routinely collect and use

individual-specific consumer information to facilitate transactions (Phelps, Nowak, & Ferrell, 2000). Various factors influence the consumer's willingness to disclose their information voluntarily such as the type of information, their level of privacy concern, and their perceived level of control they have after sharing their data (Phelps, Nowak, & Ferrell, 2000). Voluntarily shared information, which includes personal or individual-specific information, is the most valuable in the implementation of targeted marketing strategies (Son & Kim, 2008; Nowak & Phelps, 1992; Nowak & Phelps, 1995).

3. Information others know about us, but we didn't share

Individuals will voluntarily share information with trusted parties with the hope that that information will not be leaked to others. However, some situations occur where information may emanate to unintended parties without one voluntarily sharing the information with them. Disclosing a friend's secrets is a form of betrayal and leads to a breach of trust (Fitness, 2001). Furthermore, throughout our lives, all of us will suffer both minor and significant betrayals, and also, most of us will, if only unintentionally, betray others (Jones & Burdette, 1994).

Information and marketing

In the context of marketing and information, consumers may voluntarily share information with a firm with the trusting belief that the firm will not share the information with a third party. In most cases, consumers are willing to even share personal information with a firm; for example, individual-specific information, such as names, addresses, demographic characteristics, lifestyle interests, shopping preferences, and purchase histories of identifiable individuals (Nowak & Phelps, 1995). Problems, however, exist when information is shared with other third-party firms. In most cases,

U.S. consumers have little actual control over how companies collect, use, and disclose personal information (Asay, 2012; Ard, 2013). Consumers are concerned about the information shared with third parties because they feel that as more and more third parties have access to their information, the likelihood of actual harm occurring also increases in terms of unwanted contacts or being subjected to a harmful external action (Asay, 2012).

4. Publicly available information

The International Association of Privacy Professionals (IAPP) defines publicly available information as information that is generally available to a wide range of persons. For example, names and addresses in telephone books and information published in newspapers or other public media. Today, search engines are a major source of publicly available information. Such publicly available information relating to an individual could be negative, positive, or neutral. Negative information includes details such as an individual arrest record, an individual's entry in the sex offender and child predator registry, etc. Positive information could be things such as employment status and salary, an achievement or award received, and announced to the public, for example, the winner of the Nobel Peace Prize. Neutral information includes one's gender, address, the color of one's vehicle, etc.

Information consumer is unaware of

5. Information that has been captured and perceived by an individual but is no longer accessible

Information in this category includes information that has been captured or perceived by others at a past time but has been forgotten and, hence, not accessible by the individual. For example, information perceived when drunk, unconscious, or any information that has simply escaped our minds. Studies show fatigue as a major cause of forgetfulness (Jaber, Givi, & Neumann, 2013). Fatigue is caused by tiredness and lack of energy, physical exertion, physical discomfort (Barker & Nussbaum, 2011; Yoshitake, 1978), lack of motivation, and sleepiness (De Vries, Michielsen, & Van Heck, 2003; Smith, et al., 2005). Other causes of forgetting are depression, stress and anxiety, alcohol and drug influence, an underactive thyroid, and medication (Pendick, 2013). Forgetting can also be caused by medical conditions such as amnesia (Eichenbaum, 1993) or dementia experience forgetfulness (Albert, Feldman, & Willis, 1974).

Some other types of information under this category include information that has been captured, but the means to process that information is not available. For example, 23andMe collects the DNA of its customers and runs tests and analysis about their ancestry, health, traits, and more. Information is then updated once new technologies to process the DNA further become available (Servick, 2015). Other information could be captured and perceived by a device that has either been destroyed or failed to function after the information has been captured. For example, if a camera captured some information in the form of audio, picture, or video, and then it was destroyed or lost. Such information is part of information relating to an individual even though it is not

accessible at the current moment. The more this information becomes accessible by others, the less private we become.

6. *Information that has been perceived and captured by others and not by the individual*

The sixth category constitutes information that has been captured or perceived by others but not by the individual. Meaning that other individuals know about this information, but the individual, himself/herself, is not aware of the information. Examples of such information could be rumors, lies, information kept from us by a friend as a surprise, an intervention arranged for a drug addict, etc. Since an individual is not aware that this information about them exists or has been perceived and captured, they are not concerned about it, and only after getting to know that others have been perceiving and capturing this information do they become concerned about it.

Companies routinely collect data about individuals and use it to uncover patterns that reveal much information about consumers about which they are not even aware. When we share our consumption patterns information with retailers, they may use this information to predict what we like, need, and what kind of coupon to entice us with. Target had taken the prediction far enough when a while ago, they were able to predict a teen was pregnant even before her father. Target was able to do this by looking at the data from women with baby registries and merged that data with demographic data and identifies a set of 25 products that are mostly bought together by women with a baby registry (Duhigg, 2012). An example of a case where a company may know more about ourselves than we or even those close to us do. In many cases, customers are not aware of what kind of information is being collected by marketers.

The technology revolution has enabled the generation and collection of data much faster than it was ever possible traditionally (McAfee, Brynjolfsson, Davenport, Patil, & Barton, 2012). Another example of a case in which a company might be collecting and storing information about us that we are not aware of is a case presented in the *Wall Street Journal* article, “On Hold for 45 Minutes? It Might Be Your Secret Customer Score.” (Safdar, 2018). This article describes how retailers, wireless carriers, and others crunch data to determine what shoppers are worth for the long term—and how well to treat them. Each customer has a secret number that is used to measure the customer's potential financial value of the customer lifetime value (CLV). Your score can also determine the prices you pay, the products and ads you see, and the perks you receive. Given that customers are not aware of their secret customer score, this could be perceived as an unfair profiling practice that could permanently limit consumers' access to products/services. The above example portrays the form of information that an individual is not even aware of but could be potentially influencing their interaction with companies.

7. Information that has not been captured or perceived by anyone

The last category includes information that nobody has captured or perceived. There are so many unknowns when it comes to our lives as individuals. For example, one might be having a tumor growing in their body, but this information has not been captured or perceived. As such information becomes known to others, our level of privacy reduces.

Privacy Levels Summary

The above-described levels are essential in understanding the different types of consumer's information based on two dimensions of (1) information the consumer is aware of and (2) information about a consumer that he/she is not aware of. Part of this dissertation delves into redefining privacy as a state of how much information about oneself is either anonymous or exposed. Hence, a person's state of privacy lies along a continuum of either high to low privacy, as shown in Figure 2.2. The consumer's information privacy level framework, shown in Figure 2.6, presents the levels of information that determines what level of privacy consumers are in. Of importance to note, only the first four levels within the triangle will drive the perceived consumer privacy level as they are aware that this information about themselves exist. The actual level of privacy includes information that is within the other three levels of the consumer's information privacy levels framework. The consumers' information privacy levels framework is essential to identify the level at which consumers privacy concerns arise.

The Role of Information on Consumer-Firm Relationship Development

Marketing can be viewed as a social exchange discipline that involves the exchange of activity, tangible or intangible, and more or less rewarding or costly, between at least two persons (Homans, 1974; George & Homans, 1961). Blau, 1964, a social exchange theorist, define social exchange as a two-sided, mutually contingent, and mutually rewarding process involving "transactions" or simply "exchange" (Emerson, 1976; Cook, Cheshire, Rice, & Nakagawa, 2013; Blau P. M., 1964; Blau P. , 2017). According to Blau 1961, social exchange has central significance in social life and significantly underlies the relations between groups as well as between individuals.

Foa's theory of resource exchange proposes six levels of heterogeneous resources: goods, services, love, status, information, and money (Foa & Foa, 1980). Information is one of the resources that are exchanged during a social exchange and an individual power to participate in an exchange depends on whether one possesses any of the six resources (Foa & Foa, 1980; Foa, Foa, Gergen, Greenberg, & Willis, 1980; Hirschman, 1987). Hence, the process of sharing information with other people is a form of social exchange. Exchange plays a significant role in the development of social and personal relationships. According to Huston and Levinger (1978), relationships undergo three stages (1) awareness, a stage where one knows of the other but have not interacted, (2) surface contact, where a formal or superficial contact occurs and (3) mutuality in which the relationship becomes personal, intense and intimate. Relationship proceeds to mutuality or stops mid-way depending on the reward-cost history of the two parties. The stages are shown in Figure 2.7.

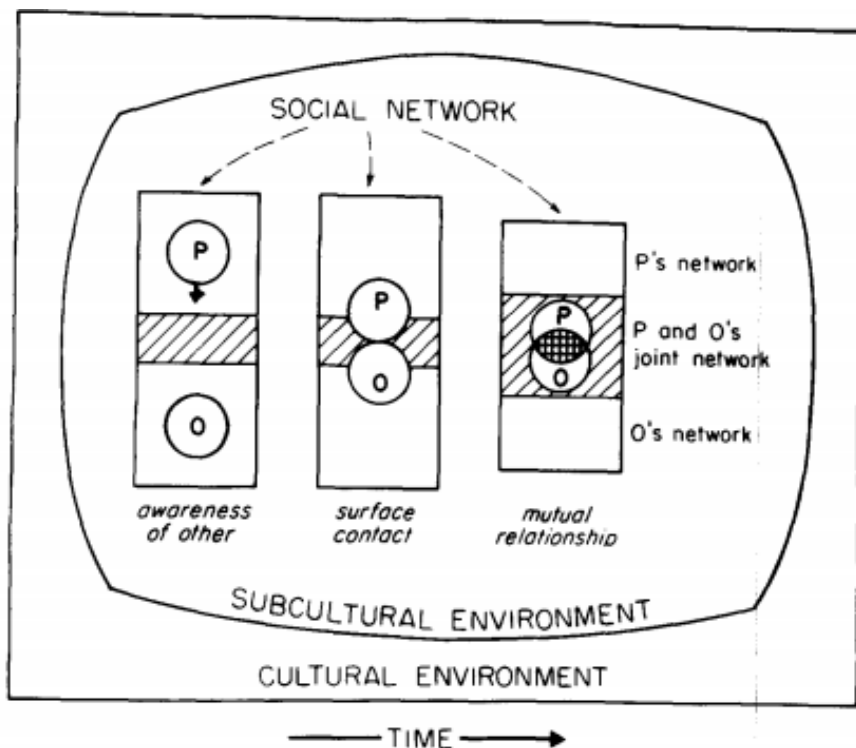


Figure 2.7: A person-other relationship in its social context (Huston & Levinger, 1978).

Further, social penetration theory (Altman, Vinsel, & Brown, 1981), addresses the nature and quality of the social exchange and relationship bonds. According to the theory, as people give more and more into relationships, the relations grow, and the penetration process may involve a deeper sharing of possessions, or physical intimacy, which calls for sharing of innermost thoughts and feelings with one another in the act of self-disclosure (Altman, Vinsel, & Brown, 1981; Roeckelein, 2006). Self-disclosure is the process by which an individual lets information relevant to the self, known to others (Mikulincer & Nachshon, 1991). Self-disclosure process includes the exchange of self-relevant information such as personal states, dispositions, and events in the past and plans for the future (Derlega & Grzelak, 1979). As mentioned earlier, self-disclosure is a

necessity in the development of relationships to mutuality. A palpable component in the development of a relationship is the exchange of information. Most of the research on information disclosure adopts a social exchange theory perspective (Jourard & Jourard, 1971; Cozby, 1973).

Consumer-Firm Relationship and Information Disclosure

The notion of exchange has been a fundamental framework for viewing marketing, with most definitions of marketing explicitly including exchange in their formulations (Bagozzi, 1975; Bagozzi, 1995; Bagozzi, 1974; Alderson, 1957). The interaction between consumers and marketing has been labeled as relationship marketing and often defined as the ongoing process of engaging in collaborative activities and programs with immediate and end-user customers to create or enhance mutual economic, social and psychological value, profitably (Sheth, Parvatiyar, & Sinha, 2012). The new dominant logic of marketing by Lusch and Vargo also proposes marketing as value co-creation between the consumers and the marketers.

As much as brands are seeking to develop relationships with their consumers (Webster, 1992; Bagozzi, 1995; Bejou, 1997; Sheth & Parvatiyar, 1995) studies have shown that consumers also form different types of relationships with their brands (Fournier, 1998). Indeed brands serve as viable relationship partners and that people in many ways relate to brands similarly to how they relate to people (Fournier, 1998). Consumers view brands as having their own brand personality. Brand personality is defined as a set of human characteristics associated with a brand (Keller, 1993; Aaker, 1997). Also, some brand personality attributes such as "youthful," "colorful," and "gentle." may evoke consumers' emotions or feelings (Keller, 1993). The way a

consumer perceives a brand personality trait is formed from a continuous, direct, or indirect contact that the consumer has with the brands (Plummer, 1985). Further brand personality will also include demographic characteristics such as gender. Some brands, as a means of a positioning strategy, will associate themselves as either masculine or feminine personality traits (Grohmann, 2009; Aaker, 1997).

Fournier (1998), purports that marketing actions are a set of behaviors that are enacted on behalf of the firm through everyday marketing mix execution. It is through brand behavior that we can see how the brand acting as an enlivened partner in the relationship contributes to the development of the consumer-brand relationship bond. Consumers with a strong bond with brands become emotionally attached to brands they love and display brand loyalties that resemble marriages in their passionate commitments (Fournier & Alvarez, 2012; Albert, Merunka, & Valette-Florence, 2008; Fournier & Yao, 1997; Batra, Ahuvia, & Bagozzi, 2012). The consumer-firm relationship develops depending directly on the ability and motivation of the consumer and the firm to participate (Johnson & Selnes, 2004). Johnson and Selnes (2004) classifies the exchange relationships using a typology that shows the relationship transitions, (Table 2.3). The adapted typology represented in Table 2.3 shows the customers make the transition from satisfaction-based acquaintanceships to trust-based friendships to commitment-based partnerships. Johnson also notes that as the consumer undergoes this transition, both the value and the length of cooperation increase.

Given this typology, this dissertation research looks at how consumers depending on which stage of the relationship they are with the firm, will be willing to disclose their information with the particular firm. Table 2.4 shows an adapted typology of information

exchange relationship focusing on the consumers-firm relationship. The first row shows the transition of the relationship as more information is exchanged, and the last row of Table 2.4 shows the consumer's goal for willing to relinquish their privacy by disclosing their information.

Firms as stranger

Strangers are customers in a pre-awareness and/or pre-transaction period (Johnson & Selnes, 2004). At the first stage of the consumer-firm relationship, consumers may have had no previous interaction with the firm or knowledge of the firm existence. Firms use advertising as a tool to make consumers aware of their products as well as informing them of the characteristics of their products (Barroso & Llobet, 2012; Lavidge & Steiner, 1961; Vakratsas & Ambler, 1999). There are various ways by which a firm makes the first contact with the customer under marketing communication research. These methods range from more traditional mass marketing, data-based systems to newer interactive approaches that are digitally driven (Schultz, Malthouse, & Pick, 2012; Malthouse, Haenlein, Skiera, Wege, & Zhang, 2013; Vargo & Lusch, 2004). Other non-advertising methods include WOM techniques such as recommendations and reviews (Trusov, Bucklin, & Pauwels, 2009; Kozinets, De Valck, Wojnicki, & Wilner, 2010). Through the methods mentioned above, a consumer is made aware of the existence of a particular firm and its products. From such exposure of the consumer to the firm, the firm is no longer a stranger. However, since there has not been any interaction or form of exchange between the two, the relation is at the awareness stage of Huston and Levinger's three stages of relationship development shown in Figure 2.7. At this stage, the benefit which relates to

the convenience achieved through the exchange and cost, which is the uncertainty that accompanies information disclosure is high.

Firm as Acquaintances

Firm as an acquaintance stage of the relationship is short and happens once the consumer makes contact with the firm through an exchange of a service or product, of which the relation transit from strangers to acquaintances. As soon as there has been a transaction in which awareness and trial are achieved (Ehrenberg, 1972), a minimum of familiarity is established, and the customer becomes an acquaintance. In this stage, the acquaintanceship continues to be effective if the service or product meets consumer's expectations (Johnson & Selnes, 2004). Failure to meet the requirements or the expectations of the consumer, the consumer, can easily change firms without any effort or cost.

According to Huston and Levinger (1978), three stages of relationship development, the relationship can be said to be at the surface interaction stage, where an exchange has occurred, but the relationship is not yet intimate. Uncertainty is high at this stage since the consumer and the firm relationship has not developed. Consumers at this stage are also willing to disclose the information if and only when the perceived benefits are very high.

Table 2.3: A Typology of Exchange Relationships from a Firm Perspective

Customers as...	Strangers	Acquaintances	Friends	Partners
Relationship time	None: Buyer may have had no previous interaction with them or knowledge of the firm	Short: Generally short because the buyer can shift supplier without much effort or cost.	Medium: Generally longer than acquaintance relationships because trust in a differentiated position takes a longer time to build and imitate.	Long: Generally long because it takes time to build and replace interconnected activities and to develop a detailed knowledge of a customer's need and the unique resources of a supplier to commit resources to the relationship.
Primary relationship goal	Acquire the customer's business	Satisfy the customer's need and wants	Retain the customer's business	Enhance the relationship with the customer

Table 2.4: A Typology of Exchange Relationships from a Consumer Perspective

Firms as...	Strangers	Acquaintances	Friends	Partners
Relationship time	None: Consumers may have had no previous interaction with them or knowledge of the firm	Short: Generally short because the buyer can shift supplier without much effort or cost.	Medium: Generally longer than acquaintance relationships because trust in a differentiated position takes a longer time to build and imitate.	Long: Generally long because it takes time to build and replace interconnected activities and to develop a detailed knowledge of a customer's need and the unique resources of a supplier to commit resources to the relationship.
Primary relationship goal	To acquire new services/products	Satisfy a new temporary need	Continue enjoying a service or product	Establish a partnership and engage in co-creation

Firm as a friend

A further progressed consumer-firm relationship occurs at the friendship stage. The length of the relationship is medium, longer than acquaintance relationships. This stage occurs after repetitive interaction, which sees the transition of the consumer from the acquaintance stage to the friendship stage. This friendship is fueled by experience and familiarity gained by the consumer about the firm (Johnson & Selnes, 2004). Psychologically, the transition from acquaintanceship to friendship requires the development of trust in the relationship (Morgan & Hunt, 1994) be it to a brand, an individual (e.g., a service provider), or an entire organization (e.g., industrial buying) (Johnson & Selnes, 2004).

In reference to Huston and Levinger's relationship development stages (Fig 2.7), the friendship stage can also be categorized under the surface contact characterized by formal or superficial contact. This means that the relationship has not yet become more personal and intimate. The consumer considers the firm as a friend because the firm continues to satisfy his/her need. Just as a good friend, the firm is there for the consumer.

In regard to the benefit and costs of information disclosure at this stage, consumer experiences reduced uncertainty since there is the trust that the firm will be responsible in the way it handles consumer information. The customer is therefore willing to provide more information to the marketer (e.g., in the form of market research) to enable suppliers to identify changes in customers' needs, communicate them through the organization, and use the information to improve products and services (Kohli & Jaworski, 1990; Narver & Slater, 1990)

Firm as a partner

The final stage of the consumer –firm relationship is the partner stage. This stage of a consumer-firm relationship is generally long because it takes time to build and develop a detailed knowledge of a consumer through the exchange process (Johnson & Selnes, 2004). Fournier (1998) outlines a range of social relationships that consumers use to describe their interactions with brands, for example, best friends, flings, arranged marriages, and committed partnerships. In their commitment-trust theory of relationships, Morgan and Hunt (1994) argue that the longevity, level of cooperation, and acquiescence in an exchange relationship are predicated on not just trust but also relationship commitment. Morgan and Hunt define commitment as “an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it,” Pg 23. Here marketers use customer knowledge acquired through the information that consumers disclose to provide customized value. The marketer’s ability to organize and use information about individual customers more effectively than competitors determines their profitability.

Customers’ benefits are high as they receive highly personalized and customized offerings from the marketers. At the same time, the uncertainty level is low since the customer considered their relationship as high quality, and trust has been built over a long time that they have interacted with the firm (Huffman & Kahn, 1998; Pine & Gilmore, 1998; Johnson & Selnes, 2004). Over the long period of developing the relationship to this stage, there has been a lot of information exchange between the consumer and the firm. In reference to the Houston and Levinger relationship development stages, this relationship has reached mutuality; this means that relationship is personal, intense, and

intimate. The inverted triangle shown in Figure 2.8 shows how the consumer-firm relationship develops from strangers to partners and also through the Houston and Levinger's three stages of relationship developments. The triangle is inverted because information disclosure increases as the relation quality develop.

The privacy calculus model posits that the cost and benefit related to privacy will influence information disclosure (Culnan & Armstrong, 1999; Dinev & Hart, 2009). In their extended privacy calculus model, Dinev and Hart (2009), articulates that an individual will be willing to disclose enough information to conduct a transaction by considering the contrasting forces of certain costs such as internet privacy concerns and privacy risks and benefits such as internet trust and personal interests. The benefit includes outcomes such as customized offerings, personalization value, convenient customer-firm interactions, and access to free services (Martin & Murphy, 2017). Costs, on the other hand, relate to the risk a consumer takes when they choose to relinquish their privacy. Once one relinquishes their privacy, one experiences a level of uncertainty of not knowing if any risk will befall them in the future. Especially with consumers with high privacy concerns, the level of uncertainty will be high. However, the relationship quality help mitigates the level of uncertainty experienced; a consumer who has a stronger relationship with a firm will be more trusting of that firm and hence, reduced level of uncertainty. The case is different; however, for a low level of relationship quality, when dealing with a stranger, one will tend to be less trusting and hence will undergo a higher level of uncertainty. For low-quality relationships, the benefit from information disclosure should be heavy enough to balance the higher level of cost in the form of uncertainty. The relationship between information and relationship development is

summarized on the right side of Figure 2.8. The left side of Figure 2.8 summarizes the relationship between relationship quality and information disclosure and also shows how the level of uncertainty reduces as the relationship grows. This is demonstrated by the downward-facing arrow (the arrows in Figure 2.8 shows the direction of escalation).

