

LAPPEENRANTA-LAHTI UNIVERSITY OF TECHNOLOGY LUT
School of Business and Management
Degree programme in International Marketing Management (MIMM)

Paiju Niinimäki

**THE ATTITUDINAL AND BEHAVIORAL CONSEQUENCES OF
ENGAGEMENT TO INSTAGRAM: THE ROLE OF TRUST AND
PERCEIVED PRIVACY**

Examiners: Associate Professor Anssi Tarkiainen
Assistant Professor Joel Mero

ABSTRACT

Author:	Paiju Niinimäki
Title:	The attitudinal and behavioral consequences of engagement to Instagram: The role of trust and perceived privacy
Faculty:	School of Business and Management
Master's Programme:	International Marketing Management (MIMM)
Year:	2020
Master's Thesis:	Lappeenranta-Lahti University of Technology LUT 53 pages, 7 figures, 6 tables, 1 appendix
Examiners:	Associate Professor Anssi Tarkiainen and Assistant Professor Joel Mero
Keywords:	Customer engagement, privacy, privacy concerns, trust, social media, self-disclosure, advertisement, online behavior

When it comes to customer engagement, privacy concerns and trust, the prior literature focuses mostly on the brand context, and little to no research can be found from the perspective of the social media platforms. The purpose of this study is to fill the research gap identified, and thus investigate, whether the users' engagement level towards a social media platform has an effect on their privacy concerns and trust towards the platform. To bring in more concreteness, the effect of these attitudinal factors to behavior: one's willingness to share private information and one's intention to click ads, will be studied. The context chosen for the empirical study is Instagram. The empirical study was conducted as a quantitative study, where 145 participants answered a questionnaire assembled from pre validated measures.

The main findings of this study show partial correlation between customer engagement and both of the attitudinal factors: privacy concerns and trust. The findings indicate that engagement to the social media platform, Instagram, leads into decreased privacy concerns and increased level of trust. In addition, privacy concerns and trust were found to significantly affect one's willingness to share private information. However, neither one of these attitudinal factors were found to significantly correlate with one's intention to click ads. These findings contribute to existing literature about users' engagement and attitudes by finding similarities between brand and platform context, in both, user's attitudes and behavior.

TIIVISTELMÄ

Tekijä:	Paiju Niinimäki
Tutkielman nimi:	Sitouttamisen asenteelliset ja käytökselliset vaikutukset: Luottamuksen ja koetun yksityisyyden rooli
Tiedekunta:	Kauppateieteellinen tiedekunta
Pääaine:	Kansainvälinen markkinointijohtaminen
Vuosi:	2020
Pro Gradu -tutkielma:	Lappeenrannan-Lahden teknillinen yliopisto LUT 53 sivua, 7 kaaviota, 6 taulukkoa, 1 liite
Tarkastajat:	Apulaisprofessori Anssi Tarkiainen ja apulaisprofessori Joel Mero
Avainsanat:	Sitouttaminen, yksityisyyshuolet, luottamus, sosiaalinen media, jakaminen, mainostaminen, verkkokäyttäytyminen

Aikaisempi kirjallisuus sitouttamisesta, nettikäyttäjien yksityisyyshuolista sekä luottamuksesta on keskittynyt pääasiassa brändikontekstiin, eikä asiaa ole juuri tutkittu sosiaalisen median alustan näkökulmasta. Tämän tutkimuksen tarkoitus on täyttää löydettyä tutkimusaukkoa, ja tutkia, vaikuttaako käyttäjän sitoutuminen sosiaalisen median alustaa kohtaan tämän huoleen yksityisyydestään tai luottamukseen tällä alustalla. Lisäksi tutkimuksessa tarkastellaan näiden asenteellisten tekijöiden vaikutusta yksilön käyttäytymiseen alustalla: onko käyttäjä halukas jakamaan yksityistä tietoa, ja onko hänellä aikomusta klikata mainoksia. Empiiriseen tutkimukseen valittu konteksti on Instagram. Tutkimus toteutettiin kvantitatiivisena tutkimuksena, jossa 145 osallistujaa vastasivat ennalta validoitujen mittarien perusteella kehitettyyn kyselyyn.

Tutkimuksen tulokset osoittivat osittaista korrelaatiota sitouttamisen sekä molempien asennetta mittaavien tekijöiden kanssa. Tutkimustulokset viittaavat käyttäjän sitoutumisen Instagramia kohtaan johtavan vähenevään huoleen yksityisyydestä sekä lisääntyvään luottamukseen alustaa kohtaan. Lisäksi tutkimus osoitti merkittävän korrelaatiosuhteen molempien asenteellisten tekijöiden, sekä käyttäjän tiedon jakamishalukkuuden välillä. Kuitenkaan, vaikutusta käyttäjän aikomukseen klikata mainoksia alustalla ei löydetty. Tulokset edistävät sitouttamisen sekä asenteiden tutkimusta löytämällä brändikontekstissa ilmenneitä käyttäjien asenteisiin ja käyttäytymiseen liittyviä vaikutussuhteita myös alustan näkökulmasta tehdystä tutkimuksesta.

ACKNOWLEDGEMENTS

I still cannot believe there will not be another assignment to return or an exam to study for after I have returned this thesis. The fact that after this page, I will *finally* have a finished thesis in my hands, seems surreal and extremely conflicting. I have spent my, hands down, best five years here in Lappeenranta, and in a month an entirely new life will start. This new chapter will be different, for sure, but I am very excited to get it started.

First and foremost, a big thank you to my supervisor, Joel Mero, for, first of all, pushing me to make a quantitative study, which I did not even consider an option. Thank you for always giving me valuable feedback and advise when needed, and always finding time. Finally, thank you for continuously answering my desperate emails even several times a day, and also, I am sorry.

A big thank you goes also to my family, for supporting me during this process. Mum, thank you for reading through this thesis, I know how tough it is (took me three days myself), and for asking questions I did not realize to ask. Dad, thank you for challenging me and my thoughts making me better, and for always reminding me of backup copies! Cheers also to my siblings for having awesome dogs for me to cuddle when I am stressed.

Thank you to my boyfriend, who has been supporting me patiently through this entire year, next year it is my turn. And finally, thank you to my friends, the ones I have had since forever, and the new ones met in Lappeenranta, thank you for entering my life and being completely indispensable. We had the best time in LUT University, but I am sure it was only the beginning!

In Lappeenranta, April 21st, 2020

Paiju Niinimäki

TABLE OF CONTENT

- 1 INTRODUCTION..... 1**
 - 1.1 BACKGROUND OF THE STUDY 1
 - 1.2 LITERATURE REVIEW 4
 - 1.3 STUDY GOALS, RESEARCH QUESTIONS & RESEARCH METHODOLOGY 5
- 2 KEY CONCEPTS OF THE STUDY 7**
 - 2.1 CUSTOMER ENGAGEMENT..... 7
 - 2.1.1 Customer engagement in this study..... 8*
 - 2.1.2 Customer engagement on social media..... 9*
 - 2.2 PRIVACY CONCERN..... 10
 - 2.2.1 Privacy concerns on social media..... 11*
 - 2.2.2 Privacy paradox 12*
 - 2.3 TRUST..... 13
- 3 RESEARCH MODEL AND HYPOTHESES..... 14**
 - 3.1 IDENTIFICATION 15
 - 3.2 ABSORPTION..... 16
 - 3.3 INTERACTION..... 17
 - 3.4 PRIVACY CONCERNS AND TRUST..... 20
 - 3.5 PRIVACY CONCERNS AND THE WILLINGNESS TO DISCLOSE PRIVATE INFORMATION 21
 - 3.6 PRIVACY CONCERNS AND THE INTENTION TO CLICK ADVERTISEMENT 24
 - 3.7 TRUST AND THE WILLINGNESS TO DISCLOSE PRIVATE INFORMATION 25
 - 3.8 TRUST AND THE INTENTION TO CLICK ADVERTISEMENT 26
- 4 METHODOLOGY..... 29**
 - 4.1 RESEARCH APPROACH 29
 - 4.2 QUESTIONNAIRE DEVELOPMENT 29
 - 4.3 DATA COLLECTION 31
 - 4.4 DEFINING MEASURES 31
 - 4.4.1 Customer engagement 32*
 - 4.4.2 Privacy concern..... 34*
 - 4.4.3 Trust 35*
 - 4.4.4 Willingness to share private information 35*
 - 4.4.5 Intention to click advertisement 36*
 - 4.5 RELIABILITY AND VALIDITY 37

5 RESULTS.....	40
5.1 DESCRIPTIVE STATISTICS	40
5.2 STRUCTURAL MODEL	43
5.3 HYPOTHESIS TESTING	43
6 DISCUSSION AND CONCLUSIONS	47
6.1 THEORETICAL CONTRIBUTIONS	47
6.2 MANAGERIAL IMPLICATIONS	51
6.3 LIMITATIONS AND FUTURE RESEARCH	52
REFERENCES.....	54
APPENDICES	79

LIST OF TABLES

TABLE 1. SUMMARY OF THE HYPOTHESES	28
TABLE 2. FACTOR ANALYSIS OF CUSTOMER ENGAGEMENT.....	33
TABLE 3. FACTOR ANALYSIS OF PRIVACY CONCERN.....	34
TABLE 4. FACTOR ANALYSIS OF TRUST.....	35
TABLE 5. FACTOR ANALYSIS OF WILLINGNESS TO SHARE PRIVATE INFORMATION	36
TABLE 6. FACTOR ANALYSIS OF INTENTION TO CLICK ADVERTISEMENT	36

LIST OF FIGURES

FIGURE 1. THEORETICAL FRAMEWORK.....	14
FIGURE 2. GENDER AND AGE DISTRIBUTION OF RESPONDENTS	40
FIGURE 3. HIGHEST LEVEL OF EDUCATION OF RESPONDENTS	41
FIGURE 4. RESPONDENTS' EXPERIENCE ON INSTAGRAM	41
FIGURE 5. RESPONDENTS' ACTIVITY ON INSTAGRAM.....	42
FIGURE 6. AVERAGE RESPONSES TO QUESTIONNAIRE	42
FIGURE 7. EMPIRICAL MODEL WITH T VALUES	46

APPENDICES

Appendix 1. Measures

1 INTRODUCTION

In September 2018, it was discovered that almost 50 million users of Facebook were impacted by an unprecedented security issue (Matsakis & Lapowsky 2018). The data breach caused Facebook massive fines (Solon 2018), but more importantly, it woke people up for the importance of online privacy. After this, in 2019, it was discovered that Facebook has harvested the email contacts of 1.5 million users without consent and even without their knowledge (Doffman 2019), and that hundreds of millions of records on Facebook users' IDs, activity on the site and account names have been found from databases all around the world (Murphy 2019). Yet, the social media giant has got away with it due to its unique scale and reach (Doffman 2019). What is interesting, is how it is possible that the number of monthly active users of Facebook worldwide has been steadily growing for the past ten years and there is still no sign of it slowing down (Statista 2019).

What Facebook, as a platform does, is often very engaging, and over half of the population in the U.S. uses Facebook several times a day (Donnelly 2018). This study will attempt to discover, whether the level of engagement felt towards a website or a digital platform has an impact on the consumers' privacy concerns and the level of trust felt towards that specific platform. In addition, this study will seek answers to how consumers' privacy concerns and trust affect their behavior, such as sharing private information or engaging with advertising, on online social networks.

1.1 Background of the study

Today digital, data driven marketing is up in all industries, businesses collect unseen amounts of data from consumers (Amado, Cortez, Rita & Moro 2018) and the limits of privacy are getting blurry. Thus, it is important for businesses to understand, how the collection and use of this data is perceived by the consumers and how much they value its protection (Acquisti, John & Loewenstein 2013).

The high amounts of data collected have enabled businesses to transform their marketing and to execute even more cost effective and tailored marketing efforts. Businesses are able to target billions of people based on their likes and dislikes as small segments as only one person at a

time, and they can do this almost effortlessly (Estrada-Jiménez, Parra-Arnau, Rodríguez-Hoyos & Forné 2016). Also, personalization has become a big trend enabling companies to customize their offerings to each customer or customer segment separately creating more sales and more importantly engaging consumers. However, the way customers see data-based personalization, as a violation of privacy or as added value, is not quite that simple (Chellappa & Sin 2005; Jung 2017). Whereas a well targeted and relevant ad can increase the attention of customers, it also increases customers' privacy concern (Jung 2017), and the right balance between personalization and respecting consumers' privacy needs to be found.

Online privacy is also a societal level problem and it has been seized by governments. For example, the European Union put a new regulation into use in 2018 in order to protect all EU citizens' data privacy and to give them more control over their personal data. It also sets new guidelines for companies in the region on how to handle their customer data. (European Commission 2019) Since the problem is this wide, and it concerns businesses regardless of the region or industry, it is an important theme to study from as many perspectives as possible.

Cyberattacks are getting more and more common, with 4149 breaches reported in 2016 affecting over 4.2 billion records (Risk Based Security 2016) and resulting as a significant decline in the market valuation of the companies in question (Choong, Hutton, Richardson & Rinaldo 2017). Recovering from these breaches takes a lot of time and money and it also impacts the brand equity of the firm (Choong et al. 2017). Zhang, Wei and Hua (2018) studied data breaches' impact on customers' engagement in the hospitality business and found that having a recovery strategy is very important in order to keep the customers engaged. Also, these error management practices need to be communicated to customers in a transparent way. There are also studies on how the recovery efforts of a company influence its performance after the breach and how trust affects the perceived security risk (Kim, Chung & Lee 2010; Rasoulia, Grégoire, Legoux & Sénécal 2017).

What all these studies are left to answer, however, is the role of engagement before the possible data breach. After several, scandalous breaches of consumer data shown all over the media, for example Facebook, Google and the big hotel chain Marriott (Grothaus 2018), there is no doubt consumers are getting more and more aware of these problems and risks with personal, digital data. There are big companies, such as Facebook, with high engagement levels, perceivably having huge problems with gaining back the trust, yet, still having millions of active users all

over the world and still remaining as a key platform in social commerce (Walton 2019). Of course, Facebook still has a long way to go, but with its engagement levels, did the huge data breach scandal hurt it as bad as it would a platform that has not been able to engage consumers just as well? Or do people still ignore their privacy concerns and trust issues when interacting with online platforms? And above all, before the news about the data breach broke, were the engaged users of Facebook concerned on their data privacy at all?

Another research gap this study will seek answers to is the context of a platform displaying the posts and ads. The literature on engagement and privacy concerns has been focused on the perspective of brands advertising their products or services on different platforms, and the researchers have been studying the users' engagement levels towards those brands. What this study has to offer, is the users' engagement towards the platform itself, and how that affects the privacy concerns and trust the users towards the social media network displaying the posts and ads.

