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# PRIVACY CALCULUS OF PROVIDERS ON PEER-TO-PEER PLATFORMS: THE EFFECT OF MEDIA RICHNESS ON INFORMATION DISCLOSURE WHEN ADVERTISING ONESELF

*Research in Progress*

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## Abstract

*In today's e-commerce landscape peer-to-peer (P2P) platforms are shaping economic and social interactions. They provide challenges and opportunities for users, who can be consumers and providers at the same time. Transactions on P2P platforms (offering e.g., services, accommodation, or a ride) vary in multiple ways from the ones in conventional P2P e-commerce (offering e.g., products on eBay). Since private individuals are the providers on P2P platforms, it needs to be considered how they balance their preferences for privacy against expected benefits (privacy calculus) when advertising themselves. We conduct online experiments to look at how the intention to disclose information is affected using different media formats (text, voice, image, video) with varying richness of possible informational cues (e.g., accents, facial expressions etc.). We find that media richness, perceived usefulness for self and expected usefulness for others affect information sharing from a provider's perspective.*

*Keywords: P2P platforms, Privacy concerns, Online information disclosure, Media richness.*

## 1 Introduction

Information and communication technology (ICT) and its use has fundamentally shaped both economic as well as social interactions. The *sharing economy* has become an increasing part in many lives. Sharing economy describes the economic system in which resources and services are exchanged among private individuals whether for free or for a fee, usually initiated online. *Peer-to-Peer (P2P) platforms* in the sharing economy enable this sharing. People may offer private assets at their disposal, such as their time and their skills to other people. For example, the P2P platform *care.com* lets people offer childcare, tutoring, or housekeeping to each other. This happens at the cost of having to provide potentially private information about oneself if one aims to advertise one's skills to secure a job/gig. Another example is *Airbnb*. On Airbnb people offer their spare room and hosting skills to others. On P2P platforms, boundaries between professional and private activities are evaporating (Sundararajan, 2016). A person can be both, a provider and a consumer, and either way, they rely on information exchange. Becoming a provider and thus a small-scale business owner, requires disclosure of valuable private data (Teubner & Flath, 2019). The revelation of one's personal details is a key requirement among peers on P2P platforms (e.g. Teubner & Hawlitschek, 2018; Ufford, 2015). Now, the covid-19 pandemic forced people around the world to increasingly communicate via video calls i.e., rich media formats. Rich media formats allow the transmission of a lot of informational cues. For example, facial expressions or surroundings can be shared in a video but not via text. Especially video chats and the use of images increased in personal and professional lives (Yan, 2020). Richer media formats are also gaining prominence when it comes to making decisions about brands and products, particularly among Millennials and members of Generation Z (Kim et al., 2020). To provide examples of the growing importance of richer media formats across the internet, social media platforms indicate that, embedding videos on Twitter improves engagement six times more than photos (Corrin, 2020) and the number of

Instagram Story (i.e. 24h limited videos) users has increased from 100 million to 500 million since 2016 (Facebook, 2019). Additionally, the professional networking website LinkedIn, which is often used by job seekers and recruiters, introduced video introductions in late 2020 (Barnes, 2020). Conversely, in the information era, privacy also seems very relevant for users (Acquisti et al., 2015). The establishment of reputation and trust on the internet, however, requires transparency (Gebbia, 2016; Teubner et al., 2016). This encourages providers on P2P platforms to reveal their private details in order to successfully market themselves and thus indicate to other peers their qualities (Huang & Liu, 2010). Considering that the providers on P2P platforms are private persons, it is necessary to take into account how they balance their privacy preferences with expected benefits (e.g., commercial profit). This trade-off is referred to as *privacy calculus* (Culnan & Armstrong, 1999; Kordzadeh & Warren, 2017; Teubner & Flath, 2019). It is crucial to note that the prevailing consumer conceptualizations of privacy concerns are situated in business-to-consumer (B2C) e-commerce hence adopting a consumer-centric perspective exclusively (Malhotra et al., 2004; Smith et al., 1996). Having said that, it should be understood, that transactions on P2P platforms in the sharing economy (offering e.g., services and expertise) vary in multiple ways from the ones in conventional P2P e-commerce (offering e.g., products on eBay). First, a provider grants insights into private dimensions, such as their personality, skills, or even looks. Products on Amazon do not reveal any private or personal information of the seller. But if you want to provide childcare on care.com, you might want to display to potential customers that you have three younger siblings, that you enjoy cooking, but you do not have your driver's license. Second, data is disclosed before an actual transaction occurs because they want to advertise themselves. Potential customers can look at all childcare providers on a P2P platform before contacting them. This could lead to misuse of private information or even identity theft. Third, the receiver of the provider's potentially private information is not one organization but up to millions of potential customers. Usually, when applying for a job, one's qualifications are presented to one organization (or one family that is looking for a childcare provider) at a time and only to the organization of one's own choice. In the context of P2P platforms, there remains a lack of comprehension and research into what influences the privacy trade-off from a provider's perspective.