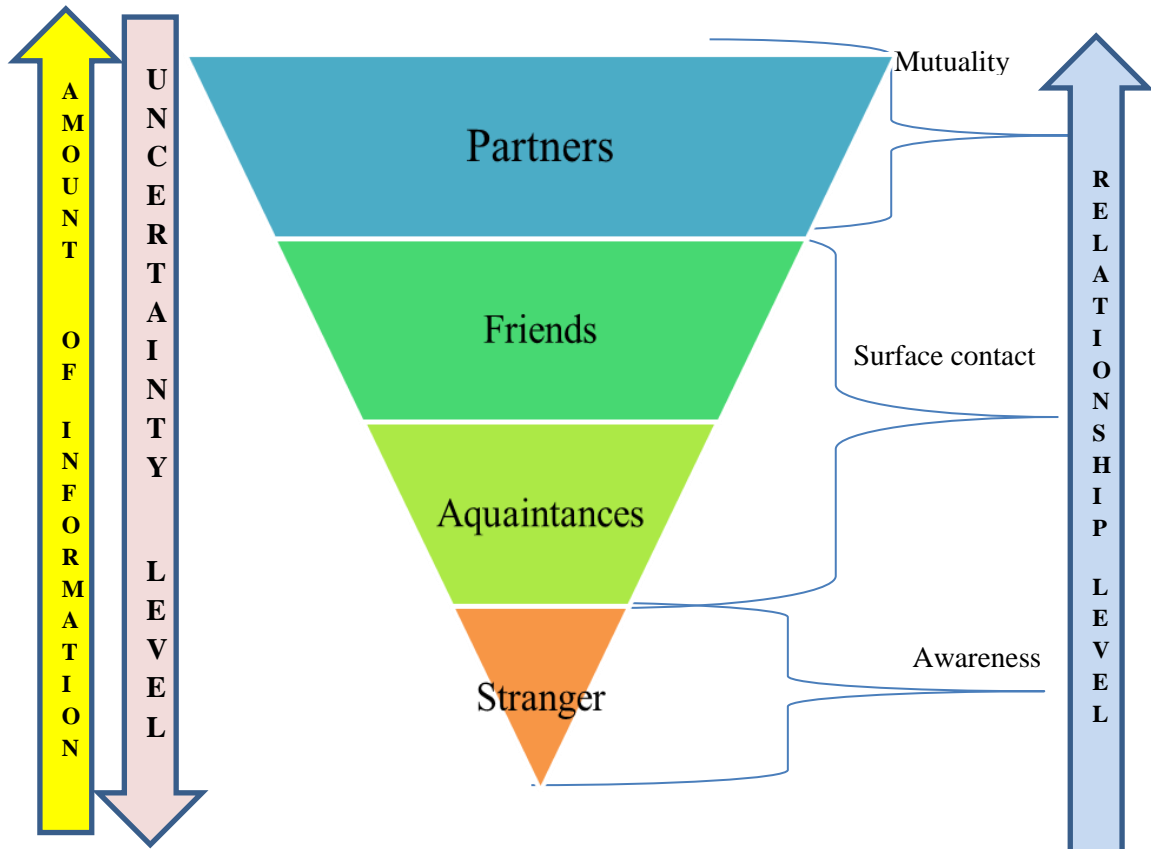


Figure 2.8: Consumer's information, relationship development, and disclosure.

Circles of Intimacy

How individuals share information can be explained using the circles of intimacy shown in Figure 2.9. Hodges (1983) illustrated privacy with what he termed as the circles of intimacy, which is made up of concentric circles; the degree of intimacy diminishes from the innermost circle outward. The innermost circle is the most private and contains things about one's self that only he/she knows. As the circles broaden, an individual becomes less willing to reveal information about the self. Most intimate information is, therefore, only shared with those close to the inner circle. However, the context of the information may also matter, for example, while sharing info with a therapist. This aspect of information sharing as related to our prior relationships with the given party has not been fully explored from the consumer-firm relation side.

According to the social penetration theory, as relationships develop, individuals move closer to the inner circles of intimacy. As the relationship moves through the three stages of development, i.e., awareness, surface contact, and mutuality, so does the extent by which individuals share information (Huston & Levinger, 1978). The innermost circles relate to the third stage of relationship development where the relationship has become personal, intense, and intimate; such parties include partners, family, and friends. On the other hand, a stranger whom one has not built any relationship with lies on the outermost circles. The intermediate circles relate to the surface contact stage of relationship building where a formal or superficial contact has occurred, but the relation is not intimate. Figure 2.9 shows the circles of intimacy. More on the circles of intimacy is presented on the theoretical framework section where two moderators; perceived value of information disclosure and disposition to value privacy, are examined on how they

influence the circles of intimacy to change. The next section presents the rationale for the experimental study related to the full conceptual framework shown in Figure 2.10.

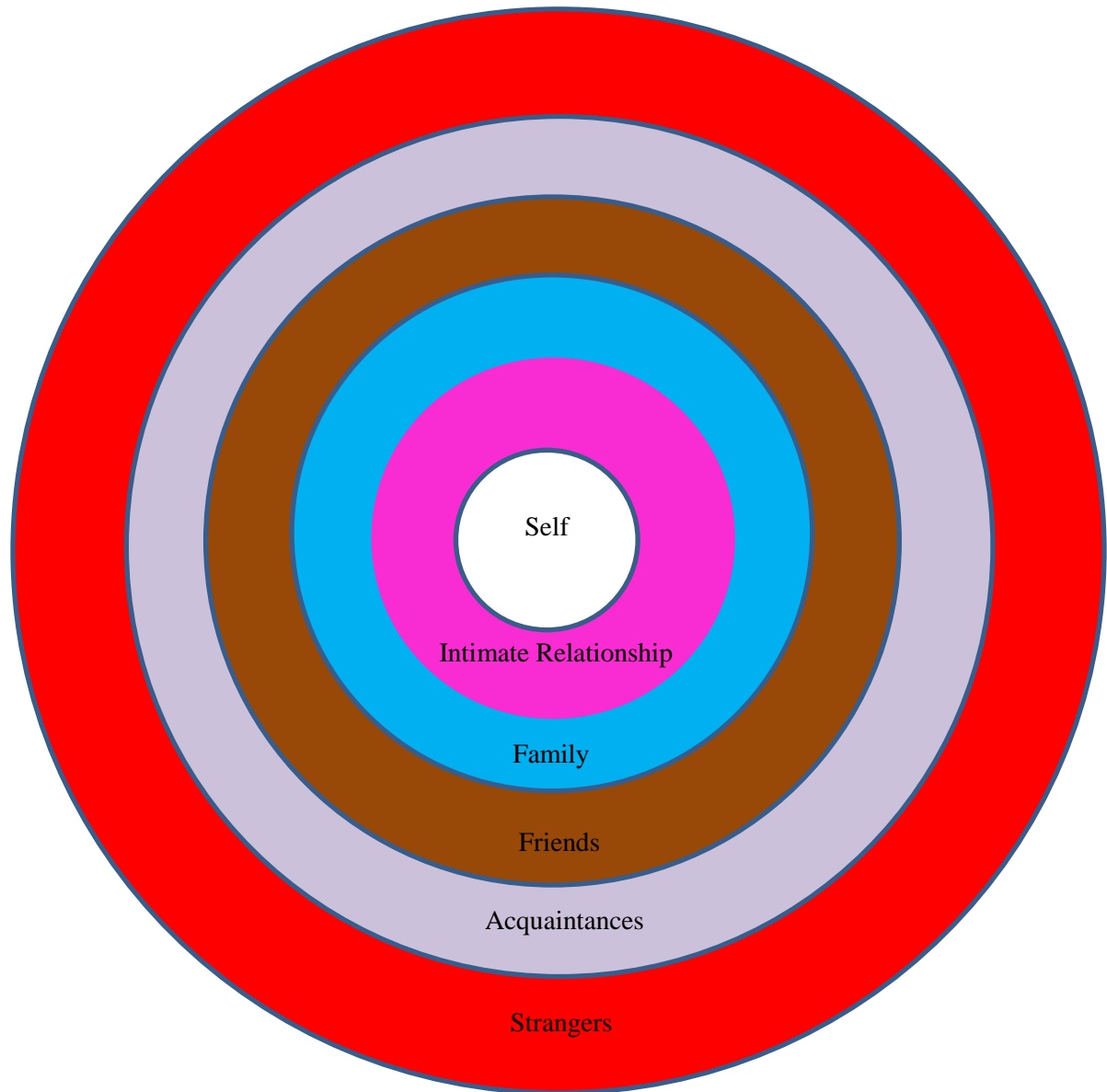


Figure 2.9: Circles of Intimacy (Hodges, 1983).

Theoretical Frameworks and Hypotheses

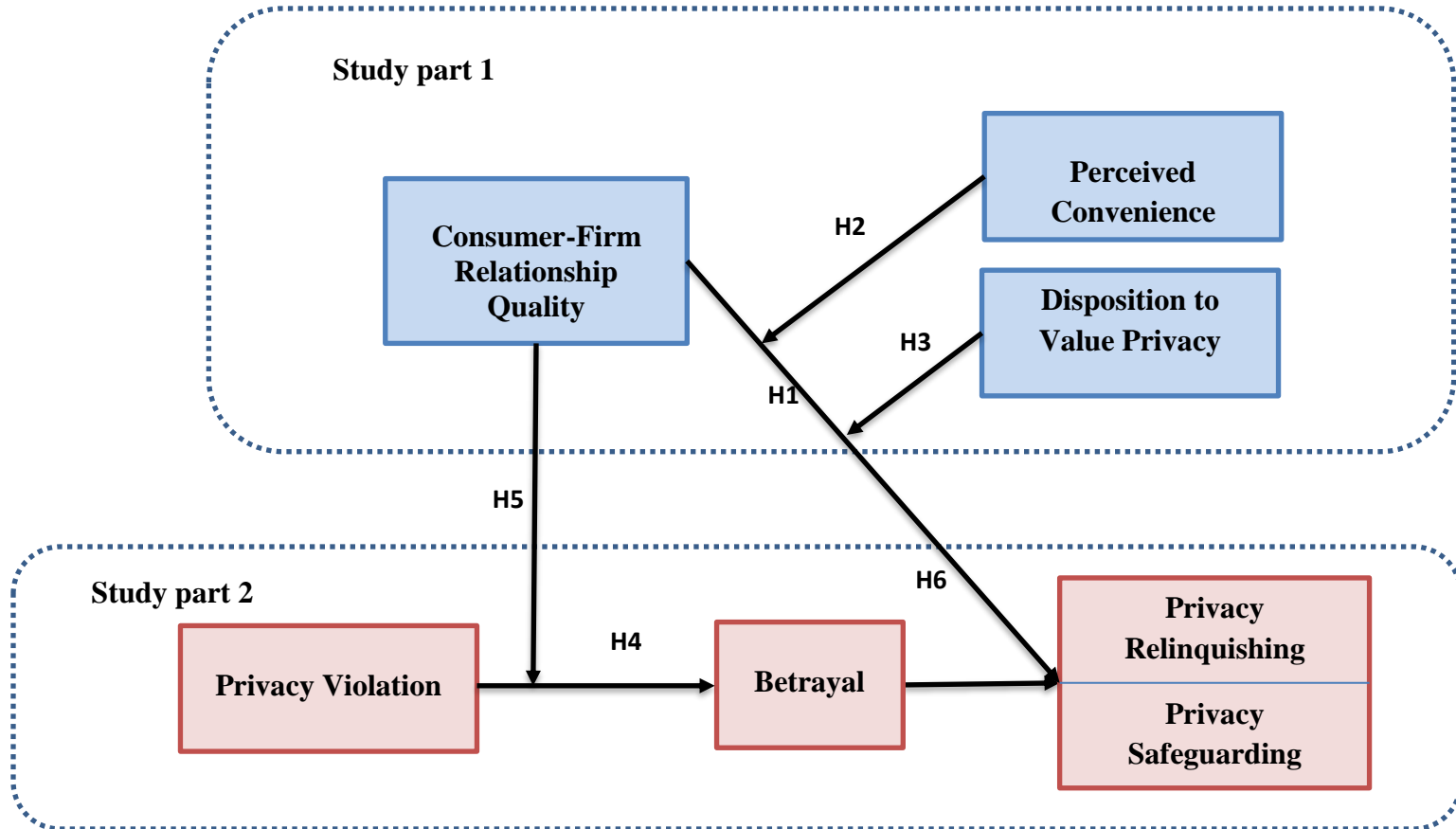


Figure 2.10: Conceptual Framework.

Hypotheses

The following discussion provides the basis and rationale for the proposed study hypotheses. The consumer-firm relationship quality and information disclosure model propose that the deeper the quality of a consumer's relationship with a firm, the more likely a consumer will relinquish information, and the less likely a consumer will safeguard their privacy. Prior research had focused on constructs such as trust, commitment and satisfaction in the context of consumer privacy (Eastlick, Lotz, & Warrington, 2006; Hoffman, Novak, & Peralta, 1999). This dissertation looks at a higher-order construct of relationship quality that encompasses trust, commitment, and satisfaction.

Consumer-Firm Relationship Quality and Privacy Relinquishing Intentions

The rise in consumers' privacy concerns has prompted consumers to engage in privacy-protective behaviors that limit the essential information needed by marketers to implement marketing strategies (Son & Kim, 2008; Lee, Ahn, & Bang, 2011). Consumers are torn between relinquishing their privacy and being able to enjoy the beneficial outcomes such as customized offerings, personalization value, convenient customer-firm interactions, and access to free services (Martin & Murphy, 2017). Justice theory consists of three dimensions: (1) procedural aspect, which involves fairness perceptions of the information access and use, (2) distributive aspect, which refers to the benefits acquired through information access and use and (3) interactional justice, which in the context of information relates to how privacy complaints or concerns by consumers are addressed. According to justice theory, some studies find that with high levels of distributive justice, consumers are more likely to relinquish some privacy by sharing

more information and even accept mild privacy violations such as highly targeted advertising (Ashworth & Free, 2006; Martin & Murphy, 2017).

Marketers' efforts are now directed at attempts to mitigate consumers' lack of disclosure. As articulated by the social penetration theory (Altman, Vinsel, & Brown, 1981), people will tend to give more and more into relationships in terms of sharing of possessions, or physical intimacy, which calls for sharing of innermost thoughts and feelings with one another in the act of self-disclosure (Altman, Vinsel, & Brown, 1981; Roeckelein, 2006) as the relations grow. Hence, relationship building is one commonly used method that marketers can use to mitigate consumer's lack of disclosure.

Relationship quality can be considered as an overall assessment of the strength of a relationship (De Wulf, Odekerken-Schröder, & Iacobucci, 2001; Smith B. , 1998)

Previous research conceptualizes relationship quality as a higher-order construct consisting of several distinct, though related, dimensions (e.g., Dorsch, Swanson, & Kelley, 1998; Kumar, Scheer, & Steenkamp, 1995). Although there still exists a discussion on which dimensions make up relationship quality, prior conceptualizations mainly emphasize the critical importance of relationship satisfaction, trust, and relationship commitment as indicators of relationship quality.

Trust as a dimension of relationship quality is closely related to people's willingness to disclose sensitive information. Studies show that consumers will be willing to disclose information depending on the degree to which they trust the information gathering entity (Vidmar & Flaherty, 1985). Rogers (1996) finds that individuals are also more likely to respond or look at marketing material such as mail for companies they have done business with and least likely to look at materials form companies they have

not done business with. Hoffman, Novak, and Peralta (1999), find that almost 95% of web users have declined to provide personal information to websites at a given time and suggest that the most effective way for marketers to develop profitable exchange relationships with online customers is to earn their trust. Trust is one of the basic pillars supporting the relationship marketing theory and it exists when one party has confidence in an exchange partner's reliability and integrity (Morgan & Hunt, 1994). Thus, stronger relationships are built on accumulated trust over time and the build-up trust between parties drives the willingness to assume the risks of disclosure (Mayer et al. 1995). Therefore, it is expected that the stronger the relationship quality between the consumer and the firm, the higher the consumer's intentions to relinquish their privacy.

In other cases, the consumer will adopt some privacy-protective behaviors (Milne, Rohm, & Bahl, 2004). Privacy-protective responses/behaviors *are a set of internet users' behavioral responses to their perception of information privacy threats that result from companies' information practices* (Son & Kim, 2008). Based on Utility Theory, Stone and Stone, 1990, argued that individuals tend to maximize their positively valued outcomes and to minimize their negatively valued outcomes. Using previous privacy studies, they demonstrated that by protecting their privacy, individuals want to maximize their physical and psychological well-being and to minimize their physical and psychological harm (Bansal, Fatemeh, & Gefen, 2010). Rogers (1983) states that individuals' protection motivation arouses coping behaviors to control danger; hence, protection motivation influences protection behaviors, which are a means to risk reduction. Other studies have reported that privacy concerns reduce willingness to disclose information. For example, a study on teen-related online behaviors confirmed

that the effects of cognitive appraisal on privacy protection behaviors are mediated by the level of privacy concerns (Youn & Hall, 2008). The more that individuals are concerned about privacy safety online, the more likely they will employ privacy protection strategies. Based on the relationship between protection motivation and behavioral responses, this study predicts that a deeper consumer-firm relationship quality will negatively relate to privacy safeguarding behaviors. Individuals are more willing to disclose information to those considered intimate due to the existence of trust in the relationship. The above discussion leads to the following hypotheses:

H1: Consumer-firm relationship influences consumers' intentions to relinquish/safeguard their privacy

H1a: Firms perceived as a deep (shallow) consumer-relationship partner will be associated with greater (lesser) customer intentions to relinquish privacy.

H1b: Firms perceived as a deep (shallow) consumer-relationship partner will be associated with lesser (greater) customer intentions to safeguard.

Circles of Intimacy Dimensions

Hodges's circle of intimacy shown in Figure 2.9 demonstrates that individuals are more willing to disclose information to people who are closer to the inner circles, such as partners and friends. As previously articulated, the consumer-firm relationship could fall under these levels: strangers, acquaintances, friends, and partners. Consumers are more willing to disclose their information with firms they presume as more intimate. However, some other factors may influence how information is shared among the circles of

intimacy. Hence, the circles of intimacy may change depending on two dimensions: perceived benefit and disposition to value privacy.

Perceived Convenience

Most individuals make a tradeoff for their privacy in exchange for benefits that are perceived to be worth the cost of information disclosure (Dinev & Hart, 2003). The majority of studies on information disclosure adopt a social exchange theory perspective, which offers a framework for examining how individuals' actions are contingent on others' rewarding actions (Emerson, 1976). Social exchange theory is based on the assumption that all social life can be treated as exchanges of tangible and intangible rewards and resources between actors (George & Homans, 1961). Consumers' information can be considered as a component resource to a marketer according to Foa's theory of resource exchange (Foa & Foa, 1980; Foa, Foa, Gergen, Greenberg, & Willis, 1980; Hirschman, 1987). The provision of consumers' personal information for marketers' goods, services, or information represents a resource exchange. Prior studies building on social exchange theory have argued that consumers' willingness to reveal personal information is based on their evaluation of the cost, risk, and benefits (Laufer & Wolfe, 1977; Andrade, Kaltcheva, & Weitz, 2002). Research has also shown that customers are aware that mutual gain is not present in all relationships and, therefore, are not willing to build relationships and share personal information with unknown organizations (Phelps, Nowak, & Ferrell, 2000; Szmigin & Bourne, 1998). White 2004 notes that perceived disclosure consequences are reflective of one's perception that negative outcomes may be greater than potential benefits when personal information is disclosed.

The privacy calculus model posits that the cost and benefit related to privacy will influence information disclosure (Culnan & Armstrong, 1999; Dinev & Hart, 2009). In their extended privacy calculus model, Dinev and Hart (2009) articulate that an individual will be willing to disclose enough information to conduct a transaction by considering the contrasting forces of certain costs such as internet privacy concern and privacy risks and benefits such as internet trust and personal interests. The benefit includes outcomes such as customized offerings, personalization value, convenient customer-firm interactions, and access to free services (Martin & Murphy, 2017).

Scholars have identified three major components of the benefits of information disclosure: financial rewards, personalization, and social adjustment benefits. Recent privacy studies provide empirical evidence that compensating consumers through financial rewards can foster their information disclosure (Phelps, Nowak, & Ferrell, 2000). The value of personalization can override privacy concerns as the consumers' value for personalization is almost two times more influential than the consumers' concerns for privacy in determining usage of personalization services (Chellappa & Sin, 2005). Furthermore, a study by White (2004) also confirmed that users are more likely to provide personal information when they receive personalization benefits. Lastly, a study by Lu et al. (2004) demonstrated that social adjustment benefits (defined as the establishment of social identity by integrating into desired social groups) could also affect intended disclosure behavior.

Costs, on the other hand, relate to the risk a consumer takes when they choose to relinquish their privacy. Once one relinquishes their privacy, one experiences a level of uncertainty of not knowing if any risk will befall them in the future. However, the

consumer-firm relationship quality may help mitigate the level of uncertainty experienced; a consumer who has a stronger relationship with a firm will be more trusting of that firm and hence, reduced level of uncertainty. The case is different; however, for a shallow level of relationship quality, when dealing with a stranger, one will tend to be less trusting and hence will undergo a higher level of uncertainty. For shallow-quality relationships, the benefit from information disclosure will not be heavy enough to balance the higher level of cost in the form of uncertainty.

The technology acceptance model (TAM) offers perceived usefulness as a driving force for the adoption of new technology. Perceived usefulness is defined *as the measure of the individual's subjective assessment of the utility offered by the new technology in a specific task-related*. Perceived usefulness has been used as a suitable surrogate for measuring perceived benefit, where the perceived benefit of disclosure has a positive impact on the intentions to relinquish privacy (Li, 2014). According to Sheenan and Hoy (2000), having a mutually beneficial relationship with an online entity will have an influence on privacy concern. As illustrated using the circles of intimacy in Figure 2.11, for the low perceived benefit, a consumer will disclose less to parties within the outer circles. On the other hand, for the high perceived benefit, the consumer will be willing to relinquish their privacy by sharing more with parties within the outer circles.