This study will give insight on the phenomena of customer engagement, which still needs a lot more research. Also, online privacy has become a huge problem for many companies, and especially finding the balance between the users' privacy online and utilizing data for better customer experience is extremely demanding. This study aims to reveal the importance of customer engagement in this matter and to find which dimensions of customer engagement have the strongest relations to the perceived privacy concerns. Uncovering the relationship between customer engagement, privacy concerns and user behavior would help us understand that the perceived privacy concerns are not only dependent on the consumer, but possibly also on the platform enabling and displaying the content. Understanding that these perceptions can be taught and shaped by companies, would yet again reshape the way managers see the problem of online privacy.

Firstly, the study could offer a new perspective on how we look at data and online privacy. It provides understanding on the phenomena of online privacy and contributes to the literature on the theme by examining the customer engagement's role in consumers' privacy perceptions online and the resulted behavior. Prior research has shown, that consumers prefer targeted and customized marketing over data privacy (Debatin, Lovejoy, Horn & Hughes 2009) especially when they expect value from disclosing personal information (Awad & Krishnan 2006; Culnan & Armstrong 1999). This study, however, will present new information on whether customer

engagement actually also has an impact here and it is not only about the value return of personalized marketing.

Secondly, this study is expected to help brand managers to learn about the role of the platform they use for marketing purposes, and to help them evaluate, whether creating content or advertising on a specific platform is actually beneficial for them. The results of this study could also motivate the companies running these platforms to invest more time and money to customer engagement on their digital products and they could see the versatile benefits of high levels of engagement towards the site.

The study will not most likely solve the societal problem of online privacy. However, it will provide more insight on the factors influencing the perception of online privacy and that way give a direction for companies and countries to follow.

1.2 Literature review

The effects of privacy concern and trust on the customer engagement have been covered in literature to some extent. Jordaan and Heerden (2017) studied the online privacy related predictors for the intensity of Facebook usage. Majority of the respondents in the study reported using Facebook as a daily routine and had a level of emotional bond to the platform. Their research found, that though minority of the online privacy concerns and behaviors tested were clearly in relation to the intensity of Facebook usage, for example believing that “online privacy is invaded when control is lost” was a strong predictor for Facebook usage intensity.

Another study, conducted by Mosteller and Poddar (2017), has shown the significant positive correlation between perceived secondary control over one’s privacy and one’s trust on social media websites. According to the study, trust has a positive correlation with social media engagement. The same study stated privacy violation experience to have a positive correlation with privacy concerns, which positively affect one’s privacy protection behaviors. Yet, a little to no literature was found on how customer engagement affects privacy concern and trust. Also, the majority of the studies are mostly concentrated on the customer engagement towards a brand on a social media platform, and there is a significant research gap in investigating the nature of customer engagement in the context of the social media platform itself.

The relationships between privacy concern and sharing private information have been in the interest of several researchers and has been covered quite well in the literature. Multiple studies have indicated the motivation for sharing information being mostly social and that people simply want to retain their relationships by sharing content (Krasnova, Spiekermann, Koroleva & Hildebrand 2010; Waters and Ackerman 2011). Privacy concern has also been suggested to affect one's intention to engage with advertisement, and the literature especially highlights the effect of privacy concern on consumer's attitudes and the correlation between attitudes and behavior towards ads (Celebi 2015; Phelps, D'Souza & Nowak 2001; Taylor, Lewin & Strutton 2011).

Trust has also been identified to be one of the antecedents preceding self-disclosure with other related factors like the perceived risk (Chen & Sharma 2013) and safety (Zolowere, Manda, Panulo & Muula 2008). In the research on the importance of trust in one's intention to engage with advertisement, especially the role of the platform has been emphasized, and studies suggest the trust towards the platform hosting the ad to be more important than trust towards the advertiser (Ur, Leon, Cranor, Shay & Wang 2012). Yet, trust has not been studied quite as much as online privacy, and there are some discrepancy in the literature.

1.3 Study goals, research questions & research methodology

This study attempts to describe and explain the role of customer engagement on users' privacy concerns and trust, and how these attitudes affect the users' behavior online. The theme is approached from a customer's point of view, and the context chosen for the empirical research is Instagram. The two main research questions this study seeks answers to are:

Does the level of engagement affect the user's perceived privacy and trust online?

Do perceived privacy and trust affect the user's willingness to share private information and click advertisements online?

In addition, a supporting question is presented next. The function of this supporting question is to provide more insight and to further explain the relationships of the study. It also allows a more precise examination of one specific relationship, and it helps with answering to the main research questions. Thus, the supporting question is:

Do privacy concerns affect the user's trust online?

The answers to these questions are studied with a quantitative research method, since the answers sought are such as what, how much and how often (Heikkilä 2014, 15). The data is collected by using an online questionnaire composed of previously validated and completed measures that have been modified to fit the context of this study. After the data is collected, it is analyzed by using the PLS-method and the hypotheses are tested.

This study is structured as follows. First, the key concepts of this study are presented and defined. Second, the research model is introduced, and the hypotheses are constructed and justified with existing literature. Next, the methodology is explained more thoroughly and after this the results of the empirical study are reviewed. Finally, the findings of the study are discussed, the research questions are answered, and the conclusions are made.

2 KEY CONCEPTS OF THE STUDY

In this chapter, the key concepts used in this study will be presented. The concepts will be defined, and also, they will be investigated in the online context of this study. The concepts that will be introduced, are customer engagement, privacy concern and trust.

2.1 Customer engagement

The usage of the terms: “engage” and “engagement”, has increased significantly over the years, (Brodie, Hollebeek, Juric, & Ilic 2011) and the definition of the concept varies along with the writer and the context (Hollebeek 2011). In the business context, by engagement, one often means a contract and in management an organizational activity with the firm’s stake holders (Pansari & Kumar 2017). Bowden (2009) defines engagement as a process leading to formation of loyalty. It has also been defined as a behavioral manifestation (Van Doorn, Lemon, Mittal, Nass, Pick, Pirner & Verhoef 2010) and a psychological state (Patterson, Yu & Ruyter 2006). Customer engagement can also be defined as repetitive interactions between a consumer and a brand or organization that enhances this relationship emotionally, psychologically or physically (Hollebeek 2011; Phang, Zhang & Sutanto 2013). However, customer engagement is not limited to solely include interactions between the end customer and a business but is also present in B2B- (Hollebeek 2019) and C2C-operations (Van Doorn et al. 2010).

There is both psychological and managerial literature on customer engagement, but the focus here will be on the business perspective. Customer engagement started to surface in the 1990s when the commitment trust theory was introduced, and customer management in firms started to shift from transaction centered model to relationship centered (Morgan & Hunt 1994; Pansari & Kumar 2017). From that on, companies have focused on earning customers’ trust and engaging them to the brand or company (Pansari & Kumar 2017).

More recently, a relationship between multiple positive consequences, such as enhancement of brand image, (Blasco-Arcas, Hernandez-Ortega & Himenez-Martinez 2016) brand value (France, Merriless & Miller 2016) and customer engagement have been found. There are also studies supporting the claim that customer engagement affects positively the company’s performance (Kumar & Pansari 2017) and that the performance alongside with the shareholder

value can be increased with WOM and online chatter (Babic Rosario, Sotgiu, Valck & Bijmolt 2016; Gopinath, Thomas & Krishnamurthi 2014; Liu 2006). Yet, the difficulty of measuring engagement and translating that into concrete value in sales is still leaving managers frustrated (Loechner 2012).

In 2014, Hollebeek, Glynn and Brodie introduced a 10-item scale for measuring engagement. The scale has three dimensions: cognitive processing, affection and activation, and it has been developed especially for social media context. Another, 25-item scale for measuring customer engagement in social media was designed by So, King and Sparks (2014) and it focuses on tourism brands. A few years later, Harrigan, Evers, Miles and Daly (2017) introduced a parallel scale in which they decreased the number of the items on the scale from 25 to 11. In their study, Harrigan et al. (2017) recognized three dimensions of customer engagement: absorption, identification and interaction. Based on the study, they define customer engagement as “a consequence of involvement and as an antecedent of behavioral intention of loyalty that can be applied to and assessed in other tourism or non-tourism contexts.”

2.1.1 Customer engagement in this study

The conceptualization of Harrigan et al. (2017) was chosen for this study since the scale has been developed for social media and it can be used also in other contexts outside tourism. Many of the other conceptualizations have been developed to be used in study of brand engagement, whereas the conceptualization of Harrigan et al. (2017) focuses on the engagement towards a platform or website. Since this study is specifically about the platforms, not brands, the latter will be a better fit. Also, the descriptions of the factors were more feasible for this study than in the conceptualism of Hollebeek et al. (2014), and all the descriptions can be easily adapted into the context of this study without seeming irrelevant or strange. In addition, since the conceptualism of Hollebeek et al. (2014) has been used a lot, it is interesting to utilize a little different conceptualization. Thus, in this paper, *customer engagement has three dimensions called identification, absorption and interaction.*

Identification has been categorized to be an emotional dimension of engagement, (Harrigan et al. 2017) and in many conceptualizations of customer engagement it has been substituted with dimensions called ‘emotional’ (Hollebeek 2011; Dessart, Veloutsou & Morgan-Thomas 2015; Brodie et al. 2013) or ‘affection’ (Hollebeek et al. 2014). The original creators of the model,

So et al. (2014) defined identification as “the degree of a consumer’s perceived oneness with or belongingness to the brand”, and according to Bagozzi and Dholakia (2006) matching self-image with a brand increases this degree of identification.

The definition of So et al. (2014) for absorption is: “A pleasant state which describes the customer as being fully concentrated, happy and deeply engrossed while playing the role as a consumer of a brand.” In this model, however, the concept of absorption also includes enthusiasm and attention. This composite gets support from Hollebeek’s et al. (2014) “attitudinal CBE factors” which consists of cognitive and affectional factors. So et al. (2014) have defined enthusiasm to reflect the degree of excitement and interest, and attention, the degree of vigilance, focus and connection of a customer towards a brand. Also, Dwivedi (2015) connected absorption into concentration and engrossment in the brand. He also added that while one’s absorption is on a high level; time passes quickly during the brand interactions.

Interaction is the behavioral dimension of the framework used in this study (Harrigan et al. 2017). It has been defined as “various participation (both online and offline) that a customer has with a brand, organization or other customer outside of purchase” by So et al. (2014). In other conceptualizations this behavioral factor has been replaced by constructs like ‘activation’ (Hollebeek et al. 2014), ‘involvement’ (Bowden 2009) and simply the ‘behavioral’ dimension (Hollebeek 2011; Dessart et al. 2015; Brodie et al. 2013).

2.1.2 Customer engagement on social media

When talking about the context of media, Calder and Malthouse (2008) have defined customer engagement as a strong connection between the user and the media. Today, big part of brand engagement is happening online, in social media (Malthouse & Hofacker 2010), which has become the biggest enabler of customer engagement (Harrigan et al. 2017). Thus, using social media to drive customer engagement is a growing trend (Goh, Heng & Lin 2013; Sheng 2019). It has reformed customer engagement by providing an interactive platform for brands to communicate with their customers on, which straightens the relationships and increases engagement (Sashi 2012; Wang & Kim 2017).

On social media, engagement often manifests as browsing, interacting: commenting or ‘liking’, sharing and seeking information, (Chen, Ching, Tsai & Kuo 2011) and Tsai and Men (2013)

have identified three levels of engagement in the context of brand pages on social media: consuming content, contributing to other content and creating content. However, great differences between the types of engagement, not solely the level of engagement, have been found between different social media networks, and digital engagement is found to be greatly dependent on the platform used (Voorveld, Van Noort, Muntiga & Bronner 2018). Many studies have highlighted the importance of fresh and frequent, quality content and creativity as the most important elements when creating an engaging social media account (Ashley & Tuten 2015; Carlson, Rahman, Voola & De Vries 2018; Hallock, Roggeveen & Crittenden 2016). Also, the quality of the content on a website, accuracy, clarity etc., have found to have a significant effect on consumers' intention to buy online (Afshardost, Farahmandian & SadiqEshaghi 2013).

Many researchers have studied the drivers for customer engagement. In social media context, just the presence of brand interactivity alone can be strong enough driver for consumers to engage with a brand (Gligor, Bozkurt & Russo 2019). Brand strength has also been proposed to drive customer engagement on its Facebook pages (De Vries & Carlson 2014). Additionally, customer-brand involvement, (Hollebeek, Glynn & Brodie. 2014) brand loyalty (Bowden 2009) and brand commitment (Brodie et. al. 2011) have been identified as customer engagement drivers. However, these factors have been studied individually, and there is little to no research on which factor or combination of factors need to be present in order to create customer engagement (Gligor, Bozkurt & Russo 2019). Also, what these studies have left to answer are the drivers of customer engagement towards a social media platform itself.

2.2 Privacy concern

Privacy as a phenomenon has existed long before the internet and it has been studied for years. internet, and especially the fast adoption of social network platforms has brought the phenomenon online, creating a concept of online privacy, which is in high interest of researchers. Smith, Milberg and Burke (1996) have identified the dimensions of information privacy concerns: information collection, internal and external unauthorized secondary use, improper access, errors and combining data.

Privacy behavior is highly contextual, and it is natural for people to behave differently in different situations (Morando, Iemma & Raiteri 2014). Privacy concerns can be influenced or caused by prior privacy experiences, (Smith et al. 1996) privacy awareness, (Malhotra, Kim, Agarwal 2004) demographic differences (Sheehan & Hoy 2000) or culture, (Petronio 2002) and privacy concerns differ even between genders. Studies suggest that women show more concern over their private data than men and the credibility of online information only has an effect on the likelihood of purchase for women (Hoy & Milne 2010; Janda 2008). Personality traits, such as extraversion (negative impact, only in less sensitive context) and agreeableness (positive impact) have also found to have an impact on one's privacy concerns (Bansal, Zahedi & Gefen 2015). Multiple studies have attempted to designate the monetary value that people put on their private data (Hann, Hui, Lee & Png 2007; Hubareman, Adar & Fine 2005) and others state that people will prefer paying a premium for privacy (Egelman, Felt & Wagner 2012).

2.2.1 Privacy concerns on social media

According to a study conducted by Mollick and Mykytyn (2009) internet users have three main concerns online: collection of their personal data without them knowing, the distribution of their data to third parties and the possible use of their data for secondary, illicit purposes. O'Brien and Torres (2012) have identified users privacy concerns specifically on social media, including concerns such as "information being accessible to third parties", "information being sold to third parties" and "risk to employment prospects." Also, several factors affecting privacy concerns have been identified, most of the studies emphasizing the importance of control (Liu et al. 2005; Sheehan & Hoy 2000; Zhou 2011). Sheehan & Hoy (2000) have also identified control factors such as awareness of data collection, information usage and sensitivity, and familiarity with the organization collecting the data, that are likely to have an effect on privacy concerns. However, people often feel that they are safe from the privacy issues on social networking platforms, which diminishes their privacy concerns. This is called the third-person effect theory. (Debatin et al. 2009) This already indicates the complexity of the phenomenon and the contradicting paradigms related to it.