However, it is not easy to see how privacy considerations are made from a provider's perspective on P2P platforms. What advantages providers anticipate by using different media formats and how media richness influences their privacy concerns. On P2P platforms, some providers prefer writing about themselves, or they record a voice message while others record videos or present themselves through pictures. Different preferences also exist for (mostly) synchronous media formats. Some providers prefer to correspond via text messages, others favor a phone call or video calls. We focus on the asynchronous media formats in our study, because they best represent P2P platforms where providers advertise themselves. When choosing a media format, it can be argued, that people do not only consider their own preferences but also take into consideration, which media format the recipient would prefer. For example, applicants for jobs accept video interviews, even though they might be more comfortable if a meeting was in person or on the phone.

The purpose of this study is to show that, when providers communicate information about private resources (e.g., skills) on P2P platforms, it will be affected by the richness of the media format. The more detailed a provider's profile is, the more it represents an invasion of privacy. On the one hand, it is very useful for conveying private details, but on the other hand, it leads to great privacy concerns, which in turn weakens the intention to reveal information. It can be concluded that rich media formats raise privacy concerns for the provider, which must be weighed against the anticipated advantages. In particular, this study investigates:

1. Privacy concerns and expected benefits related to a provider's intention to disclose information (i.e., to market personal resources with certain media formats),
2. the way privacy concerns emerge from the media format-specific factor perceived media richness (i.e., number of possible informational cues),
3. how the perceived media format usefulness for oneself and its expected usefulness for others affects the privacy calculus.

Our research model builds upon the theories concerning online privacy and privacy calculus (Dinev & Hart, 2006; Krasnova et al., 2012), media richness theory (Daft & Lengel, 1986), and perceived usefulness (Tseng & Wang, 2015; Venkatesh, 2000). According to the privacy calculus, a provider's willingness to disclose information is the result of a cost-effectiveness consideration. In this context, costs may be embodied by privacy concerns (Teubner & Flath, 2019), whereas anticipated financial gains, time savings, or overall satisfaction may represent the benefits (van der Crujisen et al., 2019; Whillans et al., 2017). Concerns about privacy derive from perceived media richness, that is, how many informational hints a media format reveals about a user (Daft & Lengel, 1986; Kahai & Cooper, 2003). Perceived usefulness refers to whether the provider believes a format is suitable to adequately advertise him/herself to potential customers. The research model is tested with an online experiment including a survey afterwards. The results of the online survey were evaluated by a *structural equation model* which was considered useful in previous P2P research (Teubner & Flath, 2019). There are three main contributions of this study to the information systems literature. Firstly, it extends current theory towards the provider's perspective of P2P markets. A perspective that is focused on the consumer prevails in the existing literature whilst the supplier's perspective is only just beginning to emerge. Examples include Teubner and Flath (2019) (audience size), Ozdemir et al. (2017) (past experience & awareness), Ikkala and Lampinen (2015) (monetization) or Karlsson et al. (2017) (permission requests). It is the comparison of media formats with different degrees of richness, such as text with few cues and video with many cues, that brings together research on P2P platforms and communication within the broader research field of privacy. Secondly, it elucidates factors that drive privacy concerns and expected benefits in the online marketing of personal resources. Specifically, the research focuses on the role of media richness as well as perceived usefulness for self and for others. This follows Teubner and Flath (2019) in examining communication in a P2P context. Perceived media richness is examined as an influencing factor on privacy concerns, and the mechanisms of usefulness for self and expected usefulness for others are elaborated. Finally, this study contributes to the general understanding of user behavior on P2P platforms.