The high perceived benefit will lead to a higher inclination to relinquish privacy in order to enjoy the benefits such as customized offerings, personalization value, convenient customer-firm interactions, and access to free services (Martin & Murphy, 2017). Hence, perceived benefit will enhance the positive relationship between the consumer-firm relationship quality and the intentions to relinquish privacy. On the other

hand, perceived benefit will help mitigate the negative influence of consumer-firm relationship on intentions to safeguard privacy. Since perceived benefits can be in many forms such as, benefits from customized offerings, personalization value, convenient customer-firm interactions, and access to free services (Martin & Murphy, 2017), this dissertation will focus on the level of perceived convenience to test the following hypotheses:

H2: Perceived convenience moderates the effect of consumer-firm relationship quality on the intention to relinquish/safeguard privacy.

H2a: The positive effect of a firm perceived as having a deep consumer-firm relationship quality on the intention to relinquish privacy will be more pronounced when perceived convenience is higher rather than lower.

H2b: The positive effect of a firm perceived as having a shallow consumer-firm relationship quality on the intention to safeguard privacy will be more pronounced when perceived convenience is lower rather than higher.

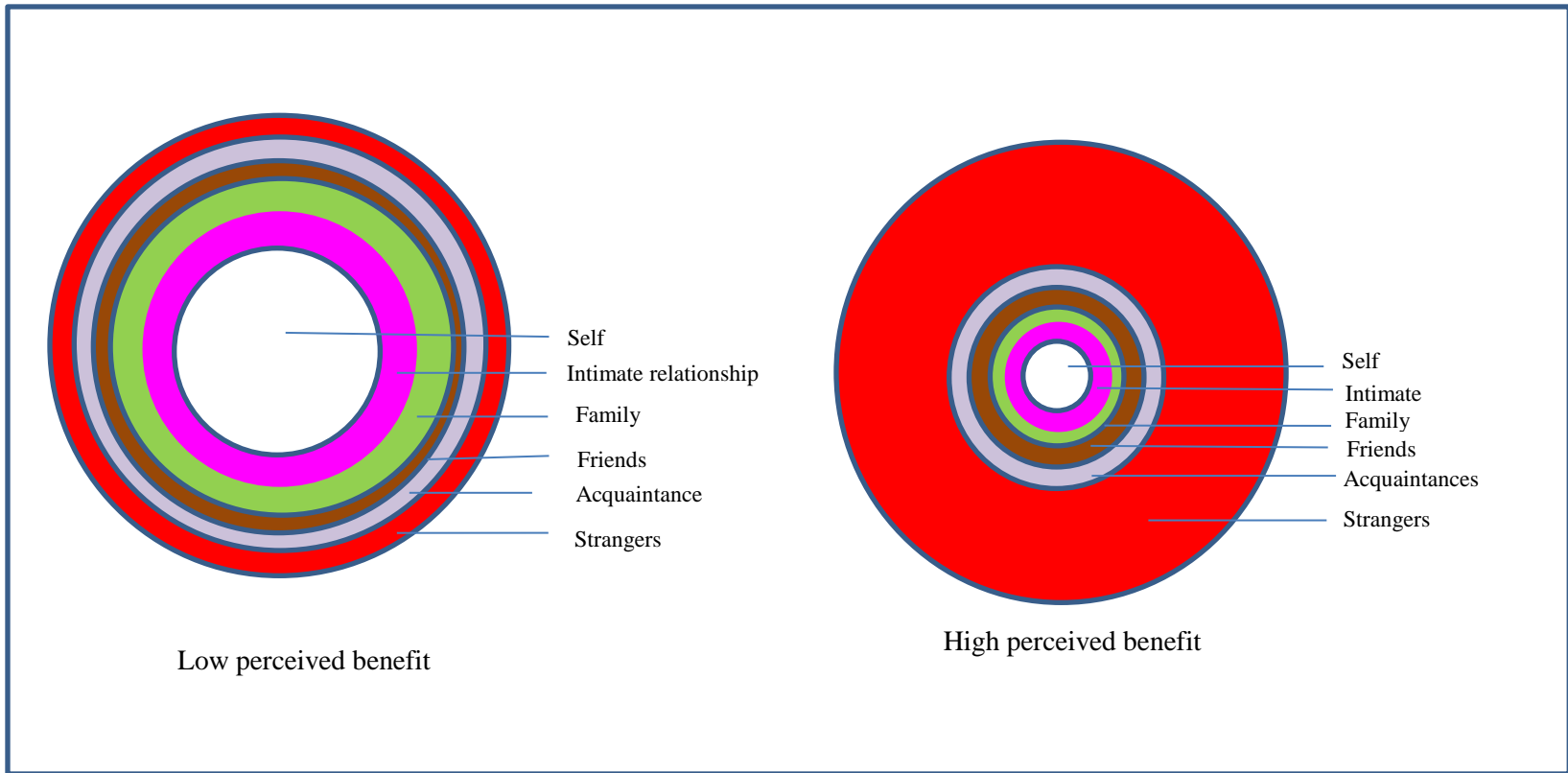


Figure 2.11: High versus low perceived benefit.

Disposition to Value Privacy

There are considerable differences in individuals' self-disclosure behaviors; according to Berg & Derlega (1987), self-disclosure is a multidimensional concept that can either be a trait or a particular behavior in interpersonal situations. Studies have shown that information sensitivity varies with individual differences (Phelps, Nowak, & Ferrell, 2000; Bansal & Gefen, 2010) also, Stone and Stone (1990) demonstrates that privacy choices are associated with personality characteristics. According to the information boundary theory (IBT), each individual forms a physical or virtual informational space around her with clearly defined boundaries. Given different situations and personal conditions, an external entity attempt to penetrate these boundaries may be perceived by the individual as an intrusion. Each individual's boundary of information space depends on the nature of the information and the individual's own personality and environmental characteristics. The IBT theory suggests that privacy management, i.e., opening and closing the boundaries of personal space and the resultant disclosure or withholding of information, is dependent on the individual's personal characteristics (Xu, Dinev, Smith, & Hart, 2008).

In the trust literature, a similar construct reflecting the personal trusting tendencies has been identified and named propensity to trust (Mayer, Davis, & Schoorman, 1995), which has been shown to influence trusting beliefs in the literature. Likewise, a personal disposition to value privacy reflects the individual's inherent needs and attitudes towards maintaining a personal space (Xu, Dinev, Smith, & Hart, 2008). Personal disposition to value privacy is defined as: *"how much individuals "value*

privacy” (Patil & Kobsa, 2005). Similarly, Xu et al. (2008) define *disposition to value privacy as the extent to which a person displays a willingness to preserve his or her private space or to disallow disclosure of personal information to others across a broad spectrum of situations and persons*. Disposition to value privacy has been found to be a major determinant of privacy concerns.

Under normal circumstances, for a person who is high in disposition to value privacy, circles of intimacy will include a larger inner circle, demonstrating that such a person is more likely to hold more information close to themselves and, thus, to share very little with parties in the outer circles. Figure 2.12 illustrates a high disposition to value privacy intimacy circles, such a person’s level of privacy on the privacy continuum presented in Figure 2.2 will be inclined towards anonymity. The right side of Figure 2.12 illustrates a person who is low on disposition to value privacy. Such a person shares most of his information with others and keeps little to self. A low need for privacy individual, privacy level will be inclined towards transparency on the privacy continuum figure.

As proposed in the previous section, consumer-firm relationship quality positively influences privacy relinquishing intentions due to the fact that intimate relationship cultivates trust between parties. A high disposition to value privacy means that a person displays a high willingness to preserve his or her private space or to disallow disclosure of personal information to others. Thus, having a high disposition to value privacy will mean that regardless of relationship quality, intentions to relinquish privacy will be abridged. On the other hand, for low disposition to value privacy consumers, the intention to disclose privacy will be enhanced despite the relationship quality.

Therefore, the following are hypothesized:

H3: Disposition to value privacy moderates the effect of consumer-firm relationship quality on the intention to relinquish/safeguard privacy.

H3a: The positive effect of a firm perceived as having a deep consumer-firm relationship quality on the intention to relinquish privacy will be less pronounced when disposition to value privacy is higher rather than lower.

H3b: The positive effect of a firm perceived as having a shallow consumer-firm relationship quality on the intention to safeguard privacy will be more pronounced when disposition to value privacy is higher rather than lower.

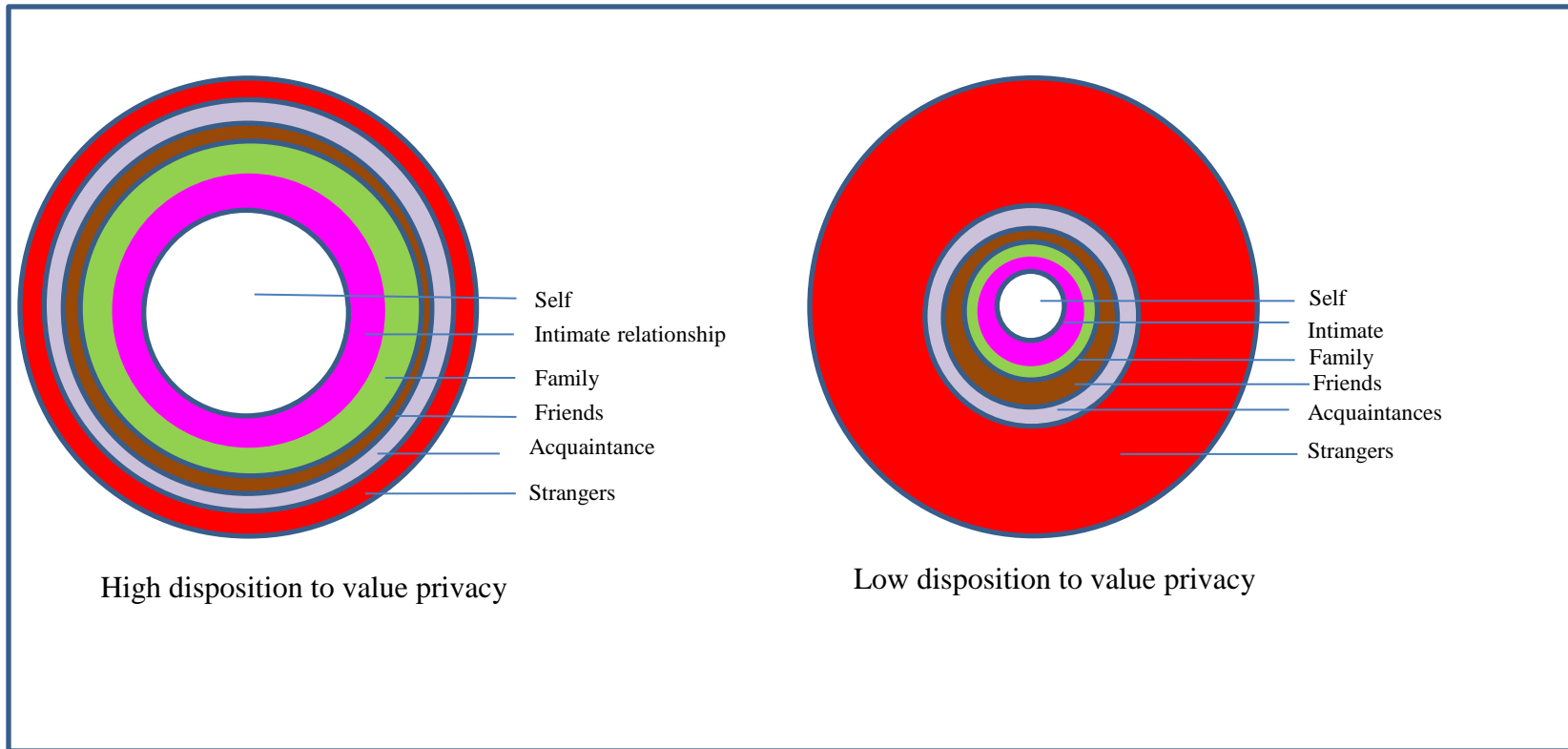


Figure 2.12: Higher versus low value for privacy disposition.

Privacy Violations

Once we have established relationships with a company and are willing to share information, this exchange of information is a form of social contract (Martin K. , 2016; Culnan M. J., 1995; Milne G. R., 1997). Consumers willingly give their information during the exchange process, in particular, at the point of purchase with the intention that the information will be used to serve the customer better (Milne G. R., 1997). Privacy violation as defined by the US Department of Justice Section 3 of the Act, 5 U.S.C. Sec. 552a(i) states as: *“the act of knowingly and willfully disclosing individually identifiable information which is prohibited from such disclosure by the Act or by agency regulations.”* Such violations might occur when a marketer rents customers’ personal information to a third party. The rapid adoption of technologies has made it easier to transfer the information to a third party with whom the consumer does not have a prior relationship, which is seen as a privacy violation (Foxman & Kilcoyne, 1993; Dommeyer & Gross, 2003). Such acts constitute a breach of the implied social contract (Culnan M. J., 1995; Milne G. R., 1997; Milne & Gordon, 1993; Martin & Murphy, 2017). Three conditions for the implied social contract to be met are: (1) consumers must be aware that the marketer is collecting information, (2) consumers must also be aware that information can be shared with third parties, and (3) consumers must have an opportunity to opt-out and remove their names or restrict their use (Culnan M. J., 1995; Milne G. R., 1997). If any of the conditions mentioned above is not met, privacy violation has occurred.

Privacy violations involve a variety of types of harmful or problematic activities (Solove D. J., 2008). The Federal Trade Commission (FTC) has, in the last decade, brought enforcement actions on companies who have violated consumers' privacy. For

example, in 2018, FTC announced a nonpublic investigation into the privacy practices of Facebook, following press reports that the company may have shared consumer information with Cambridge Analytica, in violation of Facebook's consent decree with the FTC (Federal Trade Commission, Privacy and Data Security Update 2018).

Cambridge Analytica case sparked a great awakening that, for years, Facebook had allowed third parties to access data on their user's unwitting friends (Cadwalladr & Graham-Harrison, 2018; Isaak & Hanna, 2018). Such cases of the company's privacy violations are reported almost daily. (Martin K. , 2016)

A violation occurs when one party in a relationship perceives another to have failed to fulfill the promised obligation(s) (Robinson & Rousseau, 1994). As mentioned earlier, the exchange of information between a consumer and a marketer is a form of a social contract. Privacy violation, therefore, constitutes to a breach of the implied social contract (Culnan M. J., 1995; Milne G. R., 1997; Milne & Gordon, 1993; Martin & Murphy, 2017). A social contract can be viewed as an agreement for mutual benefit between an individual or group and the government or community as a whole (Gough, 1936).

In this case, the social contract refers to the unwritten obligation between the consumer and the marketer during an exchange process. Contracts are important features of exchange agreements. Contracts bind the transacting parties and regulate their activities (Pavlou & Gefen, 2005; Farnsworth, 1962). From psychology literature, these form of unwritten, yet binding contracts are referred to as psychological contracts. According to social exchange theory (Blau P. M., 1964), the perceptual, unwritten, and implicit nature of psychological contracts is their defining attribute. A violation of a

psychological contract occurs when a party thinks they are not getting what they expect from an agreement. A psychological contract violation leads to feelings of anger, injustice, resentment, and distrust, that arise from recognizing that the organization has dishonored the psychological contract (Suazo, Turnley, & Mai, 2005; Raja, Johns, & Ntalianis, 2004). Hence a violation of one's privacy can be viewed as a breach of the social contract between a consumer and the company.

Perceived Betrayal

As articulated earlier, exchange of information between a consumer and a marketer is a form of a social contract (Culnan & Armstrong, 1999; Martin K. , 2016). Hence, the norms and expectations of information flow within a context govern how information should be treated (Nissenbaum, 2009). Respecting privacy means respecting the norms set within a community about sharing and using information. In particular, norms relating to what information is gathered, how information is used, and with whom information is shared; violating privacy, on the other hand, means violating those already set information norms (Martin K. , 2016; Nissenbaum, 2009). Privacy as a social contract allows for the fact that individuals disclose information without relinquishing privacy. Source of vulnerability arises from information risk due to uncertainty as to who can use the information, for what purpose, and for how long? Information asymmetries and a lack of safeguards render online information exchanges fraught with greater uncertainty and risk of opportunism (Martin K. , 2016).

By collecting, storing, and using consumers' personal information, increases the potential for harm and, thus, their feelings of vulnerability. Consumer's data vulnerability is the customer's perception of his or her susceptibility to being harmed as a result of

various uses of his or her personal data (Martin, Borah, & Palmatier, 2017). Whether a consumer's data has been exposed or not during a privacy violation such as a data breach, studies indicated that consumers still undergo data vulnerability. Most negative effects from data use, are as a result of customers' anxiety about potential damage or feelings of violation, rather than actual data misuse leading to financial or reputation harm (Martin, Borah, & Palmatier, 2017). Over 130 million personal records have been subjected to risk from data breaches. Data breach vulnerability resulting from privacy violation leads to negative emotions in the form of hurt feelings, mental states of betrayal, or feelings of violation (Martin, Borah, & Palmatier, 2017). In business, customers' perceptions of violation appear in the form of backlash, in conjunction with their more generalized feelings of anger and betrayal (Marcus & Davis, 2014).

Perceived betrayal is defined as a "*customer's belief that a firm has intentionally violated what is normative in the context of their relationship*" (Grégoire & Fisher, 2008; Elangovan & Shapiro, 1998; Koehler & Gershoff, 2003). Hence, in the case of privacy violations, the consumer perceives that the firm has gone against the social contract and betrayed the consumer by disrespecting the norm and expectations that govern the exchange of information. Hence, privacy violations will be positively related to perceived betrayal and thus, the hypothesis:

H4: Privacy violation positively influences perceived betrayal

Privacy violation leads to betrayal because the consumer feels that the expected norms of information exchange have been violated. Research on betrayal has focused on the context of close relationships and found that betrayal could lead to a severe threat to an existing relationship (Finkel, Rusbult, Kumashiro, & Hannon, 2002; Grégoire &

Fisher, 2008; Jones & Burdette, 1994). Findings from these studies reveal that acts of betrayal are extremely difficult to forgive and forget (Finkel et al. 2002). In service contexts, acts of betrayal include situations in which customers believe that firms have lied to them, taken advantage of them, tried to exploit them, violated their trust, cheated, broke promises, or disclosed confidential information (Elangovan & Shapiro, 1998; Grégoire & Fisher, 2008).

This research posits that a violation of privacy norms creates a greater sense of betrayal for customers who have a stronger relationship with a firm. Grégoire and Fisher (2008) purports that, as relationship quality deepens, customers experience a greater sense of betrayal when they perceive low levels of fairness related to both the outcomes and the process. Customers who perceive a high level of relationship quality are more likely than others to take offense if they feel they are the victims of unambiguously unfair treatment. Thus, we hypothesize that privacy violations have higher detrimental effects on betrayal when the quality of their relationship is higher than when it is lower. Hence, for deeper consumer-firm relationship quality, the effect of privacy violation on perceived betrayal will be enhanced. Being treated poorly by a firm with which customers feel a strong connection can be especially disconcerting and hurtful. On the other hand, for shallow consumer-firm relationship quality, the effect of privacy violation on perceived betrayal will be moderate as the relationship was not cultivated through trust. Thus, the following hypothesis:

H5: Consumer's firm relationship moderates the effect of privacy violation on perceived betrayal.

#DeleteFacebook started in the wake of news that 50 million people data had been obtained by a third party: Cambridge Analytica. Such outlash occurs every time a big corporate firm had been hacked or somehow news of how they are using consumers, data are announced. Such announcements act as a wake-up call for not only the consumers but also lawmakers. More restrictive policies are put in place to protect consumers' data following a data breach. Previously mentioned research on privacy and information sharing mentions how the exchange of information with a firm is perceived as a social contract and violation of how that information is disseminated can be perceived as a service failure that may negatively affect the consumer-firm relationship (Malhotra & Malhotra, 2011). A feeling of betrayal can cause customers to retaliate by taking extreme action to hurt the firm (Grégoire & Fisher, 2008). Since betrayal occurs after a perceived norm violation, in this case, information exchange norm violation, retaliation in the form of refusal to relinquish privacy through information disclosure might occur. Janakiraman, Lim, and Rishika (2018), identifies that data breach, which is a form of privacy violation, reduces individual consumer spending and leads to consumer's migration to the unaffected channels. From the psychology literature, adaptation to betrayal includes the impulse to punish the transgressors, and indeed the inclination to punish the transgressor is a mechanism for enforcing relationship-relevant norms (Finkel, Rusbult, Kumashiro, & Hannon, 2002). Grégoire and Fisher (2008) purports that perceived betrayal as a key determinant for reparation, such as problem-solving complaining and third-party complaints about dispute resolution, negative word of mouth, and third-party complaining for publicity. When it comes to betrayal caused by privacy violations, consumer's retaliation will be manifested by reduced intention to relinquish privacy to

the said party. On the other hand, since perceived betrayal is associated with reduced trust due to norm violation, consumers are more likely to adopt privacy safeguarding measures. Hence the following hypotheses:

H6a: Perceived betrayal reduces the consumer's intentions to relinquish privacy.

H6b: Perceived betrayal increases consumer's intentions to safeguard privacy.

CHAPTER 3

METHOD

Chapter three discusses the research methodology used in this dissertation to test the two conceptual models related to Main study part 1 and part 2 and the associated hypothesis. Specifically, chapter three address (1) the operationalization of the construct involved in the Consumer-firm relationship information disclosure model, (2) the study design including the description of sampling method and data collection technique used, and (3) and results from two pretests conducted prior to the main study.

Context of the Study

An experimental study was conducted to test the conceptual models. The study was conducted in two parts, part one assesses the hypotheses in the first part of the conceptual model, and part two assess the hypothesis within the second part of the conceptual model. The main effects of consumer-firm relationship quality on consumers' intentions to either relinquish or safeguard their privacy is explored in the main study part 1. Further, the moderation effect of perceived convenience and disposition to value privacy are also explored. Specifically, the main study part 1 conceptual model tests hypotheses 1a, 1b, 2a, 2b, 3a and 3b

A 2 (consumer-firm relationship quality: deep/shallow) by 2 (perceived convenience: high/low) between-subjects design was conducted. The second moderator, disposition to value privacy, is a personal attribute and is measured on a 7-point Likert

scale. Approximately 631 non-student participants were recruited for the study through Qualtrics.