On their study on privacy concerns on social media, Ellison, Vitak, Steinfield, Gray and Lampe (2011) found that social media users have multiple strategies to choose from when wanting to protect their privacy, managing the privacy settings being the first, obvious one. In addition, the users can limit their own disclosure on social media by decreasing the number of disclosures

or limiting the content of the disclosures not to be as personal. Carefully controlling friending criteria also limits the audience for which one discloses personal information.

When defining online privacy many divisions can be found from the literature. Ginosar & Ariel (2017) identified three main domains used a lot in literature on the issue: regulation from national and international levels, website policies and behavior, and the characteristics, attitudes and behavior of the users. Another often used model also divides online privacy into three aspects: physical and territorial privacy, privacy of a person, and information privacy (Rosemberg 1992; Holvast 1993). In this study, we will be concentrating on the consumer perception. Thus, in this paper, *online privacy is information privacy: one's personal data, its collection, storing, processing and distribution, and the attitudes and behavior of consumers towards it.*

2.2.2 Privacy paradox

Studies show that consumers knowingly trade their personal information for rewards such as personalized services and targeted ads, (Aguirre, Mahr, Grewal, de Ruyter & Wetzels 2015) but at the same time they are aware and concerned on the data being collected on them and the protection of it. This conflict between privacy attitudes and privacy behavior is called the privacy paradox. (Brown 2001; Norberg, Horne & Horne 2007) That is not always the case though, and there is also research indicating significant correlation between online privacy concerns and actions preventing privacy threats, (Heravi et al. 2018; Utz & Kramer 2009; Wu, Huang, Yen & Popova 2012) which is especially evident in the context of e-commerce (Son & Kim 2008; Lutz & Strathoff 2014).

There have been several different explanations for privacy paradox in the literature. Hargittai and Marwick (2016) proposed an explanation for the phenomenon, especially concerning young adults, that they simply feel powerless and that once something is shared, it is entirely out of their hands. Based their study, Choi, Park and Jung (2017) even argue that privacy fatigue would have even stronger impact on consumers' privacy behavior than privacy concerns. By privacy fatigue, the writers mean consumers' feeling of futility and loss of control when it comes to online privacy and they have identified two key dimensions of the concept: emotional exhaustion and cynicism. Privacy paradox can also be resulted by the lack of awareness and

literacy on privacy, but the all-embracing explanation for the phenomenon is yet to be discovered (Taddicken 2014).

2.3 Trust

Morgan and Hunt (1994) have used keywords such as ‘integrity’ and ‘reliability’ to define trust. They define it as a situation where “the word ... of another can be relied upon.” Like in the everyday life, in traditional communities such as a workplace, people often work better with people they trust, (Ridings, Gefen & Arinze 2002) and the same goes for the online world (Vohra & Bhardwaj 2019). Trust between a brand and an individual can be increased by for example repeated interactions and long-term relationships, (Holmes 1991) or by exposing individuals to the brand (Habibi, Laroche & Richard 2014). Yet, it is not always clear how to do this and how much should be invested into building trust. Especially in the online world, trust is rather hard to achieve and maintain due to internet often being observed as an insecure sphere (Friedman, Kahn & Howe 2000).

Trust is one of the most crucial factors determining one’s acceptance and usage of social networking sites (Chen, Sharma & Raghav Rao 2016). In the context of online social networks, Proudfoot et al. (2018) have divided trust into two entities: trust in the social network provider and trust in one’s peers. They found both of these types of trust to have a positive effect on perceived social benefits, however, the effect of trust in peers was greater. Gefen, Karahanna and Straub (2003) have suggested four factors that help online vendors build trust: perception of the vendor not gaining anything for cheating the customer, perception that there are safety mechanisms on the site, typical interface on the site and the fact that the site is easy to use.

Social media has enabled also e-commerce to utilize its unique relationship and community building qualities, which created a new concept of s-commerce (Bansal & Chen 2011). By s-commerce, they mean social commerce, which is about building personal relationships with people on social media resulting as tight communities between the products and markets. Bansal and Chen (2011) studied the effect of the type of website to the trust for the website. They found that the users’ trust is significantly higher on e-commerce than it is on s-commerce, suggesting that there are some great trust issues between social media sites and users.

3 RESEARCH MODEL AND HYPOTHESES

The theoretical framework (figure 1) presents the fundamental concepts of the study and their relationships. In this study, the key concepts are customer engagement, privacy concerns, trust and the behavior on social media consisting of one's willingness to share private information and one's intention to click advertising. Here, customer engagement consists of three dimensions identified by Harrigan et al. (2017), which are identification, absorption and interaction. The study will be examining the correlation between these dimensions with privacy concerns and trust. Also, the relationship between privacy concerns and trust, and one's willingness to share private information and intention to click advertising will be explored.

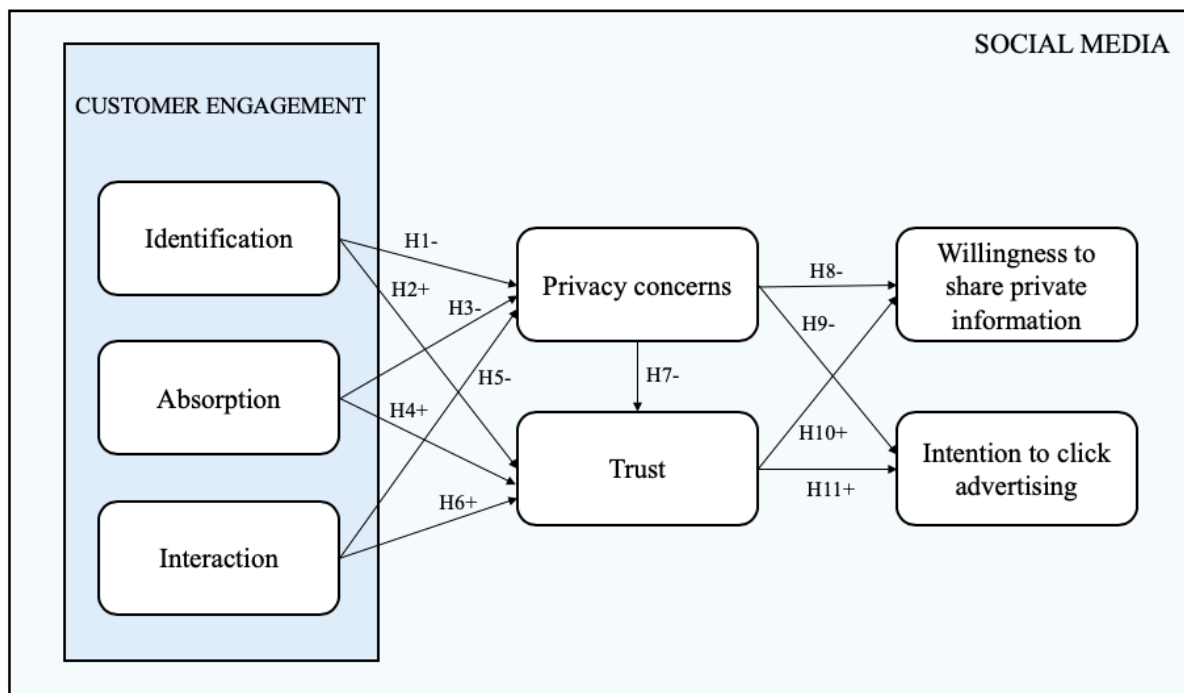


Figure 1. Theoretical framework

Next, the hypotheses will be rationalized and constructed based on prior literature. The conceptual model created based on these hypotheses will then act as the foundation of this study.

3.1 Identification

Studies have shown that consumers' identification towards a brand increases the use of a product and the frequency of repurchasing (Kuenzel & Halliday 2008). It also enhances brand trust, loyalty, (Rather 2017) affective commitment (Rather, Tehseen & Parrey 2018) and tolerance of negative information about the brand (Elbedweihy, Jayawardhena, Elsharnouby & Elsharnouby 2016). Yet, identification with social ventures goes well beyond purchasing or consuming the product and it can be established by the consumer's engagement through social media (Hall-Phillips, Park, Chung, Anaza & Rathod 2015).

Self-brand congruity is a concept defined by Sirgy (1982) as the degree to which one's self image and the perceived image of the brand are matching. In practice, what Sirgy (1982) suggests is that consumers are prone to behave in ways such as liking or consuming products of brands that are consistent with the consumers' self-concepts or self-image. People will for example purchase products from brands that they value positively in order to enhance their self-image. This definition falls very close to the earlier definition of identification as the oneness and belongingness to the brand perceived by the consumer and matching self-image with a brand. Thus, the studies concerning self-brand congruity can also be relevant, and some of those will be presented.

Self-brand congruity, like identification, has been found to have a positive effect in attitude (Harris & Fleming 2005) and loyalty (Kim, Han & Park 2001) towards a brand. Yu, Lin and Chen (2013) found self-congruity to have a positive effect on consumers' purchase intention of luxury brands online, and according to Erickson (1996), self-congruity is a significant predictor of the brand preferences and consumer satisfaction of a customer. Self-congruity has also been studied in the context of social media. It has been suggested that the users with high levels of self-congruity are showing more loyalty even though they would experience low satisfaction levels (Kourouthanassis, Lekakos & Gerakis 2014). In addition, positive relationships have been found between the attitude towards advertisement on Facebook and duration of using Facebook, and self-brand congruity (Celebi 2015). The same study also identified self-brand congruity as one of the factors predicting the use of status update, commenting, wall posts and chat in the context of Facebook. This indicates that users with high levels of self-brand congruity tend to trust the website more and maybe dismiss some of the privacy threats easier resulting as freer sharing of their thoughts online.

Based on the previous studies on identification and self-brand congruity, an assumption can be made that a high level of identification can blur the consumer's judgement and leave that customer exposed to privacy hazards. Thus, the first two hypotheses can be formed as follows:

H1: The level of identification negatively affects the privacy concern.

H2: The level of identification positively affects trust.

3.2 Absorption

The cognitive factor of customer engagement has been suggested to be the most crucial one (Sim, Conduit & Plewa 2018). The terms linked to absorption are positive, such as enthusiasm and excitement, and Schaufeli, Martinez, Pinto, Salanova and Bakker (2002) defined it as a state of full happiness and concentration in the brand interactions. Some research has been carried out on the effects of absorption in the online context. Deng, Turner, Gehling and Prince (2010) have stated absorption to have an effect on user satisfaction and continuance usage of mobile internet services. This study is supported by Hsu, Chuang, Chiu and Chu (2014) who have examined the relationship in social media context. Absorption has also been connected to focused immersion, which has been defined as "the experience of total engagement where other attentional demands are, in essence, ignored", and to the user's feeling of control (Agarwal & Karahanna 2000). Based on these studies, it can be suggested that high level of absorption and the possible false perception of control caused by it can result as careless acts from the perspective of privacy. Therefore, the third hypothesis can be suggested as:

H3: The level of absorption negatively affects the privacy concern.

A significant relationship between cognitive absorption and trust has been found by Chandra, Srivastava and Theng (2012) in the virtual world context. They propose cognitive absorption to have a positive effect on user trust with adaptive use intention of virtual worlds. Yet, the literature on the relationship of trust and absorption is very slim, which makes it an interesting case to study.

Similar concept to absorption, flow, has been defined as a comprehensive sensation experienced when one acts with total involvement on something (Csikszentmihalyi & Csikszentmihalyi

1988). Huang (2006) has suggested flow experience to have multiple dimensions: perceived enjoyment, control and attention focus. Also, according to Webster, Trevino & Ryan (1993) when experiencing flow, one participates in the action for the inherent pleasure and enjoyment as such. What can be outlined from these definitions, is that there is great consistency between these two concepts; all key components, focus, attention, excitement and interest are mentioned in the definitions of both, absorption and flow, and therefore also literature on the flow experience will be examined here.

Several studies have succeeded in indicating the relationship of trust and flow experience (Mortazavi, Esfidani & Barzoki 2014; Zhou 2011; Zhou, Li & Liu 2010; Wu & Chang 2005). According to Zhou (2011) the feeling of trust relates to the users' perceived control which reduces their actions to monitor service providers. Also, the significant, positive effects of trust and flow experience to usage intention were found in this study conducted in the context of mobile banking. Researchers have been concerted on the relationship between trust and flow, thus the next hypothesis is proposed as:

H4: *The level of absorption positively affects trust.*

3.3 Interaction

A relationship between engagement and the effectiveness of advertising has been discovered by Calder, Malthouse and Schaedel (2009). Based on their study the researchers state that engagement with social media networks correlate with advertising efficiency, which by their definition means that a person reports positive attitude towards the advertisement, or they intend to click the ad. Thus, they conclude that ads on online networks with higher engagement levels are more effective. Paek, Hove, Jung and Cole (2013) used that study as their foundation in their research on the differences of engagement and its consequences on three different platforms: blog, Twitter and Facebook. They found that the more one used a social media platform, the more one 'liked' a Facebook post, talked about the subject of posts offline and volunteered for the organization the study was about.

Sharing content and experiences with others results in emotional support and also provides information spreading between consumers (Liang, Ho, Li & Turban 2011). According to the same study, individuals feeling support, are more likely to have trust in others, and to feel safer

and more relaxed on social e-commerce platforms. They suggest this to, in turn, lead to being less concerned about privacy issues. Sun, Fang and Hwang (2019) have studied the relationship between hot topic interactions and privacy concern in the context of social e-commerce. In the study, the definition of Zhou and Lu (2011) to hot topic interaction is used; hot topic interaction is communication of customers on a hot, popular topic that involves experiences and product recommendations. Based on their study, Sun et al. (2019) found hot topic interactivity to have a significant, negative effect on privacy concerns.

Social justice theory proposes, that every interaction experienced by an individual, attunes that person to the perceived fairness experienced and develops expectations for future interactions (Wirtz & Lwin 2009). Thus, companies that prove themselves fair with one's personal information, succeed in building trust with their customers and simultaneously these fair privacy measures reduce the customers' privacy concerns (Culnan & Armstrong 1999). Wirtz and Lwin (2009) have defined interactional justice as the level of "fairness of the interpersonal treatment people receive during the enactment of procedures." In their study, they found that if injustice is detected in an interaction by a customer, their privacy concerns are likely to rise. Based on these studies, the next hypothesis is proposed as follows:

H5: The level of interaction negatively affects privacy concern.