## 2 Theoretical background

### 2.1 Peer-to-peer economy and privacy concerns

Emerging P2P services have grown enormously in recent years and have attracted greater coverage in both the scholarly and mainstream press (Slee, 2016; Stephany, 2015; Sundararajan, 2016). Further, they consistently appeal to a broad spectrum of consumers and have become a feasible alternative for traditional consumption methods (Cusumano, 2015; Hellwig et al., 2015). The focus of the majority of research has been on shared mobility and shared housing (Ikkala & Lampinen, 2015; Karlsson et al., 2017; Möhlmann, 2015; Teubner & Flath, 2019; Tussyadiah, 2016). While there are some critical voices on the rise of P2P platforms, there remains a lack of research on the topic of privacy in the sharing economy. However, existing results indicate that concerns about data protection do indeed hamper P2P participation (Frick et al., 2013; Hawlitschek et al., 2016; Teubner & Flath, 2019). A possible violation of privacy is the unintentional display of e.g., objects in the background of photos or videos, or sounds. But also, the context of an offer can reveal information (Gosling, 2009; Gosling et al., 2002; Teubner & Flath, 2019). In the case of a potential babysitter, available time slots could disclose information about the provider's biorhythms or working hours.

### 2.2 Media Richness Theory

According to the *Media Richness Theory*, the more ambiguous, unreliable, transmissible and complex the facts to be conveyed (communication task), the richer the chosen medium must be (Daft & Lengel, 1986; Ishii et al., 2019). Namely, according to Ishii et al. (2019), the richness of a medium must fit the particular task that the communication needs to perform in order to be considered effective, which is subjective. Media Richness Theory distinguishes rich media and less rich media by looking at a format's multiplicity of cues and the immediacy of feedback or a response (Daft & Lengel, 1986; Daft et al., 1987; Dennis & Kinney, 1998). When a greater amount of cues are present, for example, gestures, facial

expressions or intonation, it results in a higher overall richness (Aldunate & González-Ibáñez, 2017; Daft et al., 1987). Similarly, more immediate feedback also leads to higher perceived richness (Daft et al., 1987; Kahai & Cooper, 2003). However, this study's investigation of self-representation of a provider focuses on asynchronous media formats. Immediacy of feedback is therefore delayed, as responses do not occur immediately. Also, control over the content is high, because the provider can carefully select and rehearse or edit the presented content. Table 1 shows the hierarchy of asynchronous media formats according to Daft et al. (1987) and Kahai and Cooper (2003).

Media Format	Multiplicity of Cues	Immediacy of Feedback in asynchronous communication	Overall Richness
Text	Writing style, emoticons	Delayed	Lowest
Picture	Mimic, background, appearance, other Optics	Delayed	Low
Audio	Verbal, Audio, Tone of voice, features of speech (e.g., accents)	Delayed	Medium
Video	All Audio and Picture cues	Delayed	High

Table 1. Hierarchy of asynchronous media formats.

### 3 Research model and Hypothesis derivation

To improve our understanding of a provider's intention to share information online, we merge the just mentioned aspects in a research model (Figure 1). Privacy calculus suggests that a provider's intention to share decreases in the case of higher privacy concerns (**H1**) and increases in relation to higher expected benefits (**H2**) (Teubner & Flath, 2019). Privacy concerns (**H4**) as well as expected economic benefits (**H7**) are positively affected by perceived media richness, i.e., more possible informational cues. Overall, higher perceived media richness leads to a lower intention to share information via a media format (**H3**) due to disproportionately increasing privacy concerns over diminishing expected economic benefits. Moving deeper into the investigation of why certain privacy-related behavior exists, we model privacy concerns as emerging from perceived media usefulness for self (**H5**) and expected media usefulness for others (**H6**). Similarly, expected economic benefits are influenced by perceived usefulness of a media format for self (**H8**) and expected usefulness for others (**H9**). Finally, based on media richness theory, our model states that a user's perception of media richness originates from a medium's actual given richness (**H10**).