The context of the scenarios is an online retailer where the consumer-firm relationship quality and perceived convenience is manipulated. A relationship quality measurement scale with high vs. low relationship quality is used as a manipulation check. Pretests were conducted using a sample from Mechanical Turk to ensure the success of the manipulations. The main experiment was administrated online through Qualtrics. A panel of 631 respondents was utilized from this study made up of the general U.S. population over 18 years old. Panel data in marketing is widely utilized to study consumer purchase behaviors (Lohse, Bellman, & Johnson, 2000). Panel data also allow for the estimation of heterogeneous consumer behavioral patterns and preferences (Elrod, 1988). Participants were randomly assigned to one of the four conditions with the corresponding different types of consumer-firm relationship quality and perceived convenience. After reading the scenario, measures for the key variables of interest were presented, which include consumer-firm relationship quality, the perceived convenience, disposition to privacy, intentions to relinquish privacy, intentions to safeguard privacy, demographic information was also collected. The multi-item scales used in this research are adapted from previous research, and confirmatory factor analysis with maximum likelihood estimation was employed to validate the scales.

Study Part 1

Consumer-firm relationship quality was manipulated at two levels: deep and shallow. The deep relation quality asked the respondent to imagine that they were about to shop for a birthday present for their best friend from Giftbundles' website. They were

then told to imagine that they had been in a long, ongoing relationship with Giftsbundles' and have had a positive experience. Further, they were told that they consider Giftsbundles' to be considerate and concerned with their wellbeing and satisfaction. The shallow relationship condition was manipulated by telling the respondent to imagine that they had just recently learned about Giftbundles through an online advertisement, the shallow relationship respondent were provided with information suggesting that they had been on a short time relationship with Giftbundles and the experience was not satisfactory. A similar study is used in White (2004).

Perceived Convenience

Perceived convenience scale was adapted from a multidimensional scale by Duarte et al. 2018 to measure online convenience. For the purpose of this study, only items from the transaction convenience dimension were adapted since they fitted the context of this study better. As such, perceived convenience was be manipulated by mentioning that Giftbundle had an app vs. no app and also, varying the level of ease of the login process. Under high perceived convenience, respondents were told that Giftsbundles had an app to facilitate consumers' transactions, the app features such as tracking packages, ordering, sending reminders, and more were presented to the respondents. Under low perceived convenience, the consumers were told that they were shopping on a website that offers a complicated login process with little features. More details of Study 1 Scenarios are presented in Table 3-1.

Table 3.1: Study Part 1 Scenarios.

Study Part 1 Scenarios	
<i>Deep relationship quality, High convenience</i>	<p>Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You've been a customer of Giftbundles for the past 10 years. Giftbundles is your one-stop online store where you purchase all your gifts for your friends and family. You always find what you are looking for from Giftsbundles, and if an item that you need is out of stock, the customer service team at Giftbundles will find the item on their competitor's website and direct you to that site. (Deep relationship quality)</p> <p>Giftbundles introduced some new features to its app. One feature is their new login process that uses a simple, yet highly secure, facial recognition. You can also receive reminders of all your friends' and family's special dates, such as birthdays and anniversaries. In addition, you can preorder a gift for a loved one earlier during the year, pay in installments prior to shipment, and have it delivered to your loved one on their special day. (High convenience)</p> <p>In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.</p>
<i>Shallow relationship quality, Low convenience</i>	<p>Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You started using Giftbundles a few months ago and have had just two interactions with them. The first time you ordered a gift for your friend that arrived a week late. The second time you used the site, you couldn't find what you were looking for, and their customer service team didn't offer any help. (Shallow relationship quality)</p>

Giftbundles introduced some changes to its website. One change is their new two-step authentication login process, which involves them sending you a code on your phone prior to logging in. They also changed their password requirements. You now must change your password every month. Further, your password must be 12 characters long and include a symbol, upper and lower case letters, and a special character. The changes also require frequent updates and won't work properly until updated. (**Low convenience**)

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

*Deep relationship
quality, Low
convenience*

Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You've been a customer of Giftbundles for the past 10 years. Giftbundles is your one-stop online store where you purchase all your gifts for your friends and family. You always find what you are looking for from Giftsbundles, and if an item that you need is out of stock, the customer service team at Giftbundles will find the item on their competitor's website and direct you to that site. (**Deep relationship quality**)

Giftbundles introduced some changes to its website. One change is their new two-step authentication login process, which involves them sending you a code on your phone prior to logging in. They also changed their password requirements. You now must change your password every month. Further, your password must be 12 characters long and include a symbol, upper and lower case letters, and a special character. The changes also require frequent updates and won't work properly until updated. (**Low convenience**)

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

*Shallow relationship
quality, High
convenience*

Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You started using Giftbundles a few months ago and have had just two interactions with them. The first time you ordered a gift for your friend that arrived a week late. The second time you used the site, you couldn't find what you were looking for, and their customer service team didn't offer any help.
(Shallow relationship quality)

Giftbundles introduced some new features to its app. One feature is their new login process that uses a simple, yet highly secure, facial recognition. You can also receive reminders of all your friends' and family's special dates, such as birthdays and anniversaries. In addition, you can preorder a gift for a loved one earlier during the year, pay in installments prior to shipment, and have it delivered to your loved one on their special day. *(High convenience)*

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

Study 1 measures

Consumer-Firm Relationship Quality

Consumer-firm relationship quality manipulation was assessed using a previously validated 10-item scale designed to measure the theorized multidimensional relational depth construct (White, 2000; White, 2004)

Keeping in mind the scenario that was previously presented to you, please indicate your agreement with the following statements (1= strongly disagree, 7 = strongly agree).

1. I have purchased most of my gifts for my friends and family from Giftbundles.
2. I would consider my relationship with Giftbundles to be of high quality.

3. I always find a perfect gift from Giftbundles.
4. Giftbundles is my top choice for my future gift purchases.
5. Giftbundles would be discreet with the personal information I provide (i.e., maintain your privacy).
6. I don't plan on using another company for my gift purchases.
7. I always trust Giftbundles as they always deliver on their promises.
8. I would say that Giftbundles is concerned about my best interests.
9. I would perceive the employees at Giftbundles to be considerate.
10. I would consider Giftbundles to be an honest company.

Moderators

Perceived Convenience

Perceived convenience scale was adapted from a multidimensional scale by Duarte et al. 2018 to measure online convenience. Please indicate your agreement with the following statements (1= strongly disagree, 7 = strongly agree).

1. Giftbundles' updates provide a simple login process.
2. Giftbundles' updates make it easier for me to log in.
3. My interaction with Giftbundles is completely easy due to the updates.
4. It takes a short time to access Giftbundles due to the updates.
5. Giftbundles' updates simplify my shopping process.
6. It takes a minimal amount of time to get what I want with Giftbundles' updates.
7. Overall, I find Giftbundles' updates highly convenient.

Disposition to Value Privacy

Disposition to value privacy scale was adapted from Xu et al. 2008.

Please indicate your agreement with the following statements (1= strongly disagree, 7 = strongly agree).

1. Compared to others, I am more sensitive about the way online companies handle my personal information.
2. To me, it is the most important thing to keep my online privacy.
3. Compared to others, I tend to be more concerned about threats to my personal privacy.

Dependent variables

Privacy Relinquishing Intentions

Intentions to relinquish privacy was measured using an already established seven-point semantic scales intention to give information scale (Malhotra, Kim, & Agarwal, 2004).

Given this hypothetical scenario, specify the extent to which you would reveal your income level, education level, interest and hobbies, and monthly spending habits to Giftsbundles.

1. Unlikely/likely
2. Not probable/probable
3. Possible/impossible
4. Willing/unwilling

Privacy Safeguarding Intentions

Privacy safeguarding intentions was measured using items from the privacy-protective behavior scale (Youn & Hall, 2008; Milne, Rohm, & Bahl, 2004).

Please specify the extent to which you agree to the following statements

1. I would refuse to give additional information to Giftbundles because I feel that information is too personal.
2. I would ask Giftbundles to remove my name and address from any lists used for marketing purposes.
3. I would ask Giftbundles not to share any other personal information about me with other companies
4. I would decide to stop using the Giftbundles app because I am not sure how my additional personal information would be used.
5. I would provide false or fictitious additional information to Giftbundles.

Study Part 2

The purpose of Study 2 was to assess the relationships in the second part of the conceptual model. Specifically, the main effects of privacy violations on consumer's perceived betrayal were tested. Further, the moderation effect of consumer-firm relationship quality on the relationship between privacy violation and perceived betrayal was also assessed. Additionally, the effect of betrayal on consumer's intentions to relinquish or safeguard privacy was also studied. In summary, Study 2 seeks to address hypotheses 4, 5, 6a, and 6b.

In study part two 2 privacy violation condition (Privacy Violation: privacy

violation/no violation) were introduced halfway during the study. Approximately 631 non-student participants were recruited for the study through Qualtrics. Participants were then randomly assigned to one of the two conditions with the corresponding different types of privacy violation. After reading the scenario, measures for the key variables of interest were presented, which include perceived privacy violation, perceived betrayal, intentions to relinquish privacy, intentions to safeguard privacy.

Main study part 2 manipulations

Privacy Violation

Privacy violation was manipulated on two levels, (1) privacy violation and (2) no privacy violation. For privacy violation, the respondents were told that they recently learned through an online article in the Wall Street Journal about an investigation of several companies concerning a privacy breach. The investigation found that several online gift retailers sold their customer database to Statistica 360, an independent data analysis firm. Giftbundles was one of those companies. They were also told that the companies sold Statistica lots of personal information, including their customer's name, email address, income level, hobbies and interests, purchase history, level of education, credit card information, and phone number, as well as information related to friends and family, such as their names, home addresses, and email addresses. Under no privacy violation, the respondents were told that they learned through an online article in the Wall Street Journal about an investigation of several companies concerning a privacy breach. The investigation found that several online gift retailers sold their customer database to Statistica 360, an independent data analysis firm. Luckily, Giftbundles was not one of those companies. More details of study 2 Scenarios are presented in Table 3.2.

Table 3.2: Study Part 2 Scenarios

Study Part 2 Scenarios	
<i>Privacy violation</i>	<p>You recently learned through an online article in the Wall Street Journal about an investigation of several companies concerning a privacy breach. The investigation found that several online gift retailers sold their customer database to Statistica 360, an independent data analysis firm. Giftbundles was one of those companies.</p> <p>The companies sold Statistica lots of personal information, including their customer's name, email address, income level, hobbies and interests, purchase history, level of education, credit card information, and phone number, as well as information related to your friends and family, such as their names, home addresses, and email addresses.</p> <p>The article also includes a link where you can search to determine if your information was sold. Once you click on the link, you find that Giftbundles did in fact sell lots of your personal information to Statistica.</p>
<i>No Privacy violation</i>	<p>You recently learned through an online article in the Wall Street Journal about an investigation of several companies concerning a privacy breach. The investigation found that several online gift retailers sold their customer database to Statistica 360, an independent data analysis firm. Luckily, Giftbundles was NOT one of those companies; Giftbundles was found not to have sold any of their customers' data.</p> <p>The other companies sold Statistica lots of personal information, including their customer's name, email address, income level, hobbies and interests, purchase history, level of education, credit card information, and phone number, as well as information related to your friends and family, such as their names, home addresses, and email addresses.</p> <p>The article also includes a link where you can search to determine if your information was sold. Once you click on the link, you find that Giftbundles, in fact, did not sell any of your personal information to Statistica.</p>

Main study part 2 measures

Independent variable

Privacy Violation manipulation check

The privacy violation manipulation checks scale was made up of three items worded to measure the perceived extent of the violation. The scale reliability was accessed during the pilot study and met the reliability criteria (Cronbach Alpha= 0.981)

Please specify the extent to which you agree to the following statements

- 1) Giftbundles disclosed a lot of information about me.
- 2) Giftbundles disclosed a lot of my personal information.
- 3) The amount of information that GiftsBundles disclosed was unacceptable.

Dependent variable

Perceived Betrayal

Perceived Betrayal was measured with five items adapted from Bardhi, Price, & Arnould, (2005) and also used in Grégoire and Fisher (2008).

Please specify the extent to which you agree to the following statements

- 1) I feel cheated by Giftbundles.
- 2) I feel betrayed by Giftbundles.
- 3) I feel lied to by Giftbundles.
- 4) Giftbundles intended to take advantage of me.
- 5) Giftbundles tried to abuse me.

Consumer-firm relationship quality, intentions to relinquish privacy and safeguarding intentions are measured using the same scale used for in the first part of the

experimental study. Information on gender, age, ethnicity, income, education and majors, and working experience will be asked following the variables of interest.

Pretests

Pretest 1

A quantitative study was conducted through Mechanical Turk to pretest the manipulations and the manipulation checks scales. The pilot study consists of a sample of 108 collected from Mturk. Two respondents were deleted for failing all the attention checks. In the first part of the study (Study 1), 2 (Relation Quality) x 2 (Perceived Benefit), four scenarios were randomly presented to the respondent. The respondents read scenarios for an online shopping task where relationship quality (deep vs. shallow), Perceived convenience (high vs. low), and Privacy violation (minor privacy violation vs. major privacy violation) were manipulated. Relationship quality manipulation followed a similar study conducted by White, 2004. The relationship quality manipulation check scale is also adapted from White, 2004. The perceived benefit was manipulated, in terms of the level of convenience, the respondents perceived to get from using a newly introduced app by the fictitious company Giftsbundles. Part two of the study manipulated privacy violation and its effect on perceived betrayal, intentions to relinquish, and intentions to safeguard privacy. The results of the manipulation checks are presented in Table 3.3.

Table 3.3: Pretest 1 Manipulation Checks

	Condition	N	Mean	SD	ANOVA F	Sig
Relationship quality	Deep	51	3.68	1.49	2.346	.129
	Shallow	55	3.23	1.52		
Perceived convenience	High	55	4.73	1.43	1.378	.243
	Low	51	4.41	1.60		
Privacy violation	Major	54	2.74	1.66	0.141	.708
	Minor	52	2.68	1.77		

As seen in Table 3.3, the difference between means for all manipulated conditions were insignificant, relationship quality (M: 3.68 vs. 3.23, $F = 2.346$, $p > 0.05$), perceived convenience (M: 4.73 vs. 4.41, $F = 1.378$, $p > 0.05$) and privacy violation (M: 2.74 vs. 2.64, $F = 0.141$, $p > 0.05$). Hence, the scenarios were not working as intended. To remedy the problem, the relationship quality manipulation was enhanced by changing it from “Your best friend’s birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from the GiftBundles’s website. You have been in a long, ongoing relationship with GiftBundles.com for quite some time and have had a positive experience. Your knowledge of all that GiftBundles.com provides is high, and you are always up to date on new offers. You think GiftBundles.com is considerate and concerned with your wellbeing and satisfaction.” to “Your best friend’s birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You’ve been a customer of Giftbundles for the past **10 years**. Giftbundles is your one-stop online store where you purchase all your gifts for your friends and family. **You always find what you are looking for from Giftsbundles, and if an item that you need is out of stock, the customer service team at Giftbundles will find the item on their competitor’s website and direct you to that**

site.” The new scenario highlighted the number of years of the relationship and also enhanced commitment and satisfaction with Giftbundles. On the other hand, the shallow relationship condition also enhanced a short term relationship “a few months ago and have had just two interactions” and low satisfaction from the previous transaction with Giftbundles, “The first time you ordered a gift for your friend that arrived a week late. The second time you used the site, you couldn’t find what you were looking for, and their customer service team didn’t offer any help.”

Perceived convenience scenario was also enhanced by comparing convenience of shopping on an app vs. a website and the use of facial recognition for login vs. two-step authentication. Lastly, the privacy violation manipulation check scale was changed from one adapted from Pavlou and Gefen (2005) that measures a violation of a psychological contract. This scale did not work very well with the privacy violation probably because it was not clear to the respondents what contract was being violated. The items in this scale read as: Giftsbundles failed to meet their contractual obligations to me on how to handle my information, Giftsbundles has done a good job of meeting their contractual obligations on how to handle my information and Giftsbundles has fulfilled the most important contractual obligations to me on how to handle my information. A new scale aimed at measuring the perceived privacy violation based on the amount of information shared with the third party company was made up of three items: Giftbundles disclosed a lot of information about me, Giftbundles disclosed a lot of my personal information, and the amount of information that GiftsBundles.com disclosed was unacceptable. The new scale was used in pretest 2, and its construct reliability validated (Cronbach’s Alpha = 0.835 for pretest 2, and Cronbach’s Alpha of 0.981 for the main study).

Pretest 2

Pilot study 2 experiment consisted of 101 respondents, and eight of the respondents were deleted for failing all the attention checks. The respondents read scenarios for an online shopping task where relationship quality (deep vs. shallow), Perceived convenience (high vs. low), and Privacy violation (major violation vs. minor violation) were manipulated. From Table 3.4, the differences between means are significant for all manipulation checks: relationship quality (M: 5.19 vs. 3.77, $F= 133.38$, $p < 0.001$), perceived convenience (M: 5.02 vs. 3.72, $F= 18.71$, $p < 0.001$) and privacy violation (M: 6.00 vs. 4.90, $F= 21.14$, $p < 0.001$).

Table 3.4: Pretest 2 Manipulation Check

	Condition	N	Mean	SD	ANOVA F	Sig
Relationship quality	Deep	48	5.19	0.903	133.38	.000
	Shallow	45	3.77	1.543		
	High	48	4.73	1.489	5.152	.026
	Low	45	4.00	1.595		(ETA²=0.054)
Perceived convenience	High	47	5.02	1.062	18.71	.000
	Low	49	3.72	1.748		
	Deep	47	4.80	1.177	4.216	.043
	Shallow	46	4.19	1.621		(ETA²=0.044)
Privacy violation	Major	48	6.00	0.335	21.14	.000
	Minor	45	4.90	0.131		

The results reveal a slight confound between the two factors: relationship quality and perceived convenience that were manipulated together. The ANOVA analysis showed insignificant differences in means for the relationship quality on the perceived convenience manipulation checks however the effect size for this relationship is

comparatively small (M: 4.73 vs. 4.00, $F= 5.152$, $p= 0.026$, $\eta^2= 0.054$) and a significant difference in means for the perceived convenience manipulation on relationship quality manipulation checks (M: 4.80 vs. 4.19, $F= 4.216$, $p= 0.043$, $\eta^2= 0.044$) as shown in Table 3.4 above, Eta squared explains the ratio of the variance in an outcome variable that is explained by a predictor variable. Given the eta squares is significantly weak, then this slight confounding is not concerning (Cohen & Cohen, 1983).

Further analysis of the privacy violation from pretest 2 showed that the privacy violation manipulation, even though it was significant, both the means were too high with 6.0 for a major violation, 4.9 for a minor violation, and 5.4 for the overall mean. The descriptive analysis demonstrated that the minor privacy violation condition was perceived almost as bad as the major privacy violation. Due to the lack of variance, a descriptive analysis shows a negative skewness (-3.284) and an insignificant kurtosis (0.234); also the Kolmogorov-Smirnov test for privacy manipulation summed shows a significant non-normal distribution ($D= 0.153$, $df= 93$, $P= 0.001$). The evidence of significant negative skewness of the privacy violation manipulation checks further supports the need to improve the manipulated conditions. The previous manipulation involved major vs. minor privacy manipulation. In these manipulated conditions, the amount of information that was disclosed was manipulated as a lot of data points about an individual being disclosed vs. just one data point being disclosed by the firm. Since either way, some form of information was given out without the consent of the consumers, the respondents still viewed this as a major form of violation and hence the minimal difference in the two conditions. To improve this manipulation, I decided to change the manipulated conditions to one condition where there was a privacy violation

and another condition where there was no privacy violation. The results of the finding from the improved privacy violation conditions are reported in the main study in chapter 4.

CHAPTER 4

MAIN STUDY ANALYSIS

Chapter 4 focuses on the results from the main experiment conducted to explain the major research questions in this dissertation: what drives consumers' intentions to either relinquish or safeguard their privacy? and, what are consumers' perceptions and reactions to a firm's privacy violation?

The Main Experiment

After two pretests meant to ensure that the manipulated conditions presented to the respondents indeed had an effect on their associated manipulations checks, the main study was conducted via Qualtrics and evenly randomized to 631 respondents. Qualtrics filtered out respondents who failed the attention checks embedded within the survey and those who took less than six minutes, which was the average time to complete the study, as they were more likely not to pay attention and to give erroneous answers. The sample characteristics of these 631 respondents are presented in Table 4.1.

Table 4.1: Sample Characteristics.

<i>Characteristics</i>	Frequency	Percentage	Cumulative %
<i>GENDER</i>			
<i>Female</i>	318	50.4	50.9
<i>Male</i>	310	49.1	99.5
<i>Other</i>	3	0.5	100
<i>AGE</i>			
<i>18-24</i>	75	11.9	11.9
<i>25-34</i>	117	18.5	30.4
<i>35-44</i>	112	17.7	48.2
<i>45-54</i>	114	18.1	66.2
<i>55-64</i>	97	15.4	81.6
<i>65 and above</i>	115	18.2	99.8
<i>Prefer not to say</i>	1	0.2	100
<i>MARITAL STATUS</i>			
<i>Single</i>	177	28.1	28.1
<i>Married</i>	377	59.7	87.8
<i>Widowed</i>	20	3.2	91
<i>Divorced</i>	48	7.6	98.6
<i>Separated</i>	8	1.3	99.8
<i>Prefer not to say</i>	1	0.2	100
<i>EDUCATION</i>			
<i>Less than high school diploma</i>	14	2.2	2.2
<i>High school graduate or equivalent (GED)</i>	90	14.3	16.5
<i>Some college, no degree</i>	111	17.6	34.1

<i>Associate degree</i>	55	8.7	42.8
<i>Bachelor's degree</i>	206	32.6	75.4
<i>Master's degree</i>	110	17.4	92.9
<i>Professional degree</i>	12	1.9	94.8
<i>Doctorate degree</i>	33	5.2	100
EMPLOYMENT			
<i>Employed full time (40 or more hours per week)</i>	323	51.2	51.2
<i>Employed part time (up to 39 hours per week)</i>	82	13	64.2
<i>Unemployed and looking for work</i>	32	5.1	69.3
<i>Unemployed and not currently looking for work</i>	21	3.3	72.6
<i>Retired</i>	103	16.3	88.9
<i>Unable to work</i>	24	3.8	92.7
<i>Homemaker</i>	32	5.1	97.8
<i>Other</i>	11	1.7	99.5
<i>Prefer not to say</i>	3	0.5	100
INCOME			
<i>Less than \$25,000</i>	91	14.4	14.4
<i>\$25,000 - \$49,999</i>	85	13.5	27.9
<i>\$50,000 - \$74,999</i>	90	14.3	42.2
<i>\$75,000 - \$99,999</i>	94	14.9	57.1
<i>\$100,000 - \$149,999</i>	93	14.7	71.8
<i>\$150,000 - \$199,999</i>	86	13.6	85.4
<i>\$200,000 or more</i>	2	0.3	85.7
<i>Prefer not to say</i>	90	14.3	100
ETHNICITY			
<i>Caucasian</i>	499	79.1	79.1
<i>Native American</i>	3	0.5	79.6

<i>Black or African American</i>	48	7.6	87.2
<i>Hispanic/Latino American</i>	36	5.7	92.9
<i>Asian</i>	36	5.7	98.6
<i>European</i>	4	0.6	99.2
<i>Prefer not to say</i>	5	0.8	100

The sample was well distributed demographically and consisted 50.4% females and 49.1% males. Age distribution aimed to include a balanced sample as the main focus of this study is to evaluate factors influencing intentions to relinquish or safeguard one's privacy on a broad spectrum of consumers, hence a sample consisting of different age groups of consumers was necessary. Since the panel aggregating required that the respondent be based within the United States, it is not surprising that the sample consisted of 79.1% Caucasian as compared to other ethnicities. Fifty-seven percent of the respondents held a college degree, and 51.2% were employed fulltime with 71.3% having an income of over \$25,000.