Based on social exchange theory, the relationships between organizations and consumers are built via social interactions (Cropanzano & Mitchell 2005). Social media allows organizations to interact and communicate with their customers better than before enabling two-way dialogue, fast replays and customization (Rapp, Beitelspacher, Grewal & Hughes 2013). Gligor et al. (2019) argue that customer perceived interactivity on social media results as higher level of customer engagement, and according to Stone, Woodcock, Ekinci, Aravopoulou & Parnell (2019), the presence of social media and the ease of collecting customer data has also helped the breaking out of data-driven customer engagement. They define data-driven customer engagement as engaging with target audiences by utilizing data, and this data makes engaging customers easier, more precise and enables measuring the results. Once a brand manages to engage its customers with it online, the connection felt towards the brand increases, the customers trust the brand more, have higher brand satisfaction and are more loyal to the brand (Brodie, Ilic, Juric & Hollebeek 2013; Jahn & Kunz 2012).

This is also supported by Tsiotsou (2015), according to whom, interactions in social media increase both customer loyalty and intentions to recommend the site. Also, many other studies have revealed the significant connection between quality of interactions and trust (DeWitt, Nguyen & Marshall 2008; Wirtz & Lwin 2009). Jakic, Wagner and Meyer (2017) found that perceived interaction effort and quality of interaction of a brand have a positive effect on brand trust in social media interactions. McMillan and Hwang (2002), and Kang, Shing and Gong (2015) found a clear relationship between personalized services and engagement levels: customers' level of interaction, customer loyalty and satisfaction. In addition, a study conducted by Rapp et al. (2013) states that the consumers' use of social media has a direct, positive effect on their loyalty. They also suggest that "customers expect interactions across their personal networks but also with their business counterparts."

Vohra and Bhardwaj (2019) brought up the voluntary nature of consumer engagement which has also been supported by several studies (e.g. Bowden, Conduit, Hollebeek, Luoma-aho & Solem 2017). By this, they mean individuals' investment of time, effort and knowledge into the community. In the same study, the researchers found active participation to be an antecedent to customer engagement, community trust and -commitment in the context of Facebook brand communities.

Positive attitude and motivation to engage with the organization can be generated by having positive interactions with an organizational website (Yang & Taylor 2010). The interactivity that social media enables, makes it significantly easier for companies to build relationships with trust and commitment with their customers (Sashi 2012). Adding human characteristics, such as interactivity, to a retail website, enables customers to attribute more social cues (Wang, Baker, Wagner & Wakerfield 2007). According to Wang et al. (2007), if a customer's social perceptions are favorable, the customer will see the exchange as favorable as well, which will lead to positive advocacy and possible repurchase. What all these studies have indicated, is the inevitable relationship between interaction and trust. Therefore, the fifth hypothesis can be formalized as follows:

H6: The level of interaction positively affects trust.

3.4 Privacy concerns and trust

Studies have shown close relation between privacy concern and trust, and in turn trust's effect on the perceived risk (Bansal et al. 2015; Chellappa & Sin 2005; Fortes & Rita 2016; Pappas 2018). In e-commerce, online privacy concern does not have a direct effect on the purchasing decision, but it affects the attitudes towards online shopping. When shopping online, trust and perceived risk can have a significant, negative effect on the customers' intention to buy. (Anic, Škare & Milacović 2019; Van der Heijden, Verhagen & Creemers 2002)

According to a study published by Martin in 2018, especially secondary used personal data decreases the trust of a website. The same study states that privacy violations can result as a downward trust spiral for a company and that respondents who are more familiar with technologies or the online environment and who have greater privacy despair weighted the privacy violations more when forming their trust towards a site. There are also other studies supporting the important relationship between trust and online privacy. Schoenbachler and Gordon (2002) stated that the user has to feel some level of trust towards a website in order to disclose private information, and a more recent study supported the fact that online privacy significantly influences trust (Wu et. al. 2012).

The negative correlation between privacy concerns and trust on websites has been supported by multiple other studies as well (e.g. Cătoi, Orzan, Macovei & Iconaru 2014; Eastlick, Lotz & Warrington 2006; Metzger 2004; Milne & Boza 1999). According to Leenes, Schallabock and Hansen (2008), privacy concerns are the greatest individual barrier preventing trust in the online environment due to its design enabling the users' complete anonymity. Overcoming this barrier is crucial when creating trust, which prompts purchases and positive word-of-mouth (Liu, Marchewka, Lu & Yu 2005), while high privacy concerns can result in low levels of trust and decrease one's willingness to interact online (Van Dyke, Midha & Nematı 2007).

Bansal et al. (2010) have argued that privacy concerns, the worries one has about the online vendor's information security, lower one's trust towards that online vendor. In their later study, however, the researchers found the negative relationship between privacy concerns and trust only in finance context, not in e-commerce, conflicting with the results of their former study (Bansal et al. 2015). In the context of social media, more precisely Facebook, Malik,

Hiekkanen, Dhir and Nieminen (2016) have found that several dimensions of privacy, such as awareness and protective behavior significantly correlate with trust and disclosing activity.

Some studies have also found the relationship to be the other way around; the perception of trust also has a negative impact on privacy concerns (Krasnova et al. 2010; Taddei & Contena 2013; Zimmer, Aarsal, Al-Marzouq & Grover 2010). This was also found by Proudfoot, Wilson, Valacich & Byrd (2018). They examined specifically one's trust in social network provider and found that it greatly effects one's site-specific privacy concerns. Prior research has also suggested that the users trusting a firm have less privacy concerns with that firm (Belanger, Hiller & Smith 2002; Schoenbachler & Gordon 2002).

Yet, it is important to remember that while privacy concern and trust often have a negative correlation, they are different constructs, and one can simultaneously have low trust levels and little privacy concern or the other way around, depending for example on the quality of the data (Milne and Boza 1999). There are even studies proposing privacy concerns and trust as completely independent constructs (e.g. Anderson & Agarwal 2011).

Since the significant, negative effect of privacy concerns on trust has been indicated and supported by several studies, the next hypothesis will be formed based on that evidence:

H7: Privacy concern negatively affects trust.

3.5 Privacy concerns and the willingness to disclose private information

Several motivations for sharing content online have been identified. In the context of sharing tourism experiences on social media, social and emotional support, helping others and preventing others from using bad products have been found to be important motivations for sharing content (Munar & Jacobsen 2014). A study conducted by Waters and Ackerman (2011) concentrates on Facebook environment. The researchers were able to recognize four main motivations driving Facebook users into disclosing private information; sharing information, storing meaningful information or using it for entertainment purposes, keeping up with trends and lastly to simply show off to others or share and publish events. Krasnova et al. (2010), however, found that the most important motivators for individuals to disclose information is to maintain and develop relationships and platform enjoyment.

Many variables affect consumers when disclosing private information online. Robinson (2017) introduced a framework called online disclosure consciousness in order to help measuring the difference between one's willingness to disclose private data and the perceived risk in it. By utilizing this framework, he found that age, gender or education level do not have an effect on the perceived risk of disclosing private information. However, e-commerce experience was found to be a significant predictor of willingness to disclose. Bansal et al. (2015) have also identified multiple variables with an effect on the intention to disclose private information: trust, with positive correlation and privacy concern with negative correlation. In addition, Leon, Ur, Wang, Sleeper, Balebako, Shay, Bauer, Christodorescu and Cranor (2013) found that, in the context of Facebook, "data-retention policies and the scope of data use significantly impacted participants' willingness to share private information." They also suggest that the more control people are given over their personal data, the more they are willing to share. This is also supported by Stutzman, Gross and Acquisti (2013) who have studied Facebook users, finding that people get a greater feeling of control over their personal data when provided with more detailed privacy settings.

A study conducted on Facebook found that up to 78.3 percent of respondents have edited their privacy settings (O'Brien & Torres 2012). Based on the study, privacy settings were mainly edited either straight away when an individual signed up for Facebook, or during the year 2010, when Facebook had a lot of negative media attention on its privacy policies and decided to launch new, user-friendly controls enabling users to easier protect their data online. They also found that privacy concerns were the greatest motivator for changing privacy settings. The biggest reason not to change these settings was that the respondent simply did not see a need to.

Privacy concerns have been identified to be a key barrier for individuals to disclose information (Krasnova et al. 2010). Jiang, Heng and Choi (2013) also have studied the relationship between privacy concerns and sharing private information. They found that privacy concerns have a negative effect on 'self-disclosure', which means sharing truthful personal information (Wheless and Grotz 1976). According to Zwick and Dholakia (2004) restraining self-disclosure is one of the most used strategies people use in order to protect their privacy. Jiang et al. (2013) also examined the correlation between privacy concerns and misrepresentation, referring to an individual sharing false information. Privacy concerns were found to have a

positive impact on misrepresentation, which is another strategy for people in online social networks to protect themselves while still maintaining their interactions online.

A theory closely connected to the willingness to disclose information is the prospect theory (Mothersbaugh, Foxx, Beatty & Wang 2012). According to Bansal et al. (2010), the user gets positive utility from a website and its services but negative- or disutility if personal information has to be disclosed. They suggest that this disutility can be increased by privacy concern. This would mean that “a higher privacy concern should result in decreased intention to disclose private information” (Bansal et al. 2015). The empirical study of Bansal et al. (2015) supported former studies indicating that privacy concerns have a significant, negative effect on one’s intention to disclose private information in finance, health and e-commerce contexts.

There is empirical evidence suggesting that both organizational and social threats have an effect on one’s information disclosure strategies, yet the effects are different (Krasnova, Günther, Spiekermann & Koroleva 2009). The study suggests, that organizational threats, such as companies collecting, sharing and utilizing data, negatively influence the amount of information shared on online social networks. Social threats, covering the negative actions of other users in regard to the respondent, in turn, seem to have a positive correlation with conscious control. In practice, it means that people have certain expectations on who their audience are on social networks, and they deliberate the content they are willing to share in regard to that audience.

Privacy concerns have been identified to be an important predictor for Facebook usage in several studies, (Taylor, Lewin & Strutton 2011; Zhou & Li 2014) and a study conducted on Facebook found that the users think the upsides of online social networking outweigh any possible downsides or risks of disclosing personal information (Debatin et al. 2009). Dienlin and Trepte (2015) even proposed that users are lacking experience in what could happen with their private information being shared, which would explain the underestimation of the risks of disclosing private data.

However, based on their study on information privacy in online social networks, Heravi, Mubarak and Choo (2018) suggest that there is no correlation between the motives for using online social networks and the users’ privacy concerns. There are also researchers proposing that privacy concerns only play a role when disclosing the most sensitive information and when

trust is low (Mothersbaugh, Foxx, Beatty & Wang 2012), and another study stating that the perception of risk and privacy issues do not have a direct correlation with the amount of self-disclosure on online social networks at all (Taddei & Contena 2013). Like indicated, the study on the matter is not exactly coherent, yet, majority of researchers seems to conclude that a relation between social media usage and privacy concern does exist. The studies supporting this relationship and its significance are in plurality, thus the eighth hypothesis is:

H8: Privacy concern negatively affects one's willingness to disclose private information.

3.6 Privacy concerns and the intention to click advertisement

In general, ads with customized content are more effective than irrelevant ads (Jung 2017). Yet, people do recognize that advertisers with too personalized ads are using their personal data for marketing (Okazaki, Li & Hirose 2009), which can result as ad resistance (Knowles & Linn 2004; White, Zahay, Thorbjørnsen & Shavitt 2008). Also, according to Dolnicar and Jordaan (2007), once one's level of privacy concern gets higher, the user is more likely to ask for their information to be removed. They are also more likely to support privacy protection policies (Dolnicar & Jordaan 2007).

A negative effect of privacy concern on attitudes towards direct marketing has been identified (Phelps, D'Souza & Nowak 2001), and privacy concerns have been found to correlate with the attitude towards advertising also on Facebook (Celebi 2015). Celebi (2015) suggests that the users feeling secure in privacy concern have more positive attitude towards the advertising on the site. In the study, feeling secure in privacy concern also positively affected the users' use of comments on Facebook. This indicates that feeling secure of one's privacy online makes the user feel freer to express themselves. The study is supported by Taylor et al. (2011) who also found privacy concerns negatively affecting the attitudes towards social-networking advertising. Privacy concerns have also been found to affect individuals' attitudes in the context of SMS advertising by causing perceived intrusiveness and irritation (Cortés & Vela 2013).

Based on their study, Jeong and Coyle (2014) suggest that one's social media behavior is not affected by the user's privacy concern about a marketer, but by the negative attitudes one may have towards advertising. Also, Sanne and Wiese (2018) support this by stating that one's attitude has the most significant effect on behavioral intention to engage with advertising on

Facebook. Okazaki, Molina and Hirose (2012) found privacy concern to have an indirect effect on one's attitude towards an ad through risk in the context of mobile advertising. They also suggested there to be a significant, negative correlation between one's attitude towards the ad and one's intention to delete the ad.

A study conducted by Jung (2017) highlighted the importance of ad relevance as an antecedent for privacy concerns. Jung found privacy concerns to positively affecting ad avoidance among users, but significant correlation between privacy concerns and ad attention was not discovered. The study supports prior research indicating that privacy concern positively relates to advertising skepticism and avoidance (Baek & Morimoto 2012).

A study conducted in the context of social networking websites proposes that one's perception of control over their personal data has a strong effect on the likeliness for them to click ads on social media (Tucker 2014). Also, Li and Huang (2016) found positive correlation between privacy concerns and online behavioral advertising avoidance. By online behavioral advertising the researchers mean a unique marketing form, which collects data on users' online behavior and targets the ads accordingly (McDonald & Cranor 2010). With this evidence from the prior research, the tenth hypothesis can be formulated as follows:

H9: Privacy concern negatively affects one's intention to click advertisement.

3.7 Trust and the willingness to disclose private information

Trust has found to reduce the risks and costs perceived by a user in regard to disclosing private information (Chen & Sharma 2013). In the context of health-related information, researchers have also found that trust, a feeling of safety (Zolowere et al. 2008) or needing help and a feeling of close friendship (Ding, Li & Ji 2011) all act as antecedents for self-disclosure. According to Ng (2013) and Rohm, Velitchka, Kaltcheva and George (2013) the atmosphere of trust in social networking sites is a great amplifier for sharing and seeking information on social media. Yet, not having that trust has been a problem when talking about making online transactions (Rios & Riquelme 2008) and it has also complicated the consumers' process of engaging with brands (Chahal & Rani 2017).

Also, many other studies are supporting the direct, positive influence of trust on disclosing private information (e.g. Chellappa & Sin 2005; Fogel & Nehmad 2009; Mesch 2012; Metzger 2004; Taddei & Contena 2013). An empirical study conducted by Malik et al. (2016) found a significant positive relationship between trust and intentions to share photos on Facebook. This indicates that trusting the service increases users' intention to disclose. Another study on college students on Facebook supports the positive correlation between trust and disclosure, but also suggests that it is only relevant when talking about basic and sensitive information, but not on highly sensitive information (Chang & Heo 2014). Also, some geographical differences have been discovered; Lin, Zhang, Song and Omori (2016) found positive correlation between trust and disclosure of health information online in the US and South Korea, but not in Hong Kong.