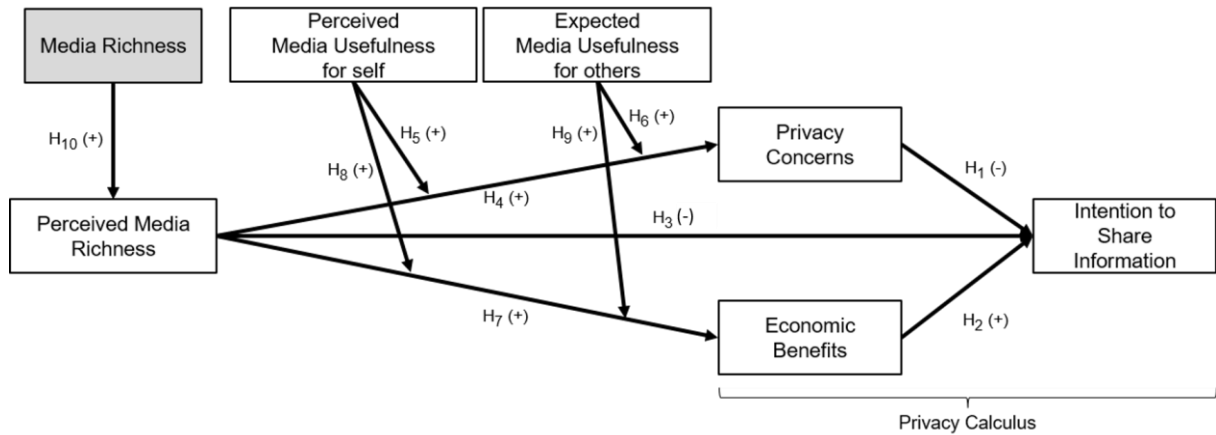


Figure 1. Research model.

We draw upon the literature of privacy and related contexts, like e-commerce, and media richness to establish our hypotheses. Table 2 summarizes the definitions of all constructs of our study.

Construct	Context-specific definition	Reference
Intention to Share Information	The provider's intention to present him- or herself with a given a media format.	Teubner & Flath (2019)
Privacy Concerns	The provider's perception that presenting personal resources with a given media format negatively affects her or his privacy.	Dinev & Hart (2006)
Economic Benefits	The provider's expectation that presenting personal resources with a given media format will benefit her or him economically.	X. Li, Trout, Brandyberry, & Wang (2011)
Perceived Media Richness	The provider's perception of how much information (the multiplicity of information cues, the immediacy of feedback, language variety, and the degree of "personalness.") a media format transmits to the other party.	Jiang, Heng, & Choi, (2013)
Given actual Media Richness	A media channel's actual information richness as indicated by the scenario.	c.f. Carlson & Zmud (1999)
Perceived Media Usefulness for self	The provider's perception of a media format's usefulness to adequately present herself or himself.	Venkatesh and Davis (2000) and Tseng and Wang (2015) (Sheer, 2011)
Expected Media Usefulness for others	The provider's expectation of a media format's perceived usefulness for the recipient to get to know the provider.	c.f. Venkatesh and Davis (2000) and Tseng and Wang (2015)

Table 2. Construct definitions.

### 3.1 The effect of privacy concerns and economic benefits and perceived media richness on the intention to share information (H1, H2, H3)

We follow existing literature (c.f. Teubner & Flath, 2019) on the privacy trade-off and argue:

H1: *Privacy concerns will negatively affect intention to share.*

H2: *Expected benefits will positively affect intention to share*

As richer media formats would reveal more private information and thereby grant a relative information advantage to the receiver of the information. Furthermore, on a peer-to-peer platform, no personal connection to the audience is expected (Teubner & Flath, 2019). This study models perceived media richness as a negative predictor of intention to share information via a media format.