Analysis procedure

Assessment of the measurement models and structural models

Structural equation modeling was used to analyze the experimental data. SEM has been demonstrated to have a potential methodological advantage over traditional analyses of variance (ANOVA) and multivariate analyses of variance (MANOVA) for analyzing experimental data (Michon & Chebat, 2008). Several advantages of using SEM over traditional ANOVA included the following: (1) corrects for measurement error, (2) handles more complex relations among the dependent variables, and (3) controls for any unintended effects (i.e., non-hypothesized effects) on manipulation check measures and

on the dependent variable(s) (Bagozzi & Yi, 1989; MacKenzie, 2001; Michon & Chebat, 2008; Moulard, Raggio, & Folse, 2016). Traditional analyses of variance approaches are limited to measured dependent and covariant variables without measurement errors. In the field of consumer behavior, measurements include random and systematic errors that, if not accounted for, could cause biased estimates (MacKenzie, 2001). Also, SEM allows for the manipulations to be built into the model, thus rendering the analysis less cumbersome and the variance of the effectiveness of the manipulations on the subjects to be accounted for (Breitsohl, 2019).

Main Study—Part 1 Analysis

Part 1 of the experimental study looked at the effect of relationship quality manipulation on relinquishing (H1a) and safeguarding intentions (H1b). Perceived convenience was also manipulated in this first part of the experiment as a possible moderating variable of the relationship between relationship quality and intentions to relinquish (H2a) or safeguard privacy (H2b).

Main study—Part 1 Manipulation Checks

Manipulation checks were conducted to confirm that the experimental conditions were perceived as intended (Perdue & Summers, 1986). Relationship quality was manipulated with two conditions (deep vs. shallow), and convenience was manipulated using two conditions (high vs. low). Table 4.2 presents the distribution of the manipulated conditions. Manipulation checks were conducted using validated scales from the literature, which were adapted to fit the scenarios in the experimental study. The manipulation check scales all had valid Cronbach alphas, relationship quality (Cronbach of 0.965, no of items 10), and perceived convenience (Cronbach of 0.970, no of items 7).

The items were aggregated into a composite score used in ANOVA to test for the difference in means between the two conditions. The results and each manipulation scale Cronbach's alphas are represented in Table 4.2.

Table 4.2: Experimental Conditions and Randomization.

Frequency				Percent	Cumulative %	Scales Cronbach Alphas
Relationship quality manipulation						
Deep	321	50.9	50.9			
Shallow	310	40.1	100			
Convenience manipulation						0.970
High	308	48.8	48.8			
Low	323	51.2	100			

As shown in Table 4.3, under the relationship quality manipulation, respondents in the deep relationship quality perceived the condition to be deeper as compared to those in the shallow condition, as was expected (M: 5.12 vs. 2.92, $df= 630$, $F= 389.6$, $P< 0.001$, $\eta^2= 0.382$). The convenience manipulation also resulted in respondents in the high convenience condition perceiving that condition as higher convenience than those in the low convenience condition (M: 4.95 vs. 3.17, $df= 630$, $F= 199.028$, $P< 0.001$, $\eta^2= 0.240$).

Further, experimental confound checks were conducted and are shown in Table 4.3. These confound checks were conducted to assess any potential unintended effect of the manipulations on the manipulation checks. The confound checks revealed that the relationship quality manipulation was slightly confounded, with the relationship quality manipulation having a significant effect on perceived convenience manipulation checks ($p< 0.001$, M: 4.46 vs. 3.60, $\eta^2= 0.057$). However, since the effect sizes and mean

differences are relatively small, the slight degree of confounding is not a major concern (Cohen J. , 1992; Perdue & Summers, 1986). The perceived convenience manipulation did not have a significant effect on the relationship quality manipulation check ($p < 0.089$, $M: 4.17$ vs. 3.92 , $\eta^2 = 0.005$). Hence, there was no confounding effect of perceived convenience. Further, the interaction between the two manipulated factors had an insignificant effect on the respective manipulation checks, as shown in the last two rows in Table 4.3.

Table 4.3: Experimental Conditions and Confound Checks

Manipulated Condition	Manipulation Checks	Condition	Mean	Std. D	N	F	Sig.	Eta ²
Relationship Quality (RQ)	RQ	Deep	5.12	1.25	321	389.6	<0.001	.382
		Shallow	2.92	1.53	310			
	PC	High	4.46	1.66	321	37.815	<0.001	.057
		Low	3.60	1.85	310			
Perceived Convenience (PC)	PC	High	4.95	1.25	308	199.028	<0.001	.240
		Low	3.17	1.81	323			
	RQ	Deep	4.167	1.71	308	2.905	0.089	.005
		Shallow	3.92	1.84	323			
RQ * PC interaction	RQ					0.013	0.908	.002
	PC					1.105	0.294	0.007

Main Study—Part 1 Construct Reliability and Measurement Model Assessment

A CFA to test the measurement model imposing the covariance structure with the variables of interest was conducted using IBM SPSS AMOS 24. The measurement model fit was assessed by looking at the Chi-square, Comparative Fit Index (CFI) and Root Mean Squared Error (RMSE) as specified by Hair, Black, Babin, and Anderson, 2016, page, 654. Multi-item scales were used within the experiment to measure respondents' perceptions after being exposed to the manipulated conditions. Construct reliability assessment was conducted through SPSS. All scales had high reliabilities, with all Cronbach alphas greater than 0.8 except for the privacy safeguarding intentions scale. The privacy safeguarding scale had a Cronbach alpha of 0.764; however, after deleting item number 5, the Cronbach alpha improved to 0.83. A closer examination of item number 5, which read, "I would provide false or fictitious additional information to Giftbundles," suggested the item had a low mean of 2.50 and 1.69 standard deviations. The respondents seemed to report low intentions to misrepresent the information shared with Giftbundles; this can be attributed to the nature of the transaction, which would require delivery of the products bought and hence would not be logical to provide false or fictitious information. Hence, item number 5 from this scale was left out from any further analysis. A summary of all the Cronbach alphas is presented in Table 4.4.

Table 4.4: Constructs Reliability

	Construct	No of items	Cronbach's Alpha
1	Privacy Relinquishing Intentions	4	0.961
2	Privacy Safeguarding Intentions	4	0.83
	<i>Before item 5 deletion</i>	5	0.764
3	Relationship Quality	10	0.965
4	Perceived Convenience	7	0.970
5	Betrayal	5	0.983
6	Privacy Relinquishing Intentions	4	0.983
7	Privacy Safeguarding Intentions	4	0.902
	<i>Before item 5 deletion</i>	5	0.855
8	Privacy Violation	3	0.981
9	Disposition to Value Privacy	3	0.830

Main Study—Part 1 Confirmatory Factor Analysis

To assess the psychometric properties of the part 1 conceptual model, confirmatory factor analysis was conducted through SPSS AMOS 24. The CFA produced a chi-square value of 1898.5 ($p < 0.001$) and 340 degrees of freedom, with a CFI of 0.921 and a RMSEA of 0.085. Given that the model fit slightly failed to meet the criteria proposed by Hair et al. 2019, the model was examined further. The modification indices were assessed. The largest modification indices included covariances of item errors and are presented in Table 4.5. This assessment suggested four problematic items: Relationship quality 5 (Highest MI: 47.124), Relationship quality 8 (Highest MI: 51.577). Relationship quality 10 (Highest MI: 138.953), and Perceived convenience 2 (Highest MI: 180.869). Further examination of the model showed that privacy safeguarding 3, had a factor loading of < 0.5 on the respective latent construct and was also eliminated from further assessment. After deleting these five items, the model fit improved and met the fit

criteria. The resulting model had a chi-square value of 695.2 ($p < 0.001$) and 220 degrees of freedom, with a CFI of 0.969 and a RMSEA of 0.059, which suggests a good fit for the measurement model (Hair, Black, Babin, & Anderson, 2019). All factor loadings are presented in Table 4.6.

Next, the model was assessed for reliability, convergent validity, and discriminant validity. The standardized loadings should be higher than 0.5, AVE should be 0.5 or greater to suggest adequate convergent validity and AVE should be greater than the square of the correlation between each pair of factors to provide evidence of discriminant validity (Hair, Black, Babin, & Anderson, 2019; Fornell & Larcker, 1981; Bagozzi & Yi, 1988). First, the standardized loadings of the measured variables on their respective factors, the composite reliability, and variance extracted for each construct were explored to assess construct validity. As shown in Table 4.7, Composite reliabilities were greater than 0.8 for all constructs; according to Hair et al. (2019), construct reliability of 0.8 is considered satisfactory. Convergent reliability was assessed by examining all the constructs' reliabilities and their correlation with their respective constructs. All factor loadings were greater than 0.7, except for the privacy safeguarding no. 2 (0.643). However, since the Cronbach alpha of this construct only increases by 0.014 after this item is deleted from the scale, and the loading was so close to the 0.7 threshold, the variable was not removed. In addition, all the AVE for all the constructs were greater than 50%, hence establishing ideal convergent validity, ranging from 0.632 to 0.861. See table 4.7.

Table 4.5: Covariances of Item Errors Modification Indices

<i>Covariances of item errors</i>	Modification Indices
<i>Relationship quality 5</i> \leftrightarrow <i>Relationship quality 8</i>	49.313
<i>Relationship quality 9</i> \leftrightarrow <i>Relationship quality 8</i>	53.5
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 8</i>	51.473
<i>Relationship quality 2</i> \leftrightarrow <i>Relationship quality 8</i>	29.954
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 8</i>	51.577
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 5</i>	31.63
<i>Relationship quality 2</i> \leftrightarrow <i>Relationship quality 5</i>	33.962
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 5</i>	49.124
<i>Relationship quality 8</i> \leftrightarrow <i>Relationship quality 10</i>	80.751
<i>Relationship quality 5</i> \leftrightarrow <i>Relationship quality 10</i>	79.404
<i>Relationship quality 9</i> \leftrightarrow <i>Relationship quality 10</i>	138.953
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 10</i>	50.945
<i>Relationship quality 2</i> \leftrightarrow <i>Relationship quality 10</i>	27.594
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 10</i>	62.026
<i>Perceived convenience 6</i> \leftrightarrow <i>Perceived convenience 2</i>	51.965
<i>Perceived convenience 1</i> \leftrightarrow <i>Perceived convenience 2</i>	180.869

Table 4.6: Main Study—Part 1 Confirmatory Factor Analysis

Relationship quality manipulation	Loading
1. I have purchased most of my gifts for my friends and family from Giftbundles.	0.844
2. I would consider my relationship with Giftbundles to be of high quality	0.936
3. I always find a perfect gift from GiftBundles.com.	0.934
4. Giftbundles is my top choice for my future gift purchases.	0.940
5. I don't plan on using another company for my gift purchases	0.737
6. I always trust Giftbundles as they always deliver on their promises.	0.908
7. I would perceive the employees at Giftbundles to be considerate.	0.836

Perceived Convenience	
1. Giftbundles' updates provide a simple login process.	0.847
2. My interaction with Giftbundles is completely easy due to the updates.	0.911
3. It takes a short time to access Giftbundles due to the updates.	0.868
4. Giftbundles' updates simplify my shopping process.	0.935
5. It takes a minimal amount of time to get what I want with Giftbundles' updates.	0.926
6. Overall, I find Giftbundles' updates highly convenient.	0.921
Disposition to value privacy	
1. Compared to others, I am more sensitive about the way online companies handle my personal information.	0.827
2. Keeping my online privacy is very important to me.	0.645
3. Compared to others, I tend to be more concerned about threats to my personal privacy.	0.919
Privacy Relinquishing Intentions 1	
1. Likely - unlikely	0.942
2. Probable - unprobable	0.94
3. Possible - impossible	0.891
4. Willing - unwilling	0.937
Privacy Safeguarding Intentions 1	
1. I would refuse to give my information to Giftbundles because I feel that information is too personal.	0.876
2. I would ask Giftbundles to remove my name and address from any lists used for marketing purposes.	0.643
3. I would decide not to use the Giftbundles app because I am not sure how my personal information would be used.	0.845

Lastly, discriminant validity was also assessed to examine how unique the constructs were. A comparison of the variance extracted, represented in the last row of Table 4.7, and the squared correlation estimates, represented in parentheses in Table 4.7 was conducted. As shown in Table 4.7, a comparison of each pair of construct shows that the average variance extracted for both constructs is greater than their squared

correlations; hence all the constructs were found to have ideal discriminant validity (Fornell & Larcker, 1981). The full CFA model is shown on Figure 4.1.

Table 4.7: Discriminant Validity: AVEs Compared to Squared Correlations

	RQ	PC	DP	PR	PS
Relationship Quality (RQ)	<u>1</u>				
Perceived Convenience (PC)	0.564 (0.318)	<u>1</u>			
Disposition to Value Privacy (DP)	-0.024 (0.0006)	-0.03 (0.0009)	1		
Privacy Relinquishing (PR)	0.559 (0.312)	0.631 (0.398)	-0.063 (0.004)	1	
Privacy Safeguarding (PS)	-0.437 (0.191)	-0.549 (0.301)	0.271 (0.073)	-0.767 (0.588)	1
Composite reliabilities	0.959	0.963	0.844	0.961	0.835
AVE	0.773	0.813	0.648	0.861	0.632

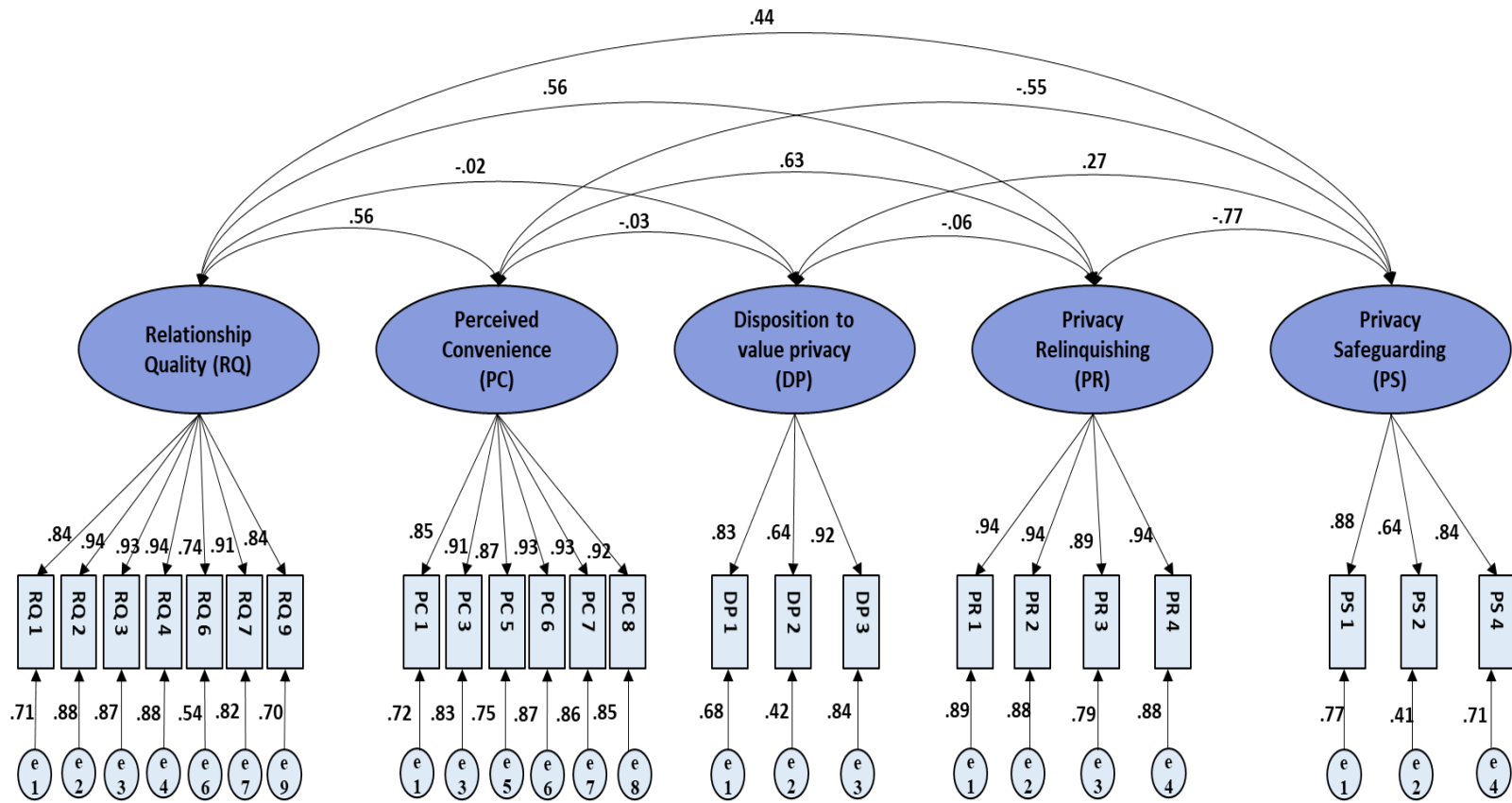


Figure 4.1: Main Study—Part 1 CFA

Main Study—Part 1 Structural Equation Modeling

Study part 1 conceptual structural model tested H1a, which proposes consumer-firm relationship quality positively affects privacy relinquishing intentions, and H1b, which proposes consumer-firm relationship quality negatively affects privacy safeguarding intentions. The manipulation check for the consumer-firm relationship quality was modeled as endogenous multi-item latent factor consistent with MacKenzie (2001). Also, the manipulated conditions were included as an exogenous dummy variable, this method of modeling allows for testing whether the manipulations have their intended effect on their respective manipulation checks, as well as testing whether the manipulations have unintended effects on constructs other than their respective manipulation checks (Mackenzie, 2001). The structural model yielded the following statistical values: Chi-square= 712.641 ($p < 0.001$), Degrees of freedom= 88, CFI= 0.937 and RMSEA= 0.106. Though the CFI met criteria for fit, the RMSEA, a measure of the badness of fit, did not meet the criteria. Hence, the modification indices were assessed to diagnose which parameters were problematic.

The modification indices assessment revealed high modification indices between the covariances of the error terms related to the privacy relinquishing and privacy safeguarding latent constructs (MI: 229.447). As reported in Table 4.7, the two latent constructs met discriminant validity threshold but were highly correlated and thus the high modification indices in their error terms covariances. To explore whether the high correlation was the cause of the high modification indices between them a correlation path was added connecting the two problematic error terms, doing so improved the model fit (Chi-square= 412.676 ($p < 0.001$), Degrees of freedom= 87, CFI=

0.967 and RMSEA= 0.077). However, there was a minimal change in the parameter estimates associated with the proposed hypotheses after adding the correlation path between the problematic error terms. Thus, further assessments of this model were conducted without the added correlation path between the two error terms.

Direct effects and hypotheses testing

Hypotheses 1a and 1b—Effects of relationship quality on relinquishing and safeguarding

H1a hypothesized that a deep consumer-firm relationship quality positively influences consumer's intentions to relinquish their privacy. Hypothesis 1b stated that a deep consumer-firm relationship quality negatively influences consumers' intentions to safeguard their privacy. A test of the effect of the manipulated conditions on the manipulation checks showed that as expected, there is a significant positive effect of the manipulated condition for relationship quality on the manipulation checks ($\gamma = 0.658$, $p < 0.001$). The direct effect of the relationship quality measure on privacy relinquishing intentions (H1a) resulted in a positive and significant effect as expected ($\beta = 0.562$, $p < 0.001$). Further, as expected, the direct effect of the relationship quality measure on the intentions to safeguard privacy (H1b) was negative and significant ($\beta = -0.462$, $p < 0.001$).