Trust is a key factor in the social exchange theory (Dwyer, Hitzl & Passerini 2007). In social exchange, individuals keep weighting the benefits and risks, and thus trust is an important requirement for an individual to share information and to partake in the exchange (Metzger 2004). The same study has shown the strong positive effect of trust of the web site on one's website disclosure. The previously presented prospect theory also closely fits to the examination of the relation between trust and willingness to disclose. Based on the study of Bansal et al. (2010) trust in the website reduces disutility and is an important antecedent of disclosing information (Bansal et al. 2015).

***H10:** Trust positively affects one's willingness to disclose private information.*

3.8 Trust and the intention to click advertisement

In the context of e-commerce, trust implies to the extent of ethical, legal and credible attributes of the website (Wan 2000). The perception of system security has been stated to be the biggest fear of consumers shopping online (Martin 2018; Miyazaki & Fernandez 2001; Riquelme & Román 2014). Thus, engaging with a website, even though the actions might involve risks, is more likely for a person trusting the website, than a person without a trust relationship with it (Gefen 2000). Trust has been suggested to be especially important in vulnerable situations and when transactions are included (Gupta, Yadav & Varadarajan 2009). According to Stewart (2003), trust proceeds from a website to the ads hosted by that website. This suggests that the trust felt towards a platform itself has an important role in one's perception of advertisement on that specific platform. Aguirre et al. (2015) found that the negative effects of covert

collection of data can be reduced by the credibility of a website hosting the advertising. Based on their study, the researchers also suggest that websites with more credibility get higher click-through intentions even with more personalized ads.

As indicated, trust plays an important role in the online shopping process, (Powers, Advincula, Austin, Graiko & Snyder 2012) in the perception of risk in the context of e-commerce (Gefen & Pavlou 2011) and thus it also directly influences the transaction activity in online markets (McKnight, Choudhury & Kacmar 2002). Also, Hansen, Saridakis and Benson (2018) have found, that perceived trust positively correlates with risk-taking, perceived ease of use, attitude and behavioral control which in turn affect the intention to use social networks for transactions. Therefore, trust can be viewed as a key success factor for companies in the online environment (Beldad, De Jong & Steehouder 2010). In their study on the use of social media for transactions, Hansen, Saridakis and Benson (2018) found that perceived risk and trust significantly correlate with the behavioral intention to use social technologies and with the users' tendency to take risks. All these studies support the importance of trust in the online environment, which is why its effect should not be overlooked.

Bleier and Eisenbeiss (2015) propose that retailers with higher trust levels can personalize their ads more, and this way make them more useful without generating resistance or privacy concerns within their audience. The scholars argue this to have a strong correlation with the consumers' click-through rate which makes the results extremely relevant. Also, Ur et al. (2012) have found that when the company or platform allowing the ads is recognized and trusted by the user, behavioral tracking for the advertising is perceived more comfortable. O'Donnell and Cramer (2015) found in their interviews that one reason for consumers not to click an ad was the concern of the ad not being trustworthy, or past, negative experiences with online ads. The results provide support for a prior research on advertising avoidance on social networking sites from the perspective of teenagers conducted by Kelly, Kerr and Drennan in 2010. The majority of the participants interviewed for this study felt strong distrust towards advertisement. Yet, the lack of trust was mostly generated by stories and warnings heard from authorities such as parents, rather than by negative previous experiences.

Only 25.3 percent of respondents in a study on Facebook reported trusting the platform, around half trust their Facebook friends and majority do not trust other Facebook users (O'Brien & Torres 2012). A study conducted on Twitter suggests a relationship between trusting the

platform itself and advocating businesses hosted on the platform (Pentina, Zhang & Basmanova 2013). The correlation, however, was significant in Ukraine, not in the US, which refers to culture differences.

In a study on trust and search engine advertising the scholars divided trust into cognitive- and emotional trust (Lu, Chau & Chau 2017). They found perceived reputation of the search engine to have a significant, positive relation to both types of trust, and one's general ad avoidance in the internet to positively affect emotional trust. In addition, both, cognitive- and emotional trust were discovered to have a positive effect on attitudinal- and behavioral responses. In practice, this means that the individuals with higher level of trust towards a search engine is more likely to click a sponsored link, and to also recall the content of the sponsored link.

The relationships between trust and engaging with advertisement have not been investigated much in the context of social media. However, based on the studies mentioned before, the last hypothesis can be described as follows:

H11: Trust positively affects one's intention to click advertisement.

The hypotheses constructed on this chapter are once more summarized below (table 1).

Table 1. Summary of the hypotheses

<p><i>H1: The level of identification negatively affects the privacy concern.</i></p> <p><i>H2: The level of identification positively affects trust.</i></p> <p><i>H3: The level of absorption negatively affects the privacy concern.</i></p> <p><i>H4: The level of absorption positively affects trust.</i></p> <p><i>H5: The level of interaction negatively affects privacy concern.</i></p> <p><i>H6: The level of interaction positively affects trust.</i></p> <p><i>H7: Privacy concern negatively affects trust.</i></p> <p><i>H8: Privacy concern negatively affects one's willingness to disclose private information.</i></p> <p><i>H9: Privacy concern negatively affects one's intention to click advertisement.</i></p> <p><i>H10: Trust positively affects one's willingness to disclose private information.</i></p> <p><i>H11: Trust positively affects one's intention to click advertisement.</i></p>
--

4 METHODOLOGY

Next, the methodology of this study will be presented. First, the research approach and design will be described, and then the constructs and measures used, and the means of data collection will be reviewed. After this, the analysis of the collected data will be executed and lastly the reliability and validity of the research will be discussed.

4.1 Research approach

Correlational designs focus on measuring the degree of association between the chosen variables, which then indicates the relations between the variables, and whether one can predict another (Creswell 2008, 60). These research designs do not try to control or manipulate any of the variables, but to find tendencies or patterns for the variables that vary consistently, by utilizing statistical tests (Creswell 2008, 356). The key objective of this study is to discover and explain the relationships investigated and to find correlations between the constructs presented. Also, the data is collected at one point in time, all participants are analyzed as a single group and multiple scores are collected from each participant of this study (Creswell 2008, 358-359). Thus, the approach chosen for this research is quantitative-, and more precisely, a causal study (Heikkilä 2014, 14).

This study was conducted with an online survey, which was constructed from different, validated measures for each variable studied in this paper. Online survey has been chosen for this study, since it enables the collection of standardized data from a big population in an economical (Saunders, Lewis & Thornhill 2016, 181) and fast manner (Heikkilä 2014, 18). The context chosen for the survey is the social media platform Instagram, which is one of the top marketing platforms for customer engagement (Gallagher 2018).

4.2 Questionnaire development

The questionnaire of the survey consists of five sets of questions. In order to ensure the validity of the measured constructs, only pre-tested scales are used in this study. Some scales, however, have been modified in order to adapt them into the social media platform context. The 7-point Likert scale will be used throughout the questionnaire, since it is the most common scale

enabling the researcher to record and measure respondents' feelings and opinions in a quantitative form (Beech 2015, 101). Yet, a big disadvantage of this scale is that people tend to place their answers around the middle value being for example 'neither agree nor disagree', which is not very helpful in regards of the study (Beech 2015, 102). The finalized measures can be found from appendix 1.

The measure for customer engagement has been developed by Harrigan et al. (2017) from the original scale of So et al. (2014). The modification that had to be made to the scale, was changing the context from 'tourism site' to Instagram. In addition, since the word immersed prove to be rather difficult to understand, an explanation was added 'immersed = completely involved in the activity.' In addition, the term 'community' originally used in the interaction category of the scale was dropped off, since Instagram already is a sort of community. Simultaneously, some prepositions were changed in order to make the questions more sensible and easier to answer to.

In the measurement of privacy concern, the scale of Dinev and Hart (2006) was relied on. This scale was also modified into the context of Instagram, since originally the scale was developed for e-commerce, and addressed internet generally in the questionnaire. Trust is measured with the scale developed by Dinev and Hart (2006) which also was taken from the context of e-commerce and adapted into the context of Instagram. The change in context also required bigger changes in the second question of the measure. 'Conducting business transactions', which is the purpose of e-commerce sites, was changed into the purpose of Instagram; 'keeping in touch with one's network.'

One's self-disclosure and the intention to click an ad on Instagram were more practical. The scale chosen to measure the user's willingness to share private information was developed by Kim, Park, Park and Ahn (2019) which has been developed based on the measures of Kowatsch and Mass (2012) and Sun, Wang, Shen & Zhang (2015). The scale was originally created for the IoT -service context but was adjusted to fit the context of this study. Also, the second question had to be modified more in order to make it better fit the context. Thus, providing 'personal financial information such as credit card information' was replaced by simply providing 'private information.'

Lastly, the scale developed by Zhang and Mao (2016) is used to examine the user's intention to click an ad on Instagram. In this scale, the term display ads was changed into simply ads, and the general context of SNS was specified to be Instagram. In this scale also, the second question needed more changes, since the question was viewed to be too unequivocal, the action of 'make a purchase' was modified into 'an intention to make a purchase.'

4.3 Data collection

The entire empirical data collected for this study is collected by utilizing a self-developed questionnaire (appendix 2). The questionnaire is based on the constructs and measures already presented earlier and is thus valid. All in all, the questionnaire consists of 30 questions including five control questions and an optional question where the respondent can write his or her student ID in order to receive extra points on course. These IDs will not be used to identify respondents, and the study is entirely anonymous. The order of the survey questions is randomized, but the control questions are located in the end of the survey. This is done since having the control questions at the beginning of the study can result as the respondent to answering the questions based on the basic assumptions caused by his or her personal information (Heikkilä 2014, 46). All questions on the survey have to be answered. The target group of this study is university students, and the questionnaire is created and shared by using an online survey service provider Qualtrics.

Online survey was chosen as the tool of data collection, since it enables a great number of answers to be submitted in a short period of time (Heikkilä 2014, 18). By utilizing an online survey, also the need for interviewers and their possible influence can be avoided and more sensitive questions are more easily answered than when conducting an interview verbally face-to-face or on a phone (Heikkilä 2014, 18). An online survey tool also enabled the easy analysis of the data, since it was automatically in the needed form and ready to be downloaded on to the analysis platform. The link for the survey was mostly distributed by utilizing student community channels mainly in Lappeenranta and Helsinki area.

4.4 Defining measures

Once the data was collected, it had to be cleaned up before taking it to the analysis. Incomplete answers and unnecessary columns were deleted from the dataset and the variables were

transformed into a numeric form by scoring the data (Creswell 2008, 183) in order to allow calculations.

After cleaning the data, it was transferred to Stata for the exploratory factor analysis. The purpose of factor analysis is to identify the variables that correlate with each other from the big number of variables. After this, factors, each clearly measuring different things, can be formulated from the correlating variables (Metsämuuronen 2006, 615).

Factor analysis was started by selecting the rotation for the analysis. Since the factors are expected to be uncorrelated, apart from the items measuring engagement, an orthogonal rotation method was selected (Metsämuuronen 2006, 625). This was also verified by running the factor analysis with an oblique rotation, which confirmed the assumption made. After this, the factor analysis was run by using three orthogonal rotation methods, varimax, quartimax and equamax. The analysis showed that varimax rotation method generates the smallest number of complex variables and the biggest number of zero loadings. This means, that varimax rotation method brings us closest to the simple structure, (Erätuuli, Leino & Yli-Luoma 1994, 54-55) thus, it was chosen for this study. The factor analysis was conducted for the items simultaneously. The results of these factor analysis will be presented next.

4.4.1 Customer engagement

The analysis will be started by analyzing the engagement items. Since all of the dimensions, identification, absorption and interaction measure engagement levels, it is natural that many of these items heavily correlate with each other. Two clear factors were identified by the factor analysis, (table 2) and many of the items had similar loadings in two factors. The item AB4, did not really group well with any of the other engagement items, and once the analysis was sorted, the item actually aligned the best with the WSI items. It also had almost 0.3 loading in the factor formed by the ID items, which shows some correlation with the other engagement measures.

Also, the other engagement items did not align in the factors as expected. However, this was not considered a problem since all of the items are representing engagement and they are expected to have crossed correlations. The factors have been formed on the base of theory and

validated measures presented earlier in the theory part; thus, no items were deleted, and the items were divided into three factors similarly to the previous studies (ID, AB, INT).

Table 2. Factor analysis of customer engagement

Item	Factor 1	Factor 2	Factor 3	Communalities	MSA
INT2 I am someone that enjoys interacting with like-minded others on Instagram.	0.7810			0.6431	0.7794
INT3 I often participate in activities on Instagram.	0.7683			0.6566	0.7889
AB2 I feel excited about Instagram.	0.7044			0.6800	0.8127
AB1 I am passionate about Instagram.	0.6463			0.6656	0.8590
AB5 In my interaction with Instagram, I am immersed.	0.5831			0.5369	0.8917
INT1 In general, I like to get involved in discussions on Instagram.	0.4756			0.4298	0.8274
AB3 Anything related to Instagram grabs my attention.	0.3710			0.4360	0.8585
ID3 When someone praises Instagram, it feels like a personal compliment.		0.8301		0.7022	0.6261
ID1 When someone criticizes Instagram, it feels like a personal insult.		0.7953		0.7057	0.7262
ID2 When I talk about Instagram, I usually say 'we' rather than 'they'.		0.4370		0.4695	0.7603
AB4 When I am interacting with Instagram, I forget everything else around me.			0.5987	0.5551	0.6627
Eigenvalue	3.9689	1.5515	1.0978		
Cum%	0.3608	0.5019	0.6016		
Cronbach's alpha total	0.8120				

The purpose of communality is to describe, how much of the variance of the items can be explained by the factors (Metsämuuronen 2011, 660-662). The communalities of engagement variables are rather high, varying between 0.43 and 0.70, which indicates that how the variables are measuring the factors is quite reliable (Metsämuuronen 2006, 642). The Kaiser-Meyer-Olkin test, or the Measure of Sampling Adequacy (MSA) measures the variables' suitability for factor analysis (Metsämuuronen 2006, 641). In this factor, MSA is over the recommended

0.6 (Metsämuuronen 2006, 641) for every item (0.63-0.89), which means that the suitability is good.

The analysis found three main factors having an eigenvalue over one, which has been defined as the limit value for a factor (Erätuuli et al. 1994, 53), and these three factors explain 60,2% of the variables' variance (Metsämuuronen 2006, 643). To test the reliability of the factors, Cronbach's alpha was used. Cronbach alpha of all the factors together (0.81) indicates good reliability of measure surpassing the recommended limit (>0.6) for good reliability (Metsämuuronen 2011, 544).