H3: *Perceived media richness will negatively relate to intention to share.*

### **3.2 The impact of Perceived Media Richness on Privacy Concerns and the moderating effect of Usefulness for self and others (H4, H5, H6)**

A recent study reveals that especially adolescents want to control their online self-presentation regarding an adequate portrayal of themselves in a desirable format (Sheer, 2010). Accordingly, Hassanein and Head (2007) state that the evaluation of social presence is affected by various levels of rich media elements. Hence, perceived media richness is assumed to increase individual's privacy concerns.

H4: *Perceived media richness will positively affect privacy concerns.*

Perception of media format usefulness varies depending on the subject and the task (Yang & Lin, 2019). Based on findings of Tseng and Wang (2015) and Venkatesh (2000), perceived usefulness affects privacy decision making. For example, providers may only use a media format, which they perceive as appropriate to adequately advertise themselves. But it is reasonable to argue, that providers also take into consideration, how helpful a format could be for recipients. Hence, we argue, that the relationship of perceived media richness and privacy concerns is influenced by perceived usefulness for self and expected usefulness for others. This results in the following hypotheses:

H5: *Usefulness for self will strengthen the relationship of perceived media richness and privacy concerns.*

H6: *Expected usefulness for others will strengthen the relationship of perceived media richness and privacy concerns.*

### **3.3 The effect of Perceived Media Richness (H10) on Expected Benefits and the influence of Usefulness for self and expected usefulness for others (H7, H8, H9)**

According to Kahai and Cooper (2003), richer media is positively related to one's perception of the ability to identify expertise of others, which could be beneficial for a provider, who chooses a rich media format. The findings of Jiang et al. (2013) suggest higher social reward (social benefits) due to richer media because of better social presence. Following this relation and taking into account the findings of Teubner and Flath (2019), that larger audiences and networks in P2P markets are connected to greater economic benefits, we state that richer media will lead to higher providers' expected economic benefits on peer-based platforms.

H7: *Perceived media richness will positively affect expected benefits.*

Analogous to the effect of perceived usefulness for self and expected usefulness for others on privacy concerns, we argue, that:

H8: *Usefulness for self will strengthen the relationship of perceived media richness and expected benefits.*

H9: *Expected usefulness for others will strengthen the relationship of perceived media richness and expected benefits.*

Considering the asynchronous formats text, picture, audio, and video in this study, it is assumed that an individual's perception of media richness corresponds to the given media richness.

H10: *Given media richness will positively affect perceived media richness.*

## **4 Methodology**

We aim to evaluate our hypotheses with an online experiment including a survey. In this experiment, participants took the role of a provider on a fictitious service-sharing platform advertising themselves for a job as a babysitter with one of four possible media formats. This focus was chosen to resemble cases, where the provider is an important part of the interaction instead of simply some sort of accommodation provider. Still, the main reasoning should transfer to other contexts, like ride sharing.

### **4.1 Experiment Design**

In the online experiment, each participant was randomly assigned to one of the four groups. Each group included one of the following asynchronous media formats, which had to be used to present themselves: text, picture, audio, or video. A between-subject design was chosen. At the beginning of the experiment, the participants got the task to search for a babysitter job online and therefore to create a profile on the fictitious platform *babysitter.com*. For every media format, the participants got brief instructions how to use the format. Participants had to actually create a profile with the given media format. In a pilot study with friends and colleagues, potential technical and comprehension problems for participants were detected and evaluated (Van Teijlingen & Hundley, 2001). In the survey that followed the experiment, we also included attention checks to counter common method bias. In addition, several controls and demographic variables were included. With an effect size of  $d = 0.3$ , 80% power and alpha at  $p < 0.05$ , the required sample size for this study yielded 190 participants (approx. 47 per group) according to G\*Power (Faul, 2007). Gignac and Szodorai (2016) state, that the effect size of 0.3 is relatively large and therefore sufficient. The participants for this study were recruited through the online platform Amazon Mechanical Turk (mTurk), whereby all workers got paid for submitting the experiment. The average hourly wage at mTurk is 7\$ (Hara et al., 2018). The compensation was set accordingly. To verify the completion of all Amazon workers, an individual completion code at the very end of the questionnaire was given to obtain the compensation. Overall, the experiment was accessible for 7 days for US-based people with a total of 205 participants. To ensure data quality, outliers and participants who failed the including attention-checks in the survey have been deleted, which ends up into 196 participants with 53 participants in the text group, 47 participants in the picture group, 47 participants in the audio group and 49 participants in the video group. Of those 196 individuals 49.5% were female, 50% were male and were .5% diverse. The average age was  $M = 35.49$  and  $SD = 9.95$ , whereby most of the participants were between 26 and 46 years old. This study adapted several previously validated scales in the sense of the research model: Since this is still research in progress, we would like to present our preliminary findings.