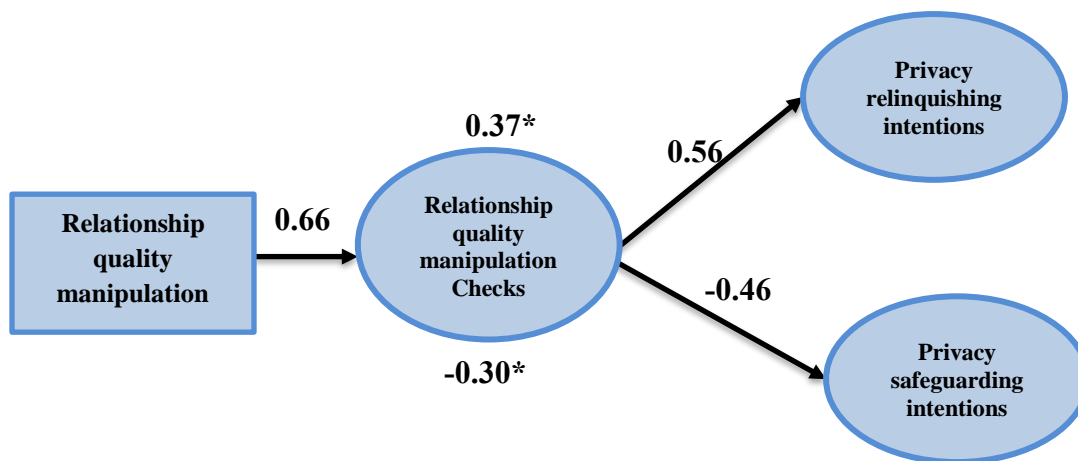
Additionally, the indirect effects of the manipulated conditions on the dependent variable mediated by the relationship quality checks were significant. According to Mackenzie (2001), SEM allows for a more rigorous test of the hypothesized effects by showing the manipulations have a significant indirect effect on the independent variable (MacKenzie, 2001). In these findings, the indirect standardized effect of relationship

quality manipulation on privacy relinquishing was 0.37 ($p < 0.05$), and the indirect standardized effect of relationship quality manipulation on privacy safeguarding was -0.30 ($p < 0.05$), indicating that the manipulation influences the dependent variable (relinquishing and safeguarding) for a hypothesized reason and not confounds. Hence, both H1a and H1b were supported. The related standardized regression weights are represented in Table 4.8 and also shown on Figure 4.2.

Table 4.8 Standardized Regression Weights

	Regression weights	S. E	p
*Relationship quality manipulation	0.66	0.137	<0.001
→Relationship quality measure			
Relationship quality→Privacy relinquishing	0.56	0.040	<0.001
Relationship quality→Privacy safeguarding	-0.46	0.034	<0.001
Indirect effects			
Relationship quality manipulation → Privacy relinquishing	0.37		<0.05
Relationship quality manipulation → Privacy Safeguarding	-0.30		<0.05

*Manipulation included in the SEM model as recommended by Mackenzie (2001). The path indicates the effect of the relationship quality manipulation on the relationship quality manipulation checks.



*Indirect effects of the relationship manipulations on privacy relinquishing and privacy safeguarding

Figure 4.2: Main Study—Part 1 SEM

Testing Hypotheses 2a and 2b—Moderating effects of perceived convenience

In addition, multi-group analyses were conducted to test the hypotheses that perceived convenience and disposition to value privacy moderates the relationship between consumer-firm relationship quality and intentions to relinquish or safeguard privacy (H2a, H2b, H3a, and H3b). The chi-squares of the unconstrained and the constrained models were assessed, following procedure for multi-group SEM to test for moderation represented in Hair, et al. 2016, page 756. Hypotheses 2a and 2b related to the moderating effect of perceived convenience on the relationship between consumer-firm relationship quality and the intentions to relinquish or safeguard privacy. H2a hypothesized that the positive effect of deep consumer-firm relationship quality on the intention to relinquish privacy will be more pronounced when perceived convenience is higher rather than lower. Alternately, H2b stated that the negative effect of deep

consumer-firm relationship quality on the intention to safeguard privacy will be more pronounced when perceived convenience is lower rather than higher. To test for perceived convenience moderation on the relationship between relationship quality and intentions to relinquish or safeguard privacy (H2a and H2b), a multi-group analysis was conducted using Amos SPSS. Multi-group SEM can be used to test for moderation for both nonmetric and metric moderators (Hair, Black, Babin, & Anderson, 2019). In this case, perceived convenience is a non-metric variable that was moderated on two levels high versus low. Chi-square difference test was conducted to test for perceived convenience moderation. A comparison between the unconstrained model and a model where the measurement weights were constrained to be equal across the high and low perceived convenience groups was first conducted. The measurement weights must be invariant (the same) across groups before interpreting structural weights. The unconstrained model yielded a chi-square 729.716 with 150 degrees of freedom $p < 0.001$, with a CFI of 0.939 and a RMSEA of 0.078. The measurement weight constrained model yielded a chi-square 738.103 with 161 degrees of freedom $p < 0.001$, with a CFI of 0.939 and a RMSEA of 0.075. The structural weights and measurement weights constrained model yielded a chi-square 738.103 with 161 degrees of freedom $p < 0.000$, with a CFI of 0.939 and a RMSEA of 0.075. A chi-square difference test between the measurement constrained model and the structural weights and measurement constrained model was also insignificant (χ^2 difference of 1.052, $df = 2$, $p = 0.591$) (Table 4.9). The Chi-square difference test revealed that there was no moderating effect of perceived convenience. Hence, H2a and H2b were not supported.

Table 4.9: Main Study—Part 1 Perceived Convenience Multi-group Analysis

<i>Parameters Constrained to Be Equal Across the Groups</i>	<u>Chi-square</u>	<u>Df</u>	χ^2 difference ^a	Df difference ^a	<u>P-val</u>
Model:					
Unconstrained	729.716	150			
Model 2:					
Measurement weights	738.103	161	8.387	11	0.678
Model 3:					
Structural weights	739.155	163	1.052	2	0.591
Measurement weights					

^aThe Chi-square/df differences reflect the differences between that Chi-square/df with the Chi-square or degrees of freedom on the above row.

Testing Hypothesis H3a and H3b—Moderating effects of disposition to value privacy

H3a stated that the positive effect of deep consumer-firm relationship quality on the intention to relinquish privacy will be less pronounced when disposition to value privacy is higher rather than lower. On the other hand, H3b stated that the negative effect of deep consumer-firm relationship quality on the intention to safeguard privacy will be more pronounced when disposition to value privacy is higher rather than lower. Since disposition to value privacy was measured on a continuous scale, and SEM multi-group requires categorical variables to examine moderation, the construct was dichotomized by using extreme group approach (EGA) which splits the data into quartiles, and then using the data in the upper quartile as one group (high level) and those in the lower quartile as the second group (Low level) (Preacher, 2014). Use of extreme group approach is justified here since there is a large enough sample to split the data and still have enough power to estimate the model (Preacher, Rucker, MacCallum, & Nicewander, 2005)

Chi-square difference test was conducted to test for the disposition to value privacy moderation. A comparison between the unconstrained model and a model where the measurement weights were constrained to be equal across the high and low perceived convenience groups was conducted. The unconstrained model yielded a chi-square 378.26 with 150 degrees of freedom $p < 0.001$, with a CFI of 0.950 and RMSEA of 0.075. The measurement weight constrained model yielded a chi-square 395.49 with 161 degrees of freedom $p < 0.001$, with a CFI of 0.949 and a RMSEA of 0.072. As shown in Table 4.10, the chi-square difference between the unconstrained and the measurement weight models was not significant (χ^2 difference of 17.233, $df = 11$, $p = 0.678$). As such, the measurement weights were invariant across the deep and shallow relationship quality groups. Since the invariance of the measurement weights was confirmed, the structural weights were then assessed. In a third model, the structural weights were constrained in addition to the measurement weights being constrained, resulting in a chi-square of 404.238 and 163 degrees of freedom ($p < 0.001$), with a CFI of 0.947 and a RMSEA of 0.073. A chi-square difference test between the measurement weights model 2 and model 3, where both the measurement weights and structural weights were constrained, was significant (χ^2 difference of 25.978, $df = 13$, $p < 0.017$). The structural fit significantly worsens by constraining the structural weights suggest a moderating effect of the proposed moderator, disposition to value privacy.

To understand the source of the moderation, further analyses were conducted by adding structural weights constraints one at a time to the model. The first constraint was added to the structural path between relationship quality and privacy relinquishing intentions, which yielded a significant which yielded a significant 1 degree of freedom

Chi-square difference (χ^2 difference of 4.029, df= 1, p= 0.045). The second constraint was added to the structural path between relationship quality and privacy safeguarding intentions, which yielded a significant 1 degree of freedom chi-square difference (χ^2 difference of 4.978, df= 1, p= 0.026) (Table 4.10). Thus, disposition to value privacy moderated both of the relationships. H3a and H3b are therefore supported. Further, as represented in Table 4.10, the relationship between relationship quality and intentions to relinquish is weaker for high disposition to value privacy (0.57, p< 0.001), vs. low disposition to value privacy (0.65, p< 0.001). On the other hand, the relationship between relationship quality and intentions to safeguard stronger for the high disposition to value privacy group (-0.45 p< 0.001 vs -0.55, p< 0.001). Hence, suggesting a relatively stronger intention to safeguard privacy for the low disposition to value privacy group.

Table 4.10 Model 1 Disposition to Value Privacy Multi-group Analysis

<i>Parameters Constrained to Be Equal Across the Groups</i>	<u>Chi-square</u>	<u>Df</u>	χ^2 difference^a	Df difference^a	<u>p-val</u>
Model 1:					
Unconstrained	378.26	150			
Model 2:					
Measurement weights	395.49	161	17.23	11	0.678
Model 3:					
Structural weights	404.24	163	25.98	13	0.017
Measurement weights					
Model 4:					
Relation quality→Relinquishing path and Measurement weights	399.522	162	4.03	1	0.045
High Disposition: 0.57					
Low Disposition: 0.65					

Model 5:						
Relation quality→Safeguarding path and Measurement weights	400.471	162	4.98		1	0.026
High Disposition: -0.45						
Low Disposition: -0.55						

^a The Chi-square/df differences reflect the differences between that Chi-square/df with the Chi-square or degrees of freedom on the above row.

Main Study—Part 2 Analysis

Main Study part 2 Analysis assessed the effect of the privacy violation manipulation on relinquishing and safeguarding privacy, the mediating effect of betrayal, and the moderating effect of relationship quality (which was manipulated in the first part of the study). Table 4.11 shows the randomized distribution of the privacy violation manipulation.

Table 4.11: Privacy Violation Manipulations Distribution

	N	%	Cumulative %	Cronbach Alpha
Violation	311	49.3	49.3	0.981
No Violation	320	50.7	100	
Total	631	100		

Main Study—Part 2 Manipulation Checks

As shown in Table 4.12, ANOVA revealed that respondents exposed to the privacy violation manipulation perceived a higher privacy violation when exposed to the privacy violation condition as compared to those exposed to the no violation manipulated condition (M: 6.36 vs. 2.30, $df=63$, $F=1705.98$, $p<0.001$). Additional ANOVA to check for any unintended effects of privacy violation on relationship quality (M: 4.35 vs. 4.25, $df=630$, $F=0.318$, $p>0.1$) and on perceived convenience (M: 4.18 vs. 4.41, $F=1.476$, $p>$

0.1) revealed that there was no unintended direct effect on the privacy manipulation checks. In addition, the interaction of privacy violation with the other two factors that had been manipulated in the first part of the study shows an insignificant interaction between privacy violation and relationship quality (M: 4.35 vs. 4.24, $df= 630$, $F= 0.048$, $p> 0.1$, $\eta^2= 0.001$) and an significant interaction between privacy violation and perceived convenience manipulation (M: 4.184 vs. 4.414, $F= 6.501$, $df= 630$, $p= 0.011$, $\eta^2= 0.01$). However, the eta square related to the significant interaction between privacy violation and perceived convenience was relatively small η^2 . A three-way interaction was also conducted and was insignificant ($F= 0.018$, $df= 630$, $p> 0.1$, $\eta^2< 0.001$).

Table 4.12: Privacy Violation Manipulations Checks

Privacy violation checks	Manipulated Condition	Condition	Mean	Std. D	N	F	Sig.	Eta2	
	Privacy Violation	Violation	6.36	0.95	311	1705.98	<0.001	.733	
		No violation	2.30	1.45	320				
	Relationship quality	Deep	4.35	2.39	321	0.318	0.573	0.001	
		Shallow	4.24	2.35	310				
	Perceived convenience	High	4.18	2.42	308	1.476	0.225	0.002	
		Low	4.41	2.3	323				
	Relationship quality * Privacy violation						0.048	0.827	<0.001
	Perceived convenience * Privacy violation						6.501	0.011	0.010
	Relationship quality * Perceived convenience * Privacy violation						0.018	0.893	<0.001

Main Study—Part 2: Confirmatory Factor Analysis

A CFA on Part 2 of the conceptual model, the second part of this experimental study, yielded a chi-square value of 1585.060 ($p < 0.001$) and 289 degrees of freedom, with a CFI of 0.95 and a RMSEA of 0.084. Since the RMSEA was over the 0.07 threshold for a sample >250 , the model was assessed for any adjustments that could improve the fit. The modification indices were assessed. The largest modification indices included covariances of item errors and are presented in Table 4.13. This assessment suggested four problematic items: Relationship quality 5 (Highest MI: 47.471), Relationship quality 8 (Highest MI: 59.51), Relationship quality 10 (Highest MI: 146.983), and Betrayal 4 (Highest MI: 175.624). Further examination of the model showed that privacy safeguarding 3, had a factor loading of <0.5 on the respective latent construct and was also eliminated from further assessment. After deleting these five items, the model fit improved and met the fit criteria. The resulting model had a Chi-square value of 491.441 ($p < 0.001$) and 179 degrees of freedom, with a CFI of 0.986 and a RMSEA of 0.053, which suggests a good fit for the measurement model (Hair, Black, Babin, & Anderson, 2019).

The data for the Main Study—Part 2 conceptual model was further assessed for reliability, convergent validity, and discriminant validity. As shown in Table 4.15, construct reliability was greater than 0.8 for all constructs. According to Hair et al. (2019), a construct reliability of 0.8 is considered satisfactory. Convergent reliability was assessed by examining all the construct reliabilities and their correlation with their respective constructs. All factor loadings were greater than 0.7 (Table 4.13), except for the second privacy safeguarding item. However, since the Cronbach alpha of this

construct only increases by 0.014 after this item is deleted from the model, and the loading was so close to the 0.7 threshold, the variable was not deleted. In addition, the AVEs for all of the constructs were greater than 50%, hence establishing convergent validity was validated. As shown in Table 4.15, composite reliabilities were greater than 0.8 for all constructs. According to Hair et al. 2019, composite reliability of 0.8 is considered satisfactory. See Table 4.15.

Table 4.13: Covariances of Item Errors Modification Indices

<i>Variables</i>	<i>Modification Indices</i>
<i>Relationship quality 5</i> \leftrightarrow <i>Relationship quality 8</i>	56.124
<i>Relationship quality 9</i> \leftrightarrow <i>Relationship quality 8</i>	59.51
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 8</i>	52.938
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 8</i>	50.476
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 5</i>	47.471
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 5</i>	27.752
<i>Relationship quality 8</i> \leftrightarrow <i>Relationship quality 10</i>	88.643
<i>Relationship quality 5</i> \leftrightarrow <i>Relationship quality 10</i>	87.924
<i>Relationship quality 9</i> \leftrightarrow <i>Relationship quality 10</i>	146.983
<i>Relationship quality 1</i> \leftrightarrow <i>Relationship quality 10</i>	63.02
<i>Relationship quality 3</i> \leftrightarrow <i>Relationship quality 10</i>	49.134
<i>Betrayal 5</i> \leftrightarrow <i>Betrayal 4</i>	175.624

Discriminant validity was also assessed to examine how unique the constructs were. A comparison of the average variance extracted, represented in the last row of Table 4.14, and the squared correlation estimates, represented in parentheses in Table 4.14 was conducted. As shown in Table 4.14, the comparison of each pair of constructs shows that the average variance extracted for both constructs is greater than their squared

correlations. Hence, all the constructs were found to have discriminant validity (Fornell & Larcker, 1981). The full CFA model is shown on Figure 4.3.

Table 4.14: Discriminant Validity: AVEs Compared to Squared Correlations

	PV	RQ	PB	PR	PS
Privacy Violation (PV)	1				
Relationship Quality (RQ)	-0.074 (0.005)	1			
Perceived Betrayal (PB)	0.920 (0.846)	-0.104 (0.011)	1		
Privacy Relinquishing (PR)	-0.625 (0.391)	0.326 (0.106)	-0.672 (0.452)	1	
Privacy Safeguarding (PS)	0.738 (0.545)	-0.264 (0.070)	0.768 (0.590)	-0.816 (0.666)	1
Composite reliabilites	0.981	0.959	0.984	0.984	0.92
AVE	0.946	0.773	0.938	0.937	0.793

Table 4.15: Main Study—Part 2 Confirmatory Factor Analysis

Privacy Violation	
1. Giftbundles disclosed a lot of information about me	0.986
2. Giftbundles disclosed a lot of my personal information.	0.989
3. The amount of information that GiftsBundles.com disclosed was unacceptable.	0.941
Relationship Quality	
1. I have purchased most of my gifts for my friends and family from Giftbundles.	0.992
2. I would consider my relationship with Giftbundles to be of high quality	0.936
3. I always find a perfect gift from GiftBundles.com.	0.935
4. Giftbundles is my top choice for my future gift purchases.	0.939
5. I don't plan on using another company for my gift purchases	0.736
6. I always trust Giftbundles as they always deliver on their promises.	0.907

7. I would perceive the employees at Giftbundles to be considerate.	0.833
Perceived Convenience	0.984
1. I feel cheated by Giftbundles.	0.992
2. I feel betrayed by Giftbundles.	0.984
3. I feel lied to by Giftbundles.	0.913
4. Giftbundles tried to abuse me.	
Privacy Relinquishing Intentions 2	
1. Likely - unlikely	0.973
2. Probable - improbable	0.968
3. Possible - impossible	0.951
4. Willing - unwilling	0.980
Privacy Safeguarding Intentions 2	
1. I would refuse to give my information to Giftbundles because I feel that information is too personal.	0.899
2. I would ask Giftbundles to remove my name and address from any lists used for marketing purposes.	0.859
3. I would decide not to use the Giftbundles app because I am not sure how my personal information would be used.	0.913

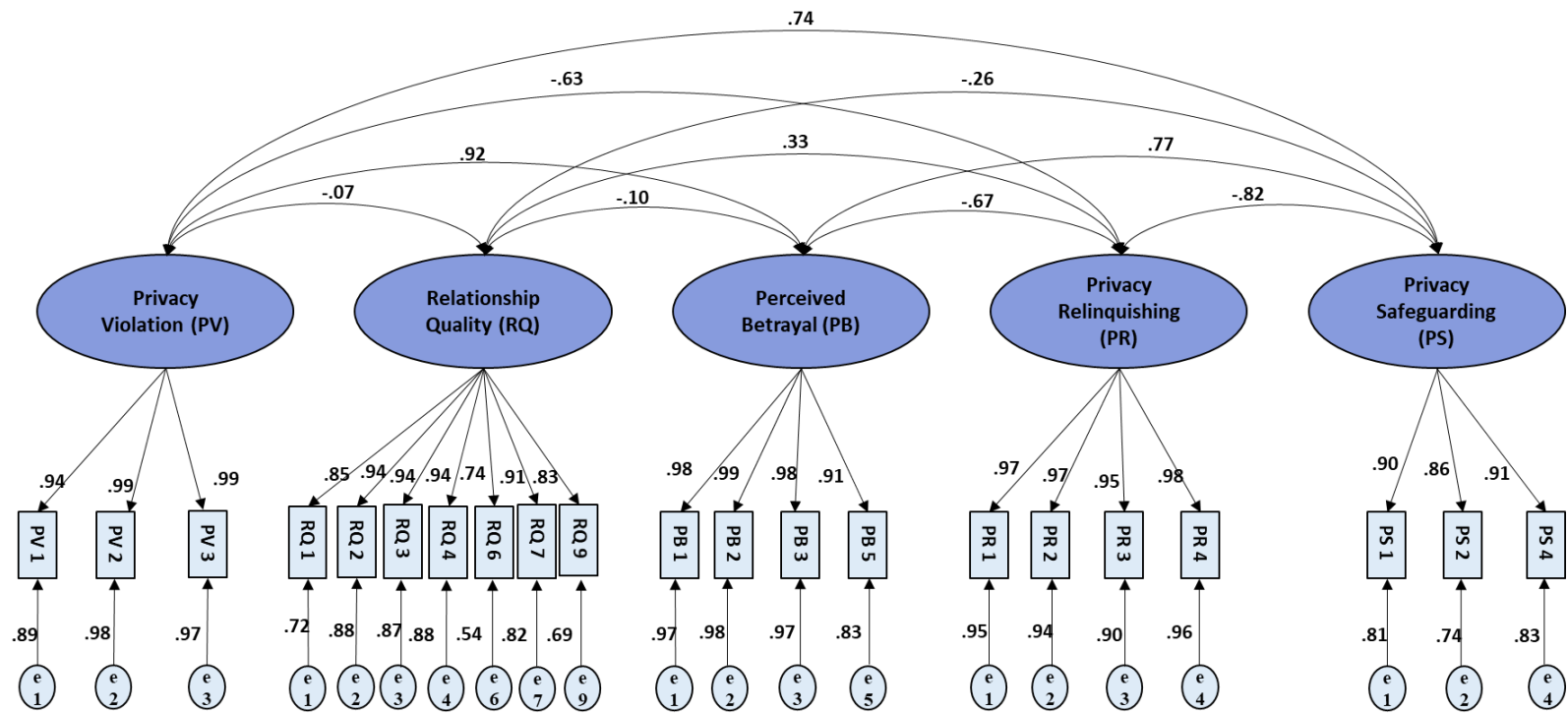


Figure 4.3: Main Study—part 2 conceptual model CFA

Main study—Part 2: Structural Equation Modeling

After a confirmatory factor analysis of the data for Part 2 conceptual model was performed and fit and construct validity assessed, the next step was to assess the structural model. Conceptual model 2 structural model will test H4, H5, H6a, and H6b. The manipulation checks for the privacy violation were modeled as endogenous multi-item latent factors, as suggested by MacKenzie (2001). Also, the manipulated conditions were included as an exogenous dummy variable, this method of modeling allows for testing whether the manipulations have their intended effect on their respective manipulation checks, as well as testing whether the manipulations have unintended effects on constructs other than their respective manipulation checks (Mackenzie, 2001). Part 2 conceptual model structural model yielded a Chi-square of 493.282 ($p < 0.001$) with degrees of freedom of 87, a CFI of 0.976, and a RMSEA of 0.086. Similar to conceptual structural model 1, the RMSEA did not meet the required criteria. Hence, the modification indices were assessed to diagnose which parameters were problematic. The modification indices assessment revealed high modification indices between the covariances of the error terms related to the privacy relinquishing and privacy safeguarding latent constructs (MI: 203.339). As reported in Table 4.15, the two latent constructs met discriminant validity threshold but were highly correlated and thus the high modification indices in their error terms covariances. To explore whether the high correlation was the cause of the high modification indices between them a correlation path was added connecting the two problematic error terms, doing so improved the model fit (Chi-square of 249.073, $p < 0.001$, Degrees of freedom= 87, CFI= 0.91 and RMSEA= 0.055). However, since there was a minimal change in the parameter estimates associated

with the proposed hypotheses after adding the correlation path between the problematic error terms and evidence that the two were highly correlated. Thus, further assessments of this model were conducted without the added correlation path between the two error terms.