4.4.2 Privacy concern

The factor analysis grouped all the PC items under one factor. The loadings (0.75-0.88) are all good and the items are correlating well with each other. Thus, there were no reasons to modify the original structure of this factor. The results of the factor analysis can be found in table 3.

Table 3. Factor analysis of privacy concern

Item	Factor 1	Communalities	MSA
PC3 I am concerned about submitting information on Instagram, because of what others might do with it.	0.8837	0.7908	0.7446
PC1 I am concerned that the information I submit on Instagram could be misused.	0.8133	0.7114	0.8288
PC4 I am concerned about submitting information on Instagram, because it could be used in a way I did not foresee.	0.7501	0.6239	0.8067
PC2 I am concerned that a person can find private information about me on Instagram.	0.7490	0.6147	0.8386
Eigenvalue	2.7792		
Cum%	0.6948		
Cronbach's alpha	0.8508		

The communalities of the factor PC vary between 0.61 and 0.79, and the variables are alike. The MSA of all items is well above 0.7, which indicates good suitability to factor analysis. Only one factor was found, thus there was only one eigenvalue over one (2.78), which explained around 69% of the variance. Cronbach's alpha of 0.85 tells about strong correlation between

all of the items and high reliability, and the factor can be used in the following analysis as it is (Metsämuuronen 2006, 70).

4.4.3 Trust

The next factor was formed by the T items, which also aligned together in the factor analysis. The loadings of T1 and T2 are a bit lower than on T3, yet, they are all acceptable and required no eliminations. The results of this factor are reported in table 4 below.

Table 4. Factor analysis of trust

Item	Factor 1	Communalities	MSA
T3 Instagram handles personal information submitted by users in a competent fashion.	0.7908	0.6795	0.7098
T1 Instagram is a safe environment in which to exchange information with others.	0.6081	0.5414	0.7968
T2 Instagram is a reliable environment in which to keep in touch with my network.	0.5835	0.6345	0.8450
Eigenvalue	1.6935		
Cum%	0.5645		
Cronbach's alpha	0.6099		

The communality values align quite well (0.54-0.68) and the MSA shows good fit for factor analysis ending up to 0.7839 overall. With this factor also, only one factor was identified, and the eigenvalue of that factor is 1.7. The factor accounts for 56% of the variance. Here, the Cronbach's alpha dropped below 0.7, yet, it is still slightly above the recommended 0.6, and the factor was retained in the study.

4.4.4 Willingness to share private information

All of the WSI items grouped nicely to form the next factor. The loadings vary from 0.57 to 0.66 which shows quite good correlation between the items. When the factor analysis was conducted without the engagement items, from which, one aligned in this factor, the loadings were significantly higher suggesting good correlation between these items. No modifications needed to be done, and the factor was left as it is.

Table 5. Factor analysis of willingness to share private information

Item	Factor 1	Communalities	MSA
WSI2 I would provide private information for using Instagram.	0.6610	0.6534	0.8489
WSI1 I would provide accurate and identifiable personal information for using Instagram.	0.5990	0.4727	0.8404
WSI3 I would provide real-time location information for using Instagram.	0.5732	0.4521	0.8551
Eigenvalue	1.8967		
Cum%	0.6322		
Cronbach's alpha	0.7038		

The reliability of these items is rather good varying between 0.54 and 0.69, and they are well suitable for the analysis all MSAs being above 0.8. The eigenvalue of the only factor identified is 1.92 explaining 64% of the variance. The Cronbach's alpha, reliability, of this factor was also slightly lower than optimal, but still acceptable, and no changes were required.

4.4.5 Intention to click advertisement

Finally, all ICA items were aligned to one factor. Two of the items have very high loadings, and the third one is also good, which exhibits strong correlation between all the variables. The results are assembled in table 6.

Table 6. Factor analysis of intention to click advertisement

Item	Factor 1	Communalities	MSA
ICA3 I click on the ads on Instagram to get more information about the products.	0.9294	0.8799	0.6290
ICA1 I click on the ads on Instagram to understand more about the products.	0.9077	0.8429	0.6489
ICA2 I click on the ads on Instagram with the intention to make a purchase.	0.6664	0.5476	0.8164
Eigenvalue	2.2857		
Cum%	0.7619		
Cronbach's alpha	0.8437		

The communalities of ICA1 and ICA3 are both great (>0.8), while for ICA2 the communality is lower (0.55). The number is still okay, and the reliability of the factor is good. The MSA is also good, so all the items of this study are suitable for factor analysis. Eigenvalue of this factor is 2.3 and it explains up to 76% of the variance. Lastly, the Cronbach's alpha is also high (0.84), and no items had to be removed based on this analysis.

4.5 Reliability and validity

Reliability is about generating stable and consistent results. Low reliability takes away from the credibility of the results and conclusions of the study. (Erätuuli et al. 1994, 104) Thus, it is highly important for a good research to ensure the reliability of the measures and observations used. Reliability refers to the repeatability of the study, and it measures, how similar would the results be, if the study was repeated by using the same measures (Metsämuuronen 2006, 117). Unreliable data can be caused by, for example, unclear questions or non-standardized collection of data. (Creswell 2008, 169) The use of a Likert scale can be a risk sometimes causing low reliability, since the variance can remain small. Yet using more steps on the scale diminishes this risk. (Metsämuuronen 2006, 103-104)

In this study, the reliability has been sought by randomizing the order of the questions in the survey and by using a 7-point Likert scale. The questions have been chosen from pre-validated measures assembled by other researchers, and the questionnaire has been created in a way that it is as easy to understand as possible. An example of this is adding the explanation for a construct in question AB5, since the term was considered hard to understand. What is important to recognize, however, is that the social media environment and the users' behavior on social media, including Instagram, changes rapidly. Thus, repeating the experiment later, might give different results due to people getting even more comfortable online, or on the other hand, due to people losing trust or getting more concerned about their privacy.

Validity of a research is more about evaluating the conceptual or theoretical quality of the measurement than about the computational quality. When evaluating validity, one has to examine whether the concepts used in the study actually are operated correctly, in line with the theory and whether they measure the studied phenomenon extensively enough. (Metsämuuronen 2006, 118) Good validity means that the results of a study are meaningful and enables the researcher to make generalizations from the sample studied (Creswell 2008, 169).

External validity threats are about the researcher drawing incorrect conclusions generalizing the results to other people, settings or situations than what the sample represents. Statistical conclusion validity arises when conclusions are drawn without sufficient significance of results. Lastly, when using insufficient measures of variables, construct validity is threatened. (Creswell 2003, 171)

What generates validity for this study, is the use of pre-validated measures that have already been tested to measure the constructs intended. Validity was also enhanced by deleting participants who reported no experience nor activity on Instagram. However, the survey was not conducted in a laboratory setting, and it is impossible to be completely certain about whether all of the respondents were part of the target group and answered the questions truthfully. It is also possible and even probable, that the answers entered to the survey differ from the respondents' actual behavior.

The validity was also evaluated based on the outer loadings. Most of the items' convergent validity was supported, the outer loadings being over 0.7, (Hair, Sarstedt, Hopkins & Kuppelwieser 2014) or in the cases of ID1, ID3, INT1, AB3 and T1 close to it. However, for the item AB4, the outer loading was weak (0.319). Yet, it was retained in the study due to the theoretical relevance. The communality of a construct was ensured with the average variance extracted (AVE) all values being above 0.5 (table 9) apart from one (AB) (Hair et al. 2014). Fornell-Larcker criterion supported completely the discriminant validity of the study, and the results can be seen in table 9.

Table 7. Group differences and average variance extracted (AVE)

	AB	ID	ICA	INT	PC	T	WSI
AB	0.702						
ID	0.365	0.730					
ICA	0.338	0.075	0.873				
INT	0.635	0.325	0.213	0.776			
PC	-0.165	0.128	-0.052	-0.069	0.833		
T	0.439	0.096	0.150	0.313	-0.365	0.748	
WSI	0.428	0.125	0.290	0.384	-0.357	0.386	0.795
AVE	0.493	0.533	0.761	0.602	0.694	0.559	0.632
Mean	3.41	2.49	3.44	3.27	4.44	4.20	3.31
SD	1.04	1.14	1.43	1.17	1.25	0.92	1.19

Lastly, a 50-50 random sample analysis was conducted in order to check the validity of the study. Factor analysis was executed with every factor separately by first drawing randomly 50% of the respondents and then executing the analysis for the rest of the participants. No significant differences in loadings or communalities were recognized from this analysis, and the number of recommended factors, based on the eigenvalue, stayed the same. This indicates good validity for the research.

5 RESULTS

After the measures are ready and the data has been collected, the actual analysis can be conducted. Next, the descriptive statistics of the respondents will be presented, and the structural model will be constructed. After that the results can be presented and the hypotheses tested and accepted or rejected based on the analysis done.

5.1 Descriptive statistics

Eventually, a total of 145 responses were collected. There was clear majority of female respondents (94) contrary to male respondents (51), and the data is drawn together with the age distribution among the respondents and visualized in figure 2. Out of these 145 respondents, up to 69% were 18-24 years old and 29% were 25-34. Three of the respondents were over 34 years old. Around 31% of the respondents have chosen high school as the highest completed educational level, 54% have completed bachelor's degree and 14% have already completed a graduate level education (figure 3).

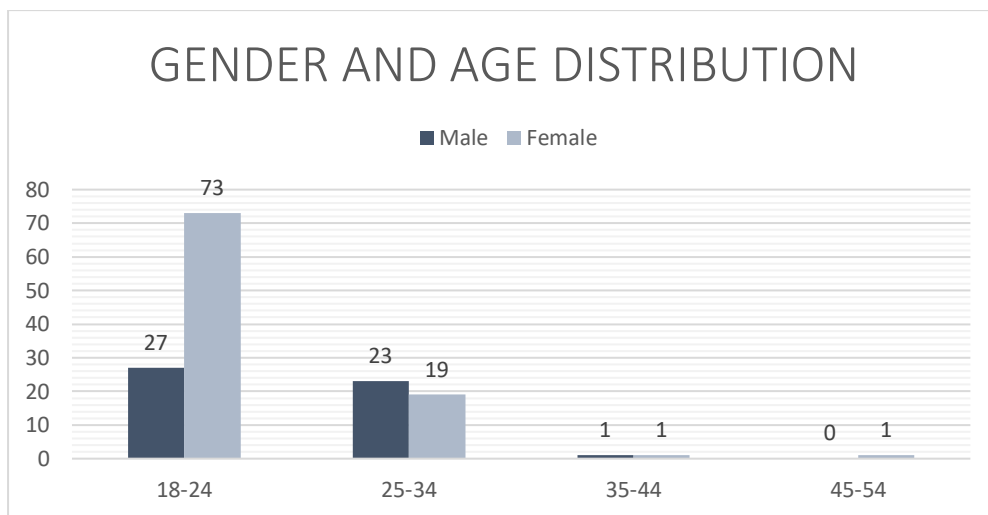


Figure 2. Gender and age distribution of respondents

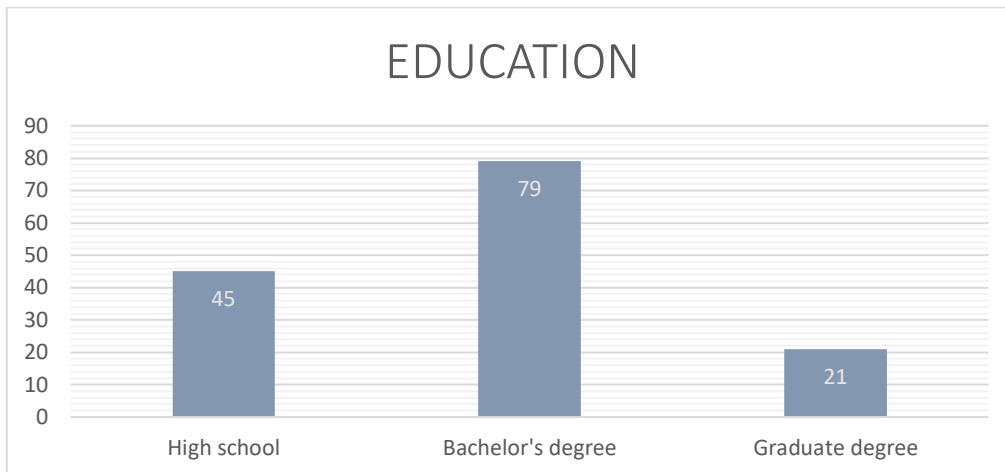


Figure 3. Highest level of education of respondents

The control questions also included questions about the respondents' experience and activity on Instagram. Over half (53%) of the respondents reported having used Instagram over 5 years. Around 21% have used Instagram 4-5 years, and the rest have been using it less than 4 years (figure 4). Almost third of the respondents (29%) use Instagram more than 5 times a day. 27% use it 2-5 times a day, 24% once, and the rest use Instagram less frequently than once a day (figure 5).

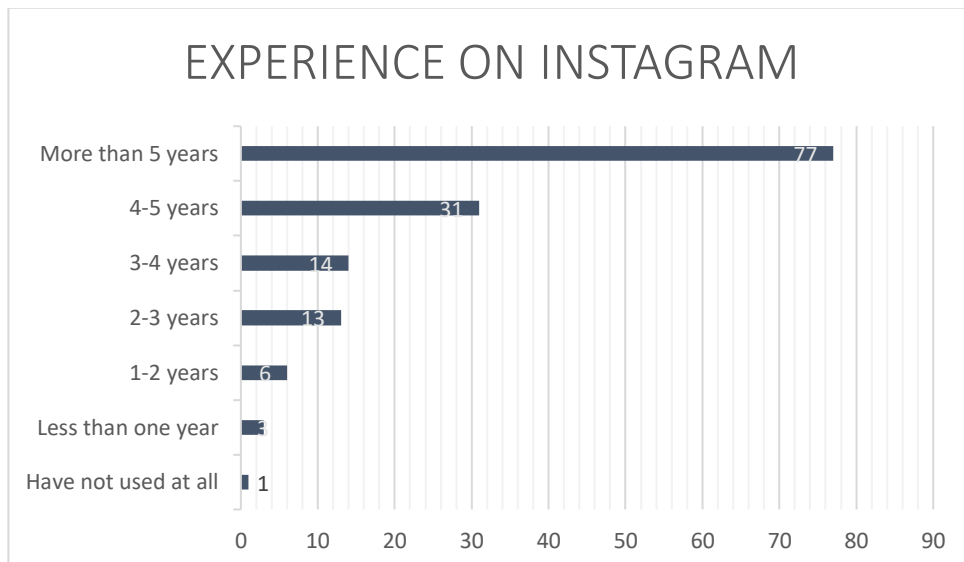


Figure 4. Respondents' experience on Instagram

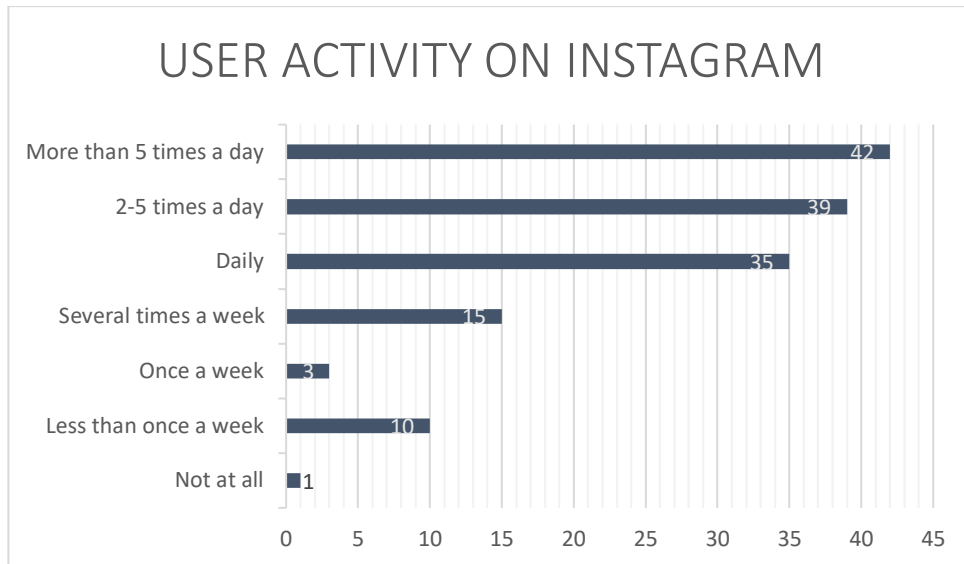


Figure 5. Respondents' activity on Instagram

In the figure 6, the average responses to the questionnaire have been visualized. The percentages have been calculated from all the items composing one factor.