## 5 Results

### 5.1 Results Descriptive Statistics, Reliability Measures

Descriptive statistics on reliability measures, construct and correlations are in Table 3. Item reliability was also checked. Reliability measures and validity measures were established successfully.

	M	SD	Composite reliability	Cronbach's alpha	AVE	Correlation Matrix					
						ITS	PC	EB	PMR	US	UO
ITS	4.71	1.68	.96	.93	.88	<b>.94</b>					
PC	4.59	1.87	.96	.94	.90	-.32	<b>.95</b>				
EB	5.12	1.27	.91	.86	.78	.68	-.11	<b>.88</b>			
PMR	5.06	1.25	.84	.71	.62	.42	.19	.46	<b>.79</b>		
US	5.24	1.26	.93	.88	.80	.63	-.11	.68	.51	<b>.90</b>	
UO	5.33	1.18	.91	.85	.77	.64	-.12	.65	.58	.82	<b>.88</b>

Note. Diagonal elements in the correlation matrix include the square root of the average variance extracted (AVE) for each construct. ITS = Intention to Share; PC = Privacy Concerns; EB = Economic Benefits; PMR = Perceived Media Richness; US = Usefulness for self; UO = Usefulness for others.

Table 3. Reliability Measures, Correlations and Descriptive Statistics.

### 5.2 Hypothesis Testing and Structural Equation Model

Figure 4 presents the results of a PLS-SEM model. In total, 56.4% of the variance in the intention to share information can be explained by the model.

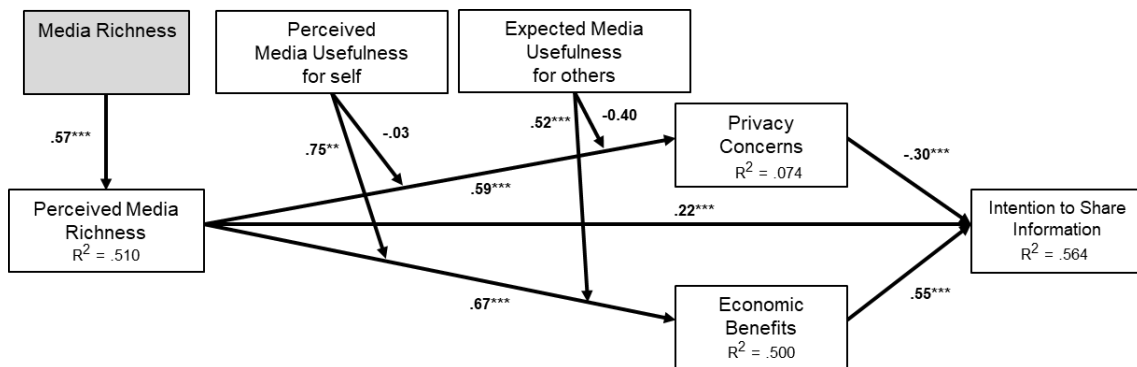


Figure 4. Preliminary results. PMR = Perceived Media Richness; US = Usefulness for Self, UO = Usefulness for Others; \*\*\*  $p < .001$ ; \*\*  $p < .01$ ; \*  $p < .05$ .

## 6 Conclusion

Our study seems to indicate that expected usefulness for others and perceived usefulness for self moderate expected economic benefits but not privacy concerns. The effect of given media richness on perceived media richness needs further research.

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