Direct effects and hypotheses testing of H5 through H6b

H5 hypothesized that privacy violation positively influences perceived betrayal. A test of the effect of the manipulated privacy violation conditions on the privacy violation manipulation checks was conducted within the SEM model by including the manipulated conditions as a dummy variable. As expected, there is a significant positive effect of the privacy violation manipulation on the privacy violation manipulation check ($\gamma = 0.862$, $p < 0.001$). As indicated in Table 4.16, the direct effect of the privacy violation manipulation checks on perceived betrayal (H5) resulted in a positive and significant effect as expected ($\beta = 0.862$, $p < 0.001$). Additionally, the indirect effect of the privacy violation manipulation on betrayal was significant ($\beta = 0.744$, $p = 0.012$), while the direct effect was insignificant ($\beta = 0.066$, $p = 0.16$), suggesting full mediation of privacy manipulation check. Hypothesis 5 is, therefore, supported.

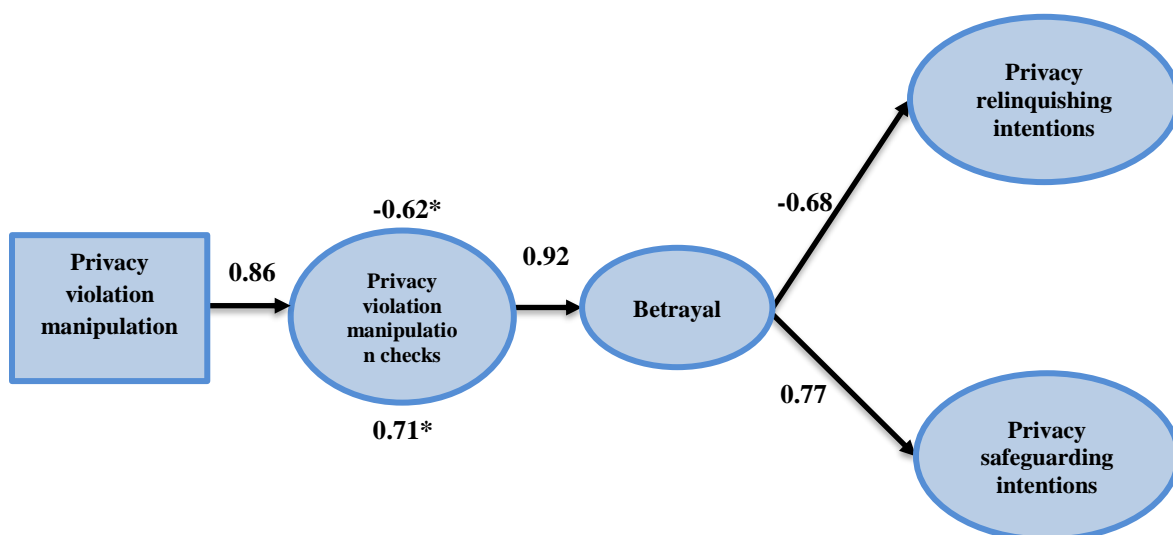
Hypothesis 6a states that perceived betrayal negatively affects privacy relinquishing intention; the results show a negative effect of perceived betrayal on privacy relinquishing behaviors ($\beta = -0.676$, $p < 0.001$). H6b states that perceived betrayal positively affects privacy safeguarding intentions; the results show a significant positive effect of perceived betrayal on privacy safeguarding intentions ($\beta = 0.773$, $p < 0.001$). Hence support for hypotheses 6a and 6b. All direct effects are shown in Table 4.16.

Further, analyses were conducted to test for any mediating effects. Two additional direct paths were added from privacy violation to the two outcome factors, privacy relinquishing and privacy safeguarding. Two direct paths were added one at a time to test the mediation were compared to the corresponding indirect paths (Iacobucci, Saldanha, and Deng, 2007). Table 4.16 represents the standardized estimates of the direct and corresponding indirect paths. All indirect paths were significant, and the direct paths were not significant. In particular, there was an insignificant direct effect ($\beta = -0.024$, $p > 0.1$) and a significant indirect effect ($\beta = -0.623$, $p < 0.05$) between privacy violation and privacy relinquishing intentions. This finding confirms a full mediating effect of betrayal on the relationship between privacy violation and privacy relinquishing intentions. Additionally, there was an insignificant direct effect ($\beta = 0.185$, $p > 0.1$) and a significant indirect effect ($\beta = 0.712$, $p < 0.05$) between privacy violation and privacy safeguarding intentions, confirming a full mediating effect of betrayal on the relationship between privacy violation and privacy safeguarding intentions. Figure 4.4 shows the full structural equation model related to study part 2.

Table 4.16: Main Study—Part 2 conceptual model Direct and Indirect effects

<i>Construct</i>	<i>Loading</i>	<i>P</i>
<i>*Privacy Violation Mani → Privacy Violation</i>	0.862	<0.05
<i>Privacy Violation → Betrayal (H5)</i>	0.921	<0.05
<i>Indirect effect: Privacy Violation → Betrayal (H5)</i>	0.794	<0.05
<i>Betrayal → Privacy Relinquishing (H6a)</i>	-0.676	<0.05
<i>Betrayal → Privacy safeguarding (H6b)</i>	0.773	<0.05
<i>Testing for mediation</i>	Effects	
<i>Indirect effect: Privacy Violation → Betrayal → Relinquishing</i>	-0.623	<0.05
<i>Indirect effect: Privacy Violation → Betrayal → safeguarding</i>	0.712	<0.05

*Shows the direct effect of the manipulations on the respective manipulation checks (MacKenzi, 2001)



*Shows the indirect effect of the manipulations on the respective manipulation checks (MacKenzi, 2001)

Figure 4.4: Main Study—Part 2 SEM

Testing Hypothesis 4: Relationship quality moderation

Hypothesis 4 predicted that relationship quality would moderate the relationship between privacy violation and perceived betrayal. A Chi-square difference test was conducted to test for the moderation. A comparison between the unconstrained model and a model where the measurement weights were constrained so that the factor loadings were equal across the high and low perceived convenience groups was conducted. The unconstrained model yielded a chi-square 563.129 with 148 degrees of freedom ($p < 0.001$), with a CFI of 0.975 and a RMSEA of 0.067. The measurement-weight constrained model yielded a chi-square 571.022 with 158 degrees of freedom ($p < 0.001$), with a CFI of 0.975 and a RMSEA of 0.064. As shown in Table 4.17, constraining the factor loadings matrix to be equal across groups did not significantly increase the chi-

square (χ^2 difference of 7.893, $df= 10$, $p= 0.639$). As such, the measurement weights were invariant across the deep and shallow relationship quality groups.

**Table 4.17: Main Study—Part 2 conceptual model Relationship Quality
Multi-group Analysis**

<i>Parameters Constrained to Be Equal Across the Groups</i>	<u>Chi-square</u>	<u>df</u>	χ^2 difference ^a	Df difference ^a	<u>p-val</u>
Model 1:					
Unconstrained	563.129	148			
Model 2:					
Measurement weights	571.022	158	7.893	10	0.639
Model 3:					
Structural weights	574.916	161	3.894	3	0.273
Measurement weights					

^a The Chi-square/df differences reflect the differences between that Chi-square/df with the Chi-square or degrees of freedom on the above row.

Since the invariance of the measurement weights was confirmed, the structural weights were then assessed. In a third model, the structural weights were constrained in addition to the measurement weights being constrained, resulting in a chi-square of 574.916 with 161 degrees of freedom ($p= 0.639$), a CFI of 0.975, and a RMSEA of 0.064. A chi-square difference test between the measurement and the structural weights constrained model was insignificant (χ^2 difference of 3.894, $df= 1$, $p= 0.273$). The Chi-square difference test was not significant, and hence, relationship quality does not moderate the relationship between privacy violation and perceived betrayal. Hypothesis 4 was not supported.

Other Interesting Findings

Age was analyzed as a possible moderator of both Main Study—Part 1 and 2 conceptual models. A look at whether privacy relinquishing and privacy safeguarding intentions differed between older vs. younger consumers is warranted because previous studies on the differences in online privacy concerns and privacy protection attitudes between older and younger users are contradictory (Zeissig, Lidynia, Vervier, Gadeib, & Ziefle, 2017; Sheehan, 2002; Zukowski & Brown, 2007; Van den Broeck & Poels, 2015). Sheehan (2002) finds those over the age of 45 were either not all concerned about their privacy or extremely concerned, while Van den Broeck et al. (2015) finds that the middle adulthood group was more concerned about privacy but less willing to safeguard their privacy compared to younger adults. A multi-group analysis through SPSS AMOS was conducted where age was dichotomized using the extreme groups' approach, where the upper quartile represented the older group, and the lower quartile presented the younger groups of consumers.

Main Study—Part 1 Age Moderation

Multi-group analysis in SEM was conducted to test for age moderation. A comparison between the unconstrained model and a model where the measurement weights were constraints so that the factor loadings were equal across the younger and older groups was conducted. The unconstrained model yielded a chi-square 590.819 with 150 degrees of freedom ($p < 0.001$), with a CFI of 0.924 and a RMSEA of 0.085. The measurement-weight constrained model yielded a chi-square 607.230 with 161 degrees of freedom ($p < 0.001$), with a CFI of 0.923 and a RMSEA of 0.083. As shown in Table 4.18, constraining the factor loadings matrix to be equal across groups did not

significantly increase the chi-square (χ^2 difference of 16.411, $df= 11$ $p= 0.127$). Further, the measurement weights and structural weights constrained model was also examined, resulting in a chi-square of 608.629 with 163 degrees of freedom ($p< 0.001$), a CFI of 0.923, and a RMSEA of 0.082. A chi-square difference test between the measurement model and the structural weights constrained model was insignificant (χ^2 difference of 1.399, $df= 2$ $p= 0.497$). The Chi-square difference test was not significant, and hence, age, in this case, does not moderate the relationship between relationship quality and intentions to relinquish and safeguard privacy.

Main Study—Part 2 Age Moderation

Multi-group analysis in SEM was also conducted to test for age moderation for Main Study—Part 2. A comparison between the unconstrained model and a model where the measurement weights were constrained so to be equal across the high and low perceived convenience age groups was conducted. The unconstrained model yielded a chi-square 428.242 with 148 degrees of freedom $p< 0.001$, with a CFI of 0.975 and RMSEA of 0.069. The measurement weight constrained model yielded a chi-square 452.988 with 158 degrees of freedom $p< 0.001$, with a CFI of 0.974 and a RMSEA of 0.068. As shown in Table 4.18, constraining the factor loadings matrix to be equal across groups hurt the fit of the model by increasing the chi-square (χ^2 difference of 24.747, $df= 10$, $p= 0.006$). Further, the structural weights constrained model was also examined, resulting in a model with a chi-square of 460.307 and 161 degrees of freedom ($p< 0.001$), with a CFI of 0.973 and a RMSEA of 0.068. A chi-square difference test between the measurement weights and the structural weights constrained model was insignificant (χ^2 difference of 7.319, $df= 3$ $p= 0.062$). At $p= 0.062$, the structural fit does not significantly

worsen by constraining the structural weights suggesting that, age does not moderate the relationship between relationship quality and intentions to relinquish and safeguard privacy.

Table 4.18: Main Study—Part 2 Age Multi-group Analysis

<i>Parameters Constrained to Be Equal Across the Groups</i>	<u>Chi-square</u>	<u>Df</u>	χ^2 difference^a	Df difference^a	<u>p-val</u>
Model 1:					
Unconstrained	428.24	148			
Model 2:					
Measurement weights	452.99	158	24.75	10	0.006
Model 3:					
Structural weights	460.31	161	7.32	3	0.062
Measurement weights					

^aThe Chi-square/df differences reflect the differences between that Chi-square/df with the Chi-square or degrees of freedom on the above row.

CHAPTER 5

SUMMARY AND CONCLUSIONS

Chapter 5 discusses and summarizes the contributions and findings of this dissertation. To recap, this dissertation addresses three main areas. First, this dissertation redefines privacy in the context of consumers and their information. Second, this dissertation categorizes the different levels of consumer's information privacy, as it addresses the question of what amount of information cumulates to consumer's perceived level of privacy. Finally, a quantitative study examines three factors that drive consumers' intentions to either choose to lessen their privacy (relinquish privacy) or choose to remain private (safeguard privacy) to marketers. The quantitative study intends to examine consumers' reactions after perceiving that their privacy was violated. This chapter will summarize the findings from the study, their contributions, and managerial implications. Study limitations and future research opportunities are also discussed.

Experimental Findings

Research question: What are the factors that drive consumers' intentions to either choose to lessen their privacy (relinquish privacy) or choose to remain private (safeguard privacy), and how do consumers react after perceiving that their privacy has been violated?

Main Study—Part 1 Findings and Conclusions

Findings from the experimental study part one support hypothesis H1a and H1b—that consumer-firm relationship quality positively influences consumers' intentions to relinquish their privacy and negatively influences consumers' intentions to safeguard their privacy. Fournier (1998) purports that brands serve as viable relationship partners and, as predicted, relationship quality acts as a fundamental driver of how individuals disclose information. Consistent with the literature related to personal relationships and information disclosure, the findings offer evidence that people set boundaries concerning how they share information depending on the depth of their relationship with the firm. Specifically, it is evident from this study that, the consumers in a deep relationship were more willing to relinquish their privacy. The findings also are in support of the circles of intimacy phenomenon introduced by Hodges (1978), in that individuals are more willing to share information about self to those considered more intimate. Previous literature purports that trust, which is a dimension of relationship quality, is one of the basic pillars supporting the relationship marketing theory, and it exists when one party has confidence in an exchange partner's reliability and integrity (Morgan & Hunt, 1994). As seen from this study, higher privacy relinquishing intentions can be attributed to perceived deeper relationship quality and hence consumers' willingness to assume the risks of disclosure (Mayer et al. 1995).

On the other hand, relationship quality was found to negatively influence the intention to safeguard privacy. Privacy safeguarding intentions that have risen due to the rise in consumers' privacy concerns have prompted consumers to reduce the amount of information they share with marketers (Son & Kim, 2008; Lee, Ahn, & Bang, 2011).

Findings from the study herein show that when consumers consider being in a deep relationship with the firm, they are less likely to engage in privacy safeguarding behaviors. As marketers' efforts are now directed at attempts to mitigate consumers' lack of information disclosure, findings from this study suggest building stronger relationships with a consumer before requiring vital information could help to mitigate privacy safeguarding behaviors. Further, consistent with Hoffman et al.'s (1999) suggestion, building trust with online customers, i.e., deepening the relationship, is the most effective way for marketers to develop profitable information exchange relationships.

The predicted moderation, that the positive relationship between relationship quality and privacy relinquishing will be more pronounced when perceived convenience is high, was not supported. Likewise, the predicted moderation that the positive relationship between shallow relationship quality and privacy safeguarding was going to be more pronounced when the perceived convenience was low was also not supported. This could be due to the design of the study where relationship quality and perceived convenience were manipulated together and hence a reduced influence of the perceived convenience as a moderator. While the moderating effect was not evident, simple regression results showed a significant positive direct effect of perceived convenience on privacy relinquishing (0.459 , $F=284.153$, $p<0.001$) and a significant negative effect of perceived convenience on privacy safeguarding (-0.371 , $F=52.682$, $p<0.001$). Based on a previous study, individuals make a tradeoff for their privacy in exchange for benefits that are perceived to be worth the cost of information disclosure (Dinev & Hart, 2003).

According to the social exchange theory perspective, individuals' actions are contingent on others' rewarding actions (Emerson, 1976). Finding from this study shows

a positive relation between perceived convenience and privacy relinquishing behaviors and a negative relationship between perceived convenience and privacy safeguarding intention. These findings are consistent with the social exchange theory, where consumer's information can be treated as an intangible resource between the consumer and the firm (Foa & Foa, 1980; Foa, Foa, Gergen, Greenberg, & Willis, 1980; Hirschman, 1987; George & Homans, 1961). White (2004) also confirmed that users are more likely to provide personal information when they receive personalization benefits. Therefore, consistent with previous literature, when consumers perceive high convenience from a transaction, they are willing to relinquish their privacy in order to enjoy the convenience that comes with information sharing (e.g., easy login process).

An assessment of the moderating effect of disposition to value privacy revealed a significant effect on the relationship between relationship quality and (1) privacy relinquishing and (2) privacy safeguarding. Disposition to value privacy is an individual difference. Previous studies have found that that information sensitivity varies among consumers (Phelps, Nowak, & Ferrell, 2000; Bansal & Gefen, 2010), and privacy choices are associated with personality characteristics (Stone & Stone 1990). A high disposition to value privacy means that a person displays a high willingness to preserve his or her private space or to disallow disclosure of personal information to others. Findings from the main study find that disposition to value privacy acts as a moderator of the relationship between relationship quality, privacy relinquishing and safeguarding. In particular, the positive effect between relationship quality and privacy relinquishing was stronger for the low disposition to value privacy group versus the high disposition to value privacy group.

On the other hand, the negative relationship between relationship quality and safeguarding was weaker those in the high disposition to value privacy group as compared to the low disposition to value privacy group. These findings were not as expected as individuals in the high disposition to value privacy were found to be less willing to safeguard, that is, engaged in actions to protect their privacy. The unexpected findings can be explained by the privacy paradox phenomenon. Where, even though people may express high concern for their privacy, the privacy paradox suggests that they also tend to not take any precaution to safeguard their privacy (Norberg, Horne, & Horne, 2007).

Main Study—Part 2 Findings and Conclusions

Main Study—Part 2 addressed consumers' reactions to privacy violations. Privacy violations occur when a marketer discloses customers' personal information to a third party without the consent of the consumer. When a privacy violation occurs, consumers might perceive this as an act of betrayal by the firm, as such an act constitutes a breach of the implied social contract between a consumer and the firm on how to handle the customer's information (Culnan M. J., 1995; Milne G. R., 1997; Milne & Gordon, 1993; Martin & Murphy, 2017). Consistent with previous findings and as predicted, the finding from the experimental study shows a positive relationship between privacy violation and perceived betrayal.

Further, perceived betrayal was found to mediate the relationship between privacy violation and privacy relinquishing and safeguarding. The finding was consistent with what was predicted and consistent with the literature that, when a feeling of betrayal occurs, the customer may retaliate by taking extreme action to hurt the firm (Grégoire &

Fisher, 2008). According to Grégoire and Fisher, 2008, perceived betrayal is a key determinant for retaliation, and in this case, when it comes to betrayal caused by privacy violations, consumer's retaliation is seen to be manifested by reduced intention to relinquish privacy and increased intentions to safeguard privacy. Finally, the predicted moderation effect of relationship quality on the relationship between privacy violation and betrayal was not supported. Perceived betrayal was proposed to be more pronounced for consumers with deep versus shallow relationships. The relationship literature that suggests that as relationship quality deepens, consumers experience a greater sense of betrayal when they perceive low levels of fairness related to both the outcomes and the process (Grégoire & Fisher, 2008). The lack of moderation effect suggests that a privacy violation has a high detrimental effect on betrayal despite the quality of the relationship. Also, the lack of moderation effect could be due to the study design in that relationship quality was manipulated in the first part of the study and the privacy violation introduced later. In this case, the privacy violation was more salient in the respondents' mind and relationship quality was not. Hence, relationship quality may not have been top of mind as respondents answered the second part of the study-related questions.

Contribution to the Privacy Literature

Research Question: What is consumer privacy?

While privacy concern among consumers is increasing (Brown & Muchira, 2004; Culnan & Armstrong, 1999; Dinev & Hart, 2004; Nowak & Phelps, 1992; Malhotra, Kim, & Agarwal, 2004), understanding how to mitigate these concerns become complex due to lack of a clear definition of privacy (Appel, Grewal, Hadi, & Stephen, 2020). It is

vital to distinguish between actual privacy and perceived privacy. The first objective of this dissertation is to redefine consumer privacy in the context of marketing and consumers' information. An extensive literature review of past definitions of privacy from literature ranging from marketing, law, ethics, management, public policy, and social psychology was conducted. Three themes concerning definitions of privacy emerged based on privacy as a right, privacy as control, and privacy as a state/condition. A deeper examination of the three themes revealed that privacy definition is indeed fragmented based on discipline silos. Hence, a needed definition of privacy has been suggested, one that incorporates information at its core. Privacy here is defined as *an individual's state or condition concerning the degree to which information about a person is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy)*. Actual privacy, however, is not known to a consumer, as consumers are not aware of how much information about themselves is known by others. Thus, consumer perceptions of privacy, not actual privacy, are of interest to marketers when understanding how consumers respond to privacy. Perceived privacy is defined as *the degree to which an individual believes that information about themselves is not known by others and ranges on a continuum from total exposure (low privacy) to total anonymity (high privacy)*. This dissertation contributes to the privacy literature by first redefining privacy and then differentiating between actual privacy and perceived privacy.

Research Question: What are the different levels of consumers' information privacy?

Previous studies on consumers' privacy have focused on concerns about the type of information disclosed (e.g., financial information, the type of transaction, online versus offline factors) (Andrade, Kaltcheva, & Weitz, 2002; Asay, 2012; Bansal, Fatemeh, & Gefen, 2010; Brown & Muchira, 2004; Caudill & Murphy, 2000; Culnan & Armstrong, 1999; Dinev & Hart, 2004; Malhotra, Kim, & Agarwal, 2004). This dissertation introduces a new concept termed as the consumers' information privacy levels, presented in Figure 2.9. Consumer's information privacy levels framework categorizes all the information about a consumer into levels given whether a consumer has disclosed the information or not and to what extent that information is available to others.