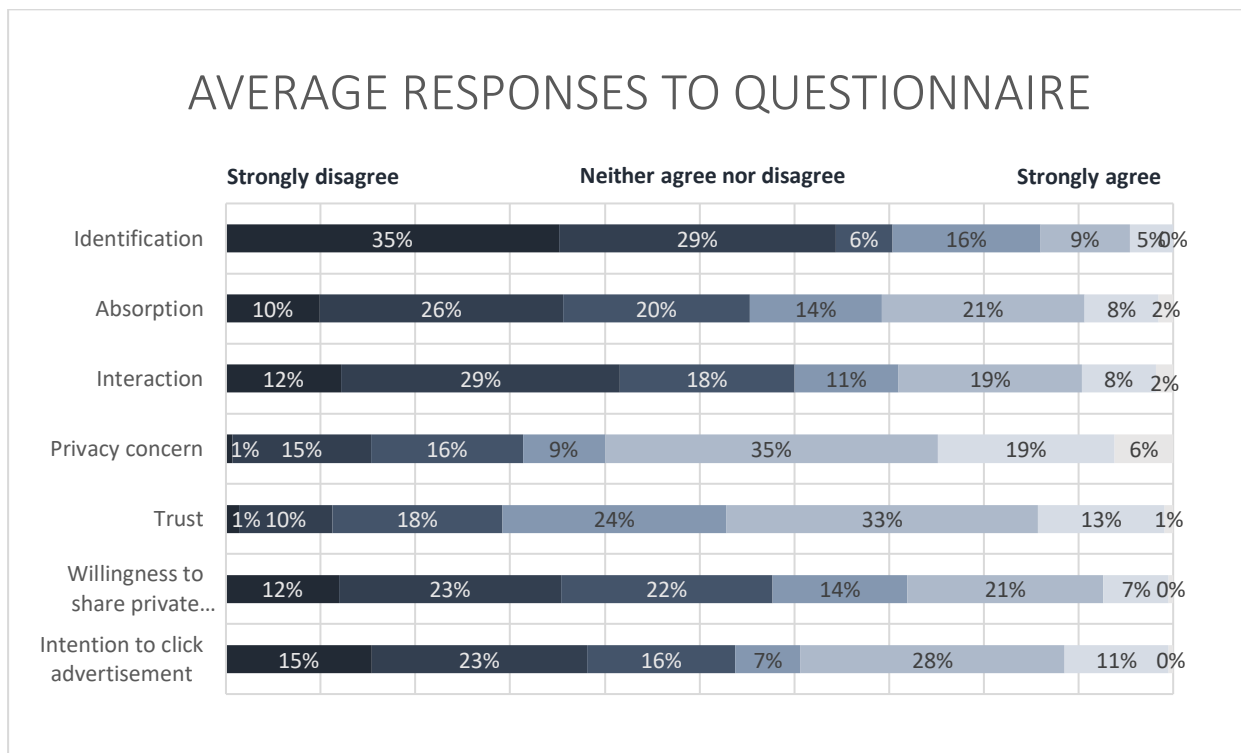


Figure 6. Average responses to questionnaire

What can be seen from the figure, is that most of the answers have been centered in the middle part of the scale, whereas strong feelings, especially strongly agreeing, have been present less.

As an exception, there is identification, which has the highest percentage of responses on the option ‘strongly disagree’. This indicates certainty and strong feelings towards the measures from the respondents. On the other hand, there are also some big percentages on the option ‘neither agree nor disagree’, especially in trust. This shows neutral feelings towards the statements.

5.2 Structural model

Since the model used in this study has been previously developed and validated, the next phase is to confirm that the data collected supports this model. In order to confirm this, confirmatory factor analysis, or structural equation modelling (SEM) was used (Metsämuuronen 2006, 649). For structural modeling, the data was transferred to SmartPLS. The first thing tested is the R square, which provides information on how much of the dependent variable can be explained by its predictor variables (Metsämuuronen 2006, 675). In this case, the R² is really low for PC and ICA (table 8), and while being slightly better (>0.2) for T and WSI, the R square is still weak for all of the items, indicating weak applicability of the theoretical model.

Table 8. Structural modeling, Coefficient determination

	PC	T	WSI	ICA
Coefficient of determination=R ²	0.069	0.284	0.203	0.022

After this, the next step and final step in the analysis part can be took. Thus, next the hypotheses will be tested, and results will be presented.

5.3 Hypothesis testing

The path coefficient, β tells the correlation between the variables, and thus it describes the strength of the relationships of the two variables (Eräutuuli et al. 1994, 90-91). This was calculated and then bootstrapped in order to get the significance levels (T statistics). The results of these analyses can be found in table 10.

Table 9. Strength of correlation and the statistical significance

	Path coefficient = β	T statistics
ID → PC	0.214	2.179*
ID → T	-0.018	0.178
AB → PC	-0.261	2.293*
AB → T	0.346	3.154*
INT → PC	0.280	0.208
INT → T	0.079	0.815
PC → T	-0.300	3.964*
PC → WSI	-0.249	2.992*
PC → ICA	0.003	0.024
T → WSI	0.295	3.387*
T → ICA	0.151	1.405

*significant with $p < .05$

H1: *The level of identification negatively affects the privacy concern.*

A direct effect was found between identification and privacy concern ($\beta = .214$, $p < .05$) supporting hypothesis H1. The t-value of H1 is 2.179 which indicates statistical significance being slightly over the limit value of 1.96 (Wong 2013). However, the correlation is positive, thus, H1 was rejected.

H2: *The level of identification positively affects trust.*

Also H2 was rejected. The path coefficient was only -0.018 ($p < .05$) and there was no statistical significance (0.178).

H3: *The level of absorption negatively affects the privacy concern.*

H4: *The level of absorption positively affects trust.*

Based on the analysis, absorption was found to negatively correlate with privacy concern ($\beta = -.261$, $p < .05$) and positively with trust ($\beta = .346$, $p < .05$). Both of the hypotheses, H3 and H4, were accepted with the t-values of 2.293 and 3.154.

H5: *The level of interaction negatively affects privacy concern.*

H6: *The level of interaction positively affects trust.*

Both hypotheses about interaction, H5 or H6, were rejected. Path coefficient of H5 was $\beta = .214$, $p < .05$ with as low t-value as 0.208. For H6, the values were $\beta = .214$, $p < .05$ and 0.815 also not indicating statistical significance.

H7: *Privacy concern negatively affects trust.*

H8: *Privacy concern negatively affects one's willingness to disclose private information.*

Privacy concern was found to have a negative correlation with trust ($\beta = -.300$, $p < .05$) and willingness to share private information ($\beta = -.249$, $p < .05$). The t-values were also high (3.964 and 2.992) supporting the hypotheses H7 and H8. Based on this analysis, H7 and H8 were accepted.

H9: *Privacy concern negatively affects one's intention to click advertisement.*

H9 was rejected with the path coefficient of $\beta = .003$, $p < .05$ and t-value of 0.024 showing no statistical significance.

H10: *Trust positively affects one's willingness to disclose private information.*

Trust was found to positively correlate with the willingness to share private information ($\beta = .295$, $p < .05$), and the result had high t-value (3.387) indicating high statistical significance. Thus, H10 was accepted.

H11: *Trust positively affects one's intention to click advertisement.*

Positive correlation between trust and the intention to click advertisement was also found in the study ($\beta = .151$, $p < .05$). Yet, the relationship was not statistically significant with t-value of 1.405, and the hypothesis H11 was rejected.

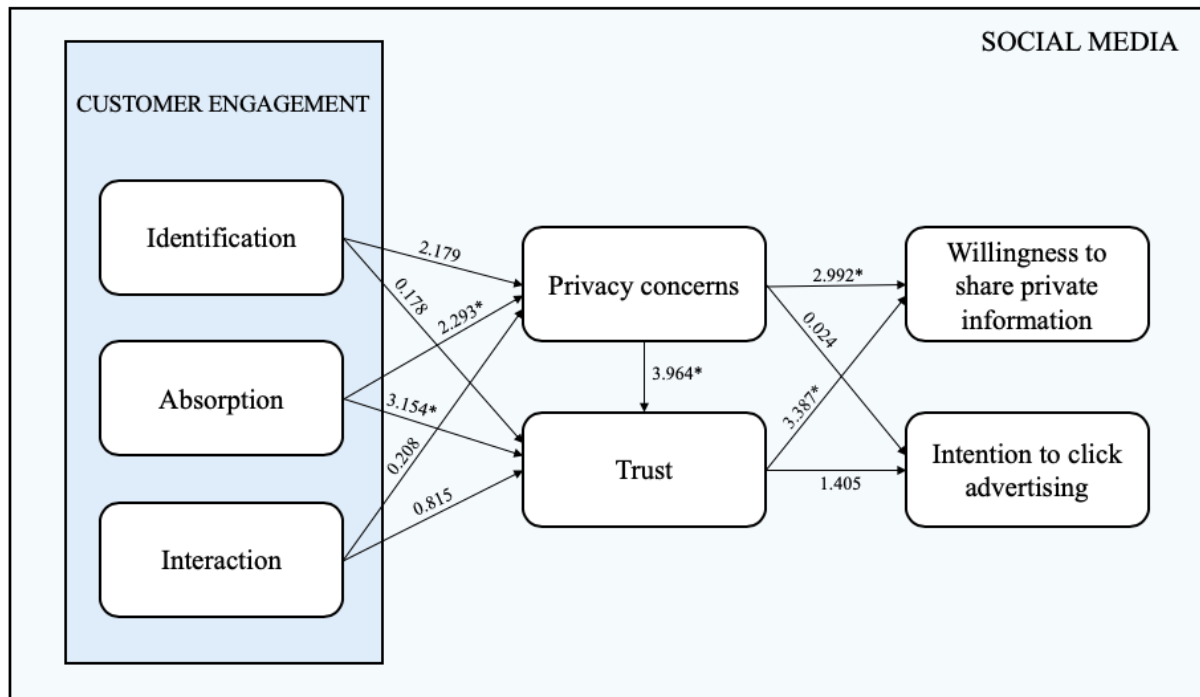


Figure 7. Empirical model with T values

In figure 7, the empirical model has been assembled, and as one can see, no changes have been made to the theoretical framework presented earlier. The figure also presents the t-values of each relationship, and the accepted hypotheses have been marked with an asterisk (*).

6 DISCUSSION AND CONCLUSIONS

This study was conducted in order to seek answers to whether user's level of engagement to a social media platform affects his/her attitude towards privacy concerns and trust, and how these attitudes affect online behavior in terms of willingness to share information and click ads. The purpose of the study was to contribute in the literature about customer engagement and privacy concern, and to bring in the concrete side, users' behavior online was also brought as a subject of the study.

In this chapter, the research questions will be answered, and the results will be mirrored back to the existing literature about the subject. The managerial implications will also be addressed, giving more tangible view of the study and its effects to the business world. Lastly, the limitations of the study will be looked at, and some possible routes for future research will be suggested.

6.1 Theoretical contributions

Next, the research questions will be answered, the alignment of the results of the empirical study with the existing literature will be evaluated and new findings will be presented. The discussion is constructed in line with the framework created, starting from the dimensions of engagement to attitudes, and finally to behavior.

The first question was; *“Does the level of engagement affect the user's perceived privacy and trust online?”*. Based on prior literature, engagement was divided into identification, absorption and interaction, (Harrigan et al. 2017) which were all explored separately in this study. The first dimension under investigation, will be identification. The empirical study suggested that there is a statistically significant, positive correlation between the user's identification towards Instagram and privacy concerns regarding the platform, but no significant relationship was identified between user's identification and trust towards the platform.

Findings, that the identification positively correlates with privacy concern contradicts with the previous literature suggesting that a high level of identification increases one's tolerance of negative information about a brand (Elbedweihy, Jayawardhena, Elsharnouby & Elsharnouby 2016). What these results suggest, however, is that the feeling of oneness with the platform

increases one's privacy concerns, which is not in line with any previous research. One thing that can have an effect here is the claim ID2. The item got the second highest number of 'neither agree nor disagree' responses out of all the questions, which, according to a research conducted by Baka, Figgou and Triga (2012), can be used when lacking knowledge and when facing a dilemma in the survey. Also, no 'no opinion' response was introduced in the survey, yet all questions had to be answered, which could have led to people with indifferent opinions choosing this alternative.

The absence of identification's correlation with trust is also rather surprising, since previous studies have found identification to generate trust and loyalty (Kim, Han & Park 2001; Rather 2017). However, what has to be taken into consideration, is that the context of the previous studies has been brands, and in this study, it was a social media platform, Instagram. Instagram is also a brand itself, but, as suggested by the results, it can be observed differently by the users than traditional brands using these platforms for advertisement purposes.

Absorption was found to have a statistically significant relationship with both privacy concern and trust. The results of this empirical study suggest that the user's level of absorption felt towards the platform decreases the privacy concerns and increases the level of trust. Especially the relationship between absorption and trust was strong. These results align well with the literature, which has for example proposed one to feel more in control when having high levels of absorption (Agarwal & Karahanna 2000). However, the relationships between absorption and online privacy, and absorption and trust is not well covered in the literature, and this study has contributed in filling up that research gap. What makes the finding even more important, is that absorption, the cognitive dimension of engagement, has been suggested to be the most relevant dimension (Sim, Conduit & Plewa 2018).

No significant relationships were found between neither interaction and privacy concerns nor interaction and trust. This study suggests that the participation and action on the platform has no effect on whether the users have privacy concerns or whether they trust the platform. In the previous research, indirect relationship between interaction and privacy concerns was identified, but it was not examined in this research. On interaction and trust, there were multiple studies conducted in the past, yet, they were about brands and the platform was solely used as the mean of interaction (Rapp, Beitelspacher, Grewal & Hughes 2013; Tsiotsou 2015). What this study has contributed to this literature, is that when the focus has been transformed from

the brand to the platform, the situation changes drastically; the interactions, that help brands to have two-way dialogue with their customers increases the level of trust felt towards the brand, but it does not have a significant effect on whether the user trusts the platform the communication is performed on.

To summarize, this empirical study suggests that the most important dimension of customer engagement in this context is absorption. Identification did have a significant relationship with privacy concern, but it was not very strong, and contrary to the prior literature, the relationship was positive. Interaction did not have significant correlation with privacy concern nor trust.

The sub question, providing more insight on the main research questions, was; “*Do privacy concerns affect the user’s trust online?*”. On this relationship, a lot of literature was found. The literature mostly supported the negative correlation between privacy concerns and trust, and Leenes et al. (2008) for example described privacy concerns as a barrier preventing trust online. However, there was also contradicting studies suggesting that the relationship is stronger the other way around, trust affecting privacy concerns, (Krasnova et al. 2010; Taddei & Contena 2013; Zimmer et al. 2010) and that the correlation is only significant in finance context (Bansal et al. 2015). This empirical study found a strong, negative, statistically significant correlation between privacy concerns and trust on Instagram. The results suggest that users having low privacy concerns on the platform tend to trust it more than users with high privacy concerns. This study contributes by expanding the research into social media and by suggesting that the same relationships that are significant in finance, for example, are also significant on social media, more precisely, on Instagram.

Finally, the second main research question will be answered; “*Do perceived privacy and trust affect the user’s willingness to share private information and click advertisements online?*”. The significance of privacy concerns in self-disclosure has been covered well in the literature, and the research seems quite solid on their results showing clear correlation between the variables (Bansal et al. 2015; Krasnova et al. 2010). Researchers have also found the importance of privacy policies on self-disclosure in the context of Facebook (Leon et al. 2013). The results of this study support the previous research showing significant, negative correlation between privacy concerns and one’s willingness to share private information. They bring the correlation into the context of Instagram and suggest, that changing the platform does not change the relationship.

Also, the relationship between trust and self-disclosure has been studied a lot, and the results are supporting trust to be an antecedent for self-disclosure (Bansal et al. 2015; Chellappa & Sin 2005; Fogel & Nehmad 2009; Mesch 2012; Metzger 2004; Taddei & Contena 2013; Zolowere et al. 2008). There are studies covering different contexts, such as Facebook (Malik et al. 2016), different kind of information from basic to highly sensitive, (Chang & Heo 2014) and geographical differences (Lin, Zhang, Song and Omori 2016). However, what this study has to contribute into this existing literature, is the context, Instagram, which has not been studied yet. The results suggest significant, positive effect of trust on one's willingness to share private information on Instagram supporting trust's role as an antecedent of self-disclosure as indicated by previous studies.

In the previous literature about privacy concern and advertisement, the users' attitude has been highlighted; the feeling of security has been linked to positive attitudes on advertising, (Celebi 2015; Taylor et al. 2011) and studies have suggested negative attitudes towards advertising to have a bigger effect on the users' social media behavior than privacy concerns (Jeong & Coyle 2014; Sanne & Wiese 2018). Yet, there is also evidence of direct, negative correlation between privacy concerns and one's intention to click ads (Li & Huang 2016; Tucker 2014). Thus, it was interesting, that in this study, no statistically significant relationship was found between the variables. The correlation remained extremely subtle, and it was positive. Therefore, the study contradicts the previous studies about direct relationships between privacy concerns and one's intention to click advertisement in the context of Instagram without editorializing the possible indirect correlation between the variables.

The study on trust and one's intention to engage with advertisement has been conducted mostly from the perspective of a brand advertising and measuring the user's trust towards that brand (e.g Bleier & Eisenbeiss 2015). However, there are also studies suggesting that the level of trust felt towards the platform displaying the ads has a significant correlation with click-through rates (Stewart 2003; Ur et al. 2012). The prior literature is rather unanimous that there is a positive correlation between the two variables. Surprisingly, in this study, no significant relationship with one's intention to click advertisement was found, though the relationship with trust was stronger than with privacy concern and consistent with the literature, since the correlation found was also positive. Thus, what this study suggests, is that one's intention to click advertisement is not significantly affected by neither privacy concern nor trust.

Thus, no significant correlations were found between any of the variables and one's intention to click advertisement. However, what the study found, was a significant relationship between the user's attitude towards privacy concern and trust, and one's willingness to share private information. This indicates that having privacy concerns towards a platform decreases the user's self-disclosure, whereas high level of trust increases it.

All in all, several interesting results were found in this empirical study. Out of the three dimensions of engagement studied in this paper, absorption, being the 'cognitive' dimension of the three, was clearly the most relevant one in this context. Absorption was found to have significant correlation with both, privacy concerns and trust, and as hypothesized the relationship with privacy concerns was negative, and with trust, positive. These results highlight the importance of grabbing one's attention and creating the feeling of enthusiasm around the use of the platform. It was also interesting that regardless of the strong theoretical support for interaction to strongly correlate with both privacy concerns and trust, in this empirical study, no significant correlation was found.

Also, the findings of the two attitudinal factors' correlation with the behavioral factors were really insightful. Conforming the hypotheses, both privacy concerns and trust significantly correlated with one's willingness to share private information online in this study, which at the same time, seems logical and also creates a conflict for companies, since more self-disclosure from the users means more data for the companies to use, but this could also hurt their user's perceived privacy, which, based on this study, would decrease the self-disclosure. The final, extremely interesting result was that no significant relationships was found between the attitudinal factors and one's intention to click ads. These hypotheses had extremely strong support from the prior literature, which is why the results are so surprising.

6.2 Managerial implications

Based on this study, some managerial recommendations can be made. First of all, the managers of online sites, especially social media platforms, should definitely invest in understanding their users in order to gain deeper understanding on what excites them and how they can get their users' attention. Investing into drawing attention and concentration to the platform, and making it as exciting and interesting as possible, is important in fading privacy concerns and creating trust.

Decreasing users' privacy concerns has a significant effect on both one's willingness to share private information, which can ensure a better customer experience on the site or platform, and the users' trust levels towards the site. Also, the level of trust strongly affects the users' self-disclosure online. At the same time, these do not seem to correlate with the users' intention to click advertisement on the site, thus if that is the goal, other means have to be investigated; engagement level, privacy concerns and trust do not seem to play an important role. This also indicates that advertising a brand on a platform with high engagement levels does not enable the brand to personalize their ads more or violate the users' privacy.

6.3 Limitations and future research

There are still some questions left unanswered after this study. The sample in the study was rather small, 145 respondents, and it was a convenience sample containing mostly university students and people who had recently graduated. This also affected the age distribution, clear majority of the respondents being 18-24 years old. Also, women were more presented in the study than men. The subject would be interesting to be studied with bigger variety of people from different backgrounds, and possibly with different platforms. Another limitation is, that this study only concentrated on Instagram. It could be valuable to examine, whether there are differences between different platforms and possibly even between for example social media and e-commerce.

Also, there tends to be a difference in what people say they would do and how they actually act. Thus, it would be interesting to study this theme as an experimental study where the behavioral aspects could be better investigated. With more time and bigger resources, an interesting subject to study would be to investigate the impact of a data breach to the user's engagement and behavior online. This one, however, can be rather difficult thing to study, since it would require anticipation of a data breach.

Since, surprisingly, there was no relationship found between privacy concern and trust, and one's intention to click advertisement in this study, the background of this would be interesting to study more. For example, the factors that do have an effect on ad clicks, and whether it is about the platform displaying the ad, the brand advertising or possibly the content or the type of the ad, would be an interesting theme so study more. Lastly, a research gap was also identified when investigating the drivers for engagement towards a social media platform. Since

the literature on brands and engagement is already rather extensive, more research is needed on how a platform can drive engagement.

REFERENCES

- Acquisti, A. John, L. K. & Loewenstein, G. (2013) What Is Privacy Worth? *Journal of Legal Studies*. 42(2):249-274.
- Afshardost, M., Farahmandian, S. & SadiqEshaghi, S. M. (2013) Linking trust, perceived website quality, privacy protection, gender and online purchase intentions. *Journal of Business and Management*. 13(4):63-72.
- Agarwal, R. & Karahanna, E. (2000) Time flies when you're having fun: Cognitive absorption and beliefs about information technology usage. *MIS Quarterly*. 24:665–694.
- Aguirre, E., Mahr, D., Grewal, D., de Ruyter, K. and Wetzels, M. (2015) Unraveling the personalization paradox: The effect of information collection and trust- building strategies on online advertisement effectiveness. *Journal of Retailing*. 91(1):34- 49.
- Amado, A., Cortez, P., Rita, P. & Moro, S. (2018) Research trends on Big Data in Marketing: A text mining and topic modeling-based literature analysis. *European Research on Management and Business Economics*. 24(1):1-7.
- Anderson, C. L. & Agarwal, R. (2011) The Digitalization on Healthcare: Boundary Risks, Emotion, and Consumer Willingness to Disclose Personal Health Information. *Information Systems Research*. 22(3):469-490.
- Anic, I-D., Škare, V. & Milaković, I. K. (2019) The determinants and effects of online privacy concerns in the context of e-commerce. *Electronic Commerce Research and Applications*. 36:1-10.
- Ashley, C. & Tuten, T. (2015) Creative strategies in social media marketing: an exploratory study of branded social content and consumer engagement. *Psychology and Marketing*. 32(1):15-27.

Awad, N.F. & Krishnan, M.S. (2006) The Personalization Privacy Paradox: An Empirical Evaluation of Information Transparency and the Willingness to be Profiled Online for Personalization. *MIS Quarterly*. 30(1):13-28.

Babić Rosario, A., Sotgiu, F., De Valck, K. & Bijmolt, T. H. (2016) The effect of electronic word of mouth on sales: A meta-analytic review of platform, product, and metric factors. *Journal of Marketing Research*. 53(3):297–318.

Baek, T. H. & Morimoto, M. (2012) Stay away from me. *Journal of Advertising*. 41(1):59-76.

Baka, A., Figgou, L. & Triga, V. (2012) ‘Neither agree, nor disagree’: a critical analysis of the middle answer category in Voting Advice Applications. *International Journal of Electronic Governance*. 5(3):244-263.

Bansal, G. & Chen, L. (2011) If they trust our e-commerce site, will they trust our social commerce site too? Differentiating the trust in e-commerce and s-commerce: the moderating role of privacy and security concerns. *Proceedings of the MWAIS*.

Bansal, G., Zahedi, F. M. & Gefen, D. (2010) The Impact of Personal Dispositions on Information Sensitivity, Privacy Concern and Trust in Disclosing Health Information Online. *Decision Support Systems*. 49(2):138-150.

Bansal, G., Zahedi, F. M. & Gefen, D. (2015) Do context and personality matter? Trust and privacy concerns in disclosing private information online. *Information and Management*. 53:1-21.

Bagozzi, R. P. & Dholakia, U. M. (2006) Antecedents and purchase consequences of customer participation in small group brand communities. *International Journal of Research in Marketing*. 23:45-61.

Belanger, F., Hiller, J. S. & Smith, W. J. (2002) Trustworthiness in Electronic Commerce: The Role of Privacy, Security, and Site Attributes. *The Journal of Strategic Information Systems*. 11(3):245–270.

Beldad, A., De Jong, M. & Steehouder, M. (2010) How shall I trust the faceless and the intangible? A literature review on the antecedents of online trust. *Computers in Human Behavior*. 26(5):857-869.

Blasco-Arcas, L., Hernandez-Ortega, B. I. & Jimenez-Martinez, J. (2016) Engagement platforms: The role of emotions in fostering customer engagement and brand image in interactive media. *Journal of Service Theory and Practice*. 26(5):559–589.

Bleier, A. & Eisenbeiss, M. (2015) The Importance of Trust for Personalized Online Advertising. *Journal of Retailing*. 91(3):390-409.

Bowden, J.L. (2009) The Process of Customer Engagement: A Conceptual Framework. *Journal of Marketing Theory and Practice*. 17(1):63–74.

Bowden, J.L., Conduit, J., Hollebeek, L.D., Luoma-aho, V. & Solem, B.A. (2017) Engagement valence duality and spillover effects in online Brand communities. *Journal of Service Theory and Practice*. 27(4):877-897.

Brinkmann, S. & Kvale, S. (2015) *InterViews*. California, SAGE Publications Inc. Cassell, C. (2015) *Conducting Research Interviews*. London, SAGE Publications Ltd.

Brodie, R. J., Hollebeek, L. D., Juric, B. & Ilic, A. (2011) Customer engagement: Conceptual domain, fundamental propositions, and implications for research. *Journal of Service Research*. 14(3):252-271.

Brodie, R. J., Ilic, A., Juric, B. & Hollebeek, L. D. (2013) Consumer engagement in a virtual brand community: An exploratory analysis. *Journal of Business Research*. 66:105-114.

Brown, B. (2001) Studying the Internet Experience. HP Laboratories Technical Report (HPL-2001-49). [Accessed 16th October 2019]. Available <https://www.hpl.hp.com/techreports/2001/HPL-2001-49.pdf>

Calder, B. J. & Malthouse, E. C. (2008) Media Engagement and Advertising Effectiveness. *Kellogg on Advertising and Media*. 1-36.

Calder, B. J., Malthouse, E. C. & Schaedel, U. (2009) An experimental study of the relationship between online engagement and advertising effectiveness. *Journal of Interactive Marketing*. 23(4):321–331.

Carlson, J., Rahman, M., Voola, R. & De Vries, N. (2018) Customer engagement behaviours in social media: capturing innovation opportunities. *Journal of Services Marketing*. 32(1):83-94.

Cătoi, I., Orzan, M., Macovei, O-I. & Iconaru, C. (2014) Modelling users' trust in online social networks. *Amifiteatru Economic*. 16(35):289-302.

Celebi, S. I. (2015) How do motives affect attitudes and behaviors toward internet advertising and Facebook advertising? *Computers in