The levels are classified into two depending on consumer's awareness of the information. The first classification relates to all information about a consumer that they are aware of and have voluntarily disclosed and includes four levels: (1) Information that only one knows, (2) information voluntarily disclosed to others, (3) information that others know but one did not disclose, and (4) publicly accessible information. The second classification relates to information about a consumer that they are not aware of and consists of three levels: (1) Information that has been captured or perceived but is not accessible by anyone (e.g. forgotten information), (2) information that has been captured or perceived by others but not by the individual (Examples of such information could be rumors, lies, information kept from us by a friend as a surprise, an intervention arranged for a drug addict, etc.), and (3) information that has not been captured or perceived (for example, one might be having a tumor growing in their body, but this information has not been captured or perceived).

Theoretically, understanding the different levels of consumers' privacy is essential to marketing researchers. Part of this dissertation focuses on redefining privacy and defines privacy as a degree to which a person's information is not known by others; different levels of privacy go in line with this definition. A person's state of privacy lies along a continuum of either high to low privacy, as shown in Figure 2.2. The consumer's information privacy level framework, shown in Figure 2.9, presents the different information levels that determine the degree of consumer privacy. As Appel et al. 2020 state, a lack of a clear definition of privacy makes our understanding of privacy concerns less straightforward. This new definition of privacy along with the different levels of consumer privacy provide a clear direction as to what levels of consumers' information privacy drives their privacy concerns.

Managerial Implications

The differentiation between actual and perceived privacy helps address the privacy paradox, which is the phenomenon entailing how consumers' intentions to disclose personal information and their actual personal information disclosure behaviors differ (Norberg, Horne, & Horne, 2007; Awad & Krishnan, 2006). Awad and Krishnan expanded the privacy paradox, based on their findings, by suggesting that consumers who desire more information transparency are also the ones who are less willing to be profiled. Though not studied in this dissertation, other studies have shown that transparency is an antecedent to consumer privacy concerns (Awad & Krishnan, 2006). Transparency entails the firm offering features that give consumers access to the information a firm has collected about them, as well as describing how that information

will be used. In this case, when consumers are aware of what information is available to marketers and how that information is going to be used, they are then more willing to disclose information. The actual vs. perceived privacy implies that consumers are more worried about their actual privacy (i.e. information about them being collected without their knowledge). Further, the categorization of the different levels of consumer privacy provides a managerial implication by guiding managers on how to handle information within each consumers' information privacy level. Consumers seek control of their information and also want transparency on how their information is collected and disseminated. Most of the concerns towards privacy arise due to the information within the outer circles of the information privacy level framework—information that is collected without their knowledge and is used to drive decisions about the type of service or product they receive. Lack of transparency could lead to feelings of betrayal and might affect the consumer-firm relationship.

Relationship quality, which was found to influence the intentions to relinquish privacy and also intentions to safeguard privacy, provides direction to managers seeking to gather vital information from their consumers. While online marketing has become the order of the day, a new trend in which online retailers ask for personal information before a consumer can view products can drive potential consumers away. Not only is this trend annoying for consumers to give out personal information before being allowed access to an online retail website, it could also be seen as a one ended type of exchange by the consumers. Consumer would prefer to be able to view what the company has to offer first before being obligated to provide personal information. Given the findings of this research, information exchange should come after a firm has established some form of

relationship with a potential consumer. In this way, consumers are more trusting and hence willing to relinquish their privacy without fear of how their information will be used or disseminated. In addition, findings show that consumers will feel betrayal after a firm violates their privacy; betrayal can lead to consumers' retaliation (Grégoire & Fisher, 2008) and, in this case, a reduced intention to relinquish their privacy and high intentions to safeguard their privacy. This means that firms need to go to great lengths to protect consumers' information from any form of violation, as it is evident that violations have great consequences for the firm. In addition, a privacy violation response strategy should be employed immediately after the violation announcement to mitigate the negative effect caused by it. The findings that consumers with a high disposition to value privacy are less willing to relinquish their privacy suggest that sharing of information should be voluntary, not mandatory. Some online shopping avenues that require the provision of information before receiving the service or product should avoid making those channels so restrictive to only those willing to disclose because they could be losing potential consumers who are high in need for privacy.

Study Limitations

Some limitations relate to the context of the study, the study design, and analysis. First, the study was conducted via scenarios in which the respondents had to imagine themselves as having interacted with a fictitious firm. The use of a fictitious scenario with a fictitious company can cause a limitation since the scenarios do not induce the actual perception, as would be the case in a real-world situation. The context of the study was also limited to one purchase situation, buying a gift for a friend; people might act

differently when the purchase is for them versus purchasing for others. In addition, a gift purchase can be viewed as a hedonic good versus a utilitarian good or vice versa, where some may feel that purchasing a gift is a chore and not fun. As such, given the type of transaction, the behaviors of the consumers might differ.

During the analysis, some measures were deleted following a confirmatory factor analysis to improve the fit of the measurement model. These deleted items were problematic in the context of this experimental study despite having been used and validated in other studies. The issues with these items could have also resulted from how they were adapted to fit the context of the study and adjustment in the wording. The deletion of items, especially in the relationship quality scale, which is a multidimensional scale, could limit the face validity of the construct by not capturing the whole domain of the construct.

Another limitation relates to the panel aggregation procedure. Data was collected through Qualtrics, which outsourced the data to a third-party source. While Qualtrics is a reliable source, the other third parties used with the data collection are unknown, as is the reliability of these data sources. In addition, the aggregation process automatically disqualified respondents based on criteria such as survey speeders, specifically those who took less than six minutes, and those who failed the four attention checks embedded within the survey. These deletions are not provided at the end of the data collection process, and hence the researcher has no details of the characteristic of the deleted respondents. Hence, a data collection procedure bias could exist in that some good respondents were excluded due to other underlying factors that are not accessible since the data relating to the deleted respondents is not available.

Future Research

Future research related to Consumers' information privacy levels and privacy continuum

Future research could empirically examine the levels of privacy introduced in this dissertation. The research could focus on consumers' perception of sharing information at each level and also, the perception of a violation involving each level. This empirical research would provide evidence that consumers are more worried about information that's is being collected without their knowledge that is then used to determine the type of service they receive, the price they pay for a product and the offers they receive. In addition, the privacy continuum phenomenon introduced in this dissertation could be used in an empirical study to illustrate the difference between actual and perceived privacy. Such an empirical study would be essential in cementing that the proposed definition is indeed fitting in the context of marketing and consumers. For example, a study could assess consumers' perceptions of their privacy level, measured using a perceived privacy scale. Then, later they would be informed that undisclosed to them, the company knows more information about them than they assumed. Perceived privacy, at this point (after being informed of their actual privacy), is predicted to increase. A future study to support this prediction would be interesting.

Future research related to antecedents to privacy relinquishing and safeguarding

This dissertation finds support for relationship quality as an antecedent for privacy relinquishing and safeguarding intentions. Also, additional simple regression showed that perceived convenience also influences intentions to relinquish and safeguard privacy. Future research could include these two and other possible antecedents in one

complex model. The model could also include disposition to value privacy and age as moderators, as well as other possible moderators such as perceived risk and gender. Such a model would have both theoretical and managerial implications.

Future research related to privacy violation

This dissertation found evidence that privacy violation leads to increased perception of firm betrayal, and betrayal leads to consumer's retaliation in terms of weaker intentions to relinquish and stronger intentions to safeguard privacy. The advancement in technology has enabled firms to capture all types and vast information related to their consumers. Privacy violations can manifest in many ways relating to; (1), the type of information being collected (e.g., purchase history, location data, personal information e.tc.), (2), the means by which the information is being collected (e.g., customers worry that their phones are listening to them and are concerned they didn't consent to it) and (3), how the information collected is used and disseminated (e.g., could this information be used against a consumer? and, was information collected about a consumer used to categorize him/her into clusters that determines the services, goods, and offers they get. For most consumers, the amount, type, and means of information that is collected by firms remain a mystery. At times, information about the means, amount, and type of the information collected might reach the consumers who then perceive that as a privacy violation after they become aware that such information was being collected and used by firms without their knowledge. Hence, companies should consider avoiding any intentional privacy violation and seek to mitigate the aftermath of a privacy violation. In addition, while firms can take the initiative to provide proper consumer information security, data breaches resulting from hacks out of their control might occur, and firms

could face the same repercussions. Future research could look at potential ways by which firms could mitigate the negative effects of privacy violations. This research could look at what are the most effective control measures. Such a study could rely on longitudinal data based on firms such as Facebook and Equifax, which have undergone recent privacy violation incidents.

Further, while a moderating effect of relationship quality was not supported in this study, the potential for relationship quality as a moderator exists based on previous research on consumer-firm relationship quality. A conclusion here is that the current study design was limited as the point in the study at which relationship quality was manipulated was within an earlier section of the study, and the respondent might have forgotten that manipulation when they were exposed to the privacy violation. A future study designed to address this concern would be necessary as a follow-up to this study. In addition, extending the consumer-firm relationship quality and the concept of exchange, future research could examine consumers' reactions to online retailers who require information before rendering any service or product. A review of the relationship marketing literature suggests that consumer information is a form of intangible resource for the firm and is exchanged during a consumer and firm interaction. However, when a firm requires consumers to surrender their personal information before any interaction with a firm, then it might cause an imbalance of the exchange equation, which consumers might consider partisan.

APPENDIX A: HUMAN USE APPROVAL FORM

HUMAN USE APPROVAL FORM



LOUISIANA TECH
UNIVERSITY

MEMORANDUM

OFFICE OF SPONSORED PROJECTS

TO: Ms. Sabinah Wanjugu and Dr. Julie Moulard
FROM: Dr. Richard Kordal, Director of Intellectual Property & Commercialization
(OIPC)
rkordal@latech.edu *rk*
SUBJECT: HUMAN USE COMMITTEE REVIEW
DATE: January 29, 2020

In order to facilitate your project, an EXPEDITED REVIEW has been done for your proposed study entitled:

HUC 20-070

“Privacy Relinquishing and Safeguarding: When are Consumers Willing to Disclose or Protect their Information?”

The proposed study’s revised procedures were found to provide reasonable and adequate safeguards against possible risks involving human subjects. The information to be collected may be personal in nature or implication. Therefore, diligent care needs to be taken to protect the privacy of the participants and to assure that the data are kept confidential. Informed consent is a critical part of the research process. The subjects must be informed that their participation is voluntary. It is important that consent materials be presented in a language understandable to every participant. If you have participants in your study whose first language is not English, be sure that informed consent materials are adequately explained or translated. Since your reviewed project appears to do no damage to the participants, the Human Use Committee grants approval of the involvement of human subjects as outlined.

Projects should be renewed annually. *This approval was finalized on January 29, 2020 and this project will need to receive a continuation review by the IRB if the project continues beyond January 29, 2021.* ANY CHANGES to your protocol procedures, including minor changes, should be reported immediately to the IRB for approval before implementation. Projects involving NIH funds require annual education training to be documented. For more information regarding this, contact the Office of Sponsored Projects.

You are requested to maintain written records of your procedures, data collected, and subjects involved. These records will need to be available upon request during the conduct of the study and retained by the university for three years after the conclusion of the study. If changes occur in recruiting of subjects, informed consent process or in your research protocol, or if unanticipated problems should arise it is the Researchers responsibility to notify the Office of Sponsored Projects or IRB in writing. The project should be discontinued until modifications can be reviewed and approved.

A MEMBER OF THE UNIVERSITY OF LOUISIANA SYSTEM

P.O. BOX 3092 • RUSTON, LA 71272 • TEL: (318) 257-5075 • FAX: (318) 257-5079

AN EQUAL OPPORTUNITY UNIVERSITY

HUMAN SUBJECTS CONSENT FORM

The following is a brief summary of the project in which you are asked to participate. Please read this information before continuing with the survey.

TITLE OF PROJECT: Consumers' Information Privacy

PURPOSE OF STUDY/PROJECT: This study involves an online study to be analyzed, interpreted, and discussed within doctoral dissertation research. The purpose of the study is to investigate consumer's information sharing habits while interacting with online shopping channels.

PROCEDURE: Participation in this study will require approximately 13 minutes of your time. Participation will include reading scenarios and answering questions about them in an online survey. You are asked to provide your general, thoughtful attitudes and opinions in response to the prompted research questions. Demographics will also be collected.

BENEFITS/COMPENSATION: You will be compensated the amount you agreed upon before you entered into the survey.

RISKS/ DISCOMFORTS, ALTERNATIVE TREATMENTS: Because this is a research-based on the survey methodology, the probability of harm to participants is no greater than minimal risk involved. The participant understands that Louisiana Tech is not able to offer financial compensation nor to absorb the costs of medical treatment should you be injured as a result of participating in this research. All information collected from the survey will be held strictly confidential. No one other than the listed researchers will be allowed access to the survey results.

The following disclosure applies to all participants using online survey tools: This server may collect information and your IP address indirectly and automatically via "cookies".

I attest by clicking "Agree" that I have read and understood the previous description of the study, "Consumers' Information Privacy?", and its purposes and methods. I understand that my participation in this research is strictly voluntary and my participation or refusal to participate in this study will not affect my relationship with Louisiana Tech University or my grades in any way. Further, I understand that I may withdraw at any time or refuse to answer any questions without penalty. Upon completion of the study, I understand that the results will be freely available to me upon request. I understand that the results of my survey will be confidential, accessible only to the principal investigators, myself, or a legally appointed representative. I have not been requested to waive nor do I waive any of my rights related to participating in this study. I am over 18 years of age.

CONTACT INFORMATION: The principal experimenters listed below may be reached to answer questions about the research, subjects' rights, or related matters.

Principal Investigator: Sabinah Wanjugu swa02@latech.edu 318.257.4012
 Co-Investigator 1: Mona Sinha msinha1@kennesaw.edu 470-578-2997
 Co-Investigator 2: Julie Moulard jmoulard@latech.edu 318.257.2127

Members of the Human Use Committee of Louisiana Tech University may also be contacted if a problem cannot be discussed with principal experimenters:

Dr. Richard Kordal, Director, Office of Intellectual Property & Commercialization

Phone: (318) 257-2484, Email: rkordal@latech.edu

- AGREE
- DISAGREE

APPENDIX B: MAIN QUESTIONNAIRE

MAIN QUESTIONNAIRE

Study Manipulations

High consumer-firm relationship quality, High convenience

Please read the following scenario thoroughly. You will be asked questions about it later! Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You've been a customer of Giftbundles for the past 10 years. Giftbundles is your one-stop online store where you purchase all your gifts for your friends and family. You always find what you are looking for from Giftsbundles, and if an item that you need is out of stock, the customer service team at Giftbundles will find the item on their competitor's website and direct you to that site.

Giftbundles introduced some new features to its app. One feature is their new login process that uses a simple, yet highly secure, facial recognition. You can also receive reminders of all your friends' and family's special dates, such as birthdays and anniversaries. In addition, you can preorder a gift for a loved one earlier during the year, pay in installments prior to shipment, and have it delivered to your loved one on their special day.

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

Low consumer-firm relationship quality, Low convenience

Please read the following scenario thoroughly. You will be asked questions about it later! Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You started using Giftbundles a few months ago and have had just two interactions with them. The first time you ordered a gift for your friend that arrived a week late. The second time you used the site, you couldn't find what you were looking for, and their customer service team didn't offer any help.

Giftbundles introduced some changes to its website. One change is their new two-step authentication login process, which involves them sending you a code on your phone prior to logging in. They also changed their password requirements. You now must change your password every month. Further, your password must be 12 characters long

and include a symbol, upper and lower case letters, and a special character. The changes also require frequent updates and won't work properly until updated.

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

High consumer-firm relationship quality, Low convenience

Please read the following scenario thoroughly. You will be asked questions about it later! Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You've been a customer of Giftbundles for the past 10 years. Giftbundles is your one-stop online store where you purchase all your gifts for your friends and family. You always find what you are looking for from Giftsbundles, and if an item that you need is out of stock, the customer service team at Giftbundles will find the item on their competitor's website and direct you to that site.

Giftbundles introduced some changes to its website. One change is their new two-step authentication login process, which involves them sending you a code on your phone prior to logging in. They also changed their password requirements. You now must change your password every month. Further, your password must be 12 characters long and include a symbol, upper and lower case letters, and a special character. The changes also require frequent updates and won't work properly until updated.

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

Low consumer-firm relationship quality, High convenience

Please read the following scenario thoroughly. You will be asked questions about it later! Your best friend's birthday is coming up in the next two weeks, and you are looking to buy their birthday gift from Giftbundles, an online retailer. You started using Giftbundles a few months ago and have had just two interactions with them. The first time you ordered a gift for your friend that arrived a week late. The second time you used the site, you couldn't find what you were looking for, and their customer service team didn't offer any help.

Giftbundles introduced some new features to its app. One feature is their new login process that uses a simple, yet highly secure, facial recognition. You can also receive reminders of all your friends' and family's special dates, such as birthdays and anniversaries. In addition, you can preorder a gift for a loved one earlier during the year, pay in installments prior to shipment, and have it delivered to your loved one on their special day.

In addition to the above-mentioned updates, Giftbundles is asking that you provide additional information so that they can further customize your experience. This additional information Giftbundles is asking for includes your income level, education level, interest and hobbies, and monthly spending habits.

Privacy Relinquishing Intentions 1

Based on what you've read about Giftbundles, specify the extent to which you would reveal your income level, education level, interest and hobbies, and monthly spending habits to Giftbundles.

	1	2	3	4	5	6	7	
Extremely unlikely	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely likely
Extremely improbable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely probable
Extremely impossible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely possible
Extremely unwilling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely willing

Privacy Safeguarding Intentions 1

Based on the information you've read about Giftbundles, please specify the extent to which you agree to the following statements

1. I would refuse to give my information to Giftbundles because I feel that information is too personal.
2. I would ask Giftbundles to remove my name and address from any lists used for marketing purposes.
3. I would ask Giftbundles not to share my name or any other personal information about me with other companies.
4. I would decide not to use the Giftbundles app because I am not sure how my personal information would be used.
5. I would provide false or fictitious information to Giftbundles when asked to register for the app.
6. For this question please select "strongly disagree"

Relationship quality manipulation

Keeping in mind the scenario that was previously presented to you, please indicate your agreement with the following statements

1. I have purchased most of my gifts for my friends and family from Giftbundles.
2. I would consider my relationship with Giftbundles to be of high quality.
3. I always find a perfect gift from Giftbundles.
4. Giftbundles is my top choice for my future gift purchases.
5. Giftbundles would be discreet with the personal information I provide (i.e., maintain your privacy).
6. I don't plan on using another company for my gift purchases.

7. I always trust Giftbundles as they always deliver on their promises.
8. I would say that Giftbundles is concerned about my best interests.
9. I would perceive the employees at Giftbundles to be considerate.
10. I would consider Giftbundles to be an honest company.

Perceived Convenience

Based on the information you've read about Giftbundles, please specify the extent to which you agree to the following statements (1= strongly disagree, 7 = strongly agree).

1. Giftbundles' updates provide a simple log in process.
2. Giftbundles' updates make it easier for me to log in.
3. My interaction with Giftbundles is completely easy due to the updates.
4. For this question, please select "Disagree"
5. It takes a short time to access Giftbundles due to the updates.
6. Giftbundles' updates simplify my shopping process.
7. It takes a minimal amount of time to get what I want with Giftbundles' updates.
8. Overall, I find Giftbundles' updates highly convenient.

Major Privacy Violation

You recently learned through an online article in the Wall Street Journal that several companies, including Giftbundles, have sold their customer database to Statistica 360, an independent data analysis firm. Each of the companies sold Statistica lots of personal information, including their customer's name, email address, income level, hobbies and interests, purchase history, level of education, credit card information, and phone number, as well as information related to your friends and family, such as their names, home addresses, and email addresses. The article also includes a link where you can search to determine if your information was sold. Once you click on the link you find that Giftbundles did, in fact, sell lots of your personal information to Statistica.

Minor Privacy Violation

You recently learned through an online article in the Wall Street Journal that several companies, including Giftbundles, have sold their customer database to Statistica 360, an independent data analysis firm. Each of the companies, except for Giftbundles, sold Statistica lots of personal information, including the customer's name, email address, income level, hobbies and interests, purchase history, level of education, credit card information, and phone number, as well as information related to friends and family, such as their names, home addresses, and email addresses. The article noted that Giftbundles only sold their customers' email addresses. The article also includes a link where you can search to determine if your information was sold. Once you click on the link you find that Giftbundles sold only your email address to Statistica.

Betrayal

Please specify the extent to which you agree to the following statements

1. I feel cheated by Giftbundles.
2. I feel betrayed by Giftbundles.
3. I feel lied to by Giftbundles.
4. Giftbundles intended to take advantage of me.

5. Giftbundles tried to abuse me.

Privacy Relinquishing Intentions 2

Based on the additional information you've read about Giftbundles, please specify the extent to which you would reveal more information to Giftbundles.

	1	2	3	4	5	6	7	
Extremely Unlikely	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely likely
Extremely improbable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely probable
Extremely impossible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely possible
Extremely unwilling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Extremely willing

Privacy Safeguarding Intentions 2

Based on the information you've read about Giftbundles, please specify the extent to which you agree to the following statements

1. I would refuse to give my information to Giftbundles because I feel that information is too personal.
2. I would ask Giftbundles to remove my name and address from any lists used for marketing purposes.
3. I would ask Giftbundles not to share my name or any other personal information about me with other companies.

4. I would decide not to use the Giftbundles app because I am not sure how my personal information would be used.
5. I would provide false or fictitious information to Giftbundles when asked to register for the app.
6. For this question please select "strongly disagree"

Privacy Violation manipulation check

Please specify the extent to which you agree to the following statements

1. Giftbundles disclosed a lot of information about me.
2. Giftbundles disclosed a lot of my personal information.
3. The amount of information that GiftsBundles disclosed was unacceptable.

Disposition to value privacy

Please indicate your agreement with the following statements (1= strongly disagree, 7 = strongly agree).

1. Compared to others, I am more sensitive about the way online companies handle my personal information.
2. To me, it is the most important thing to keep my online privacy.
3. Compared to others, I tend to be more concerned about threats to my personal privacy.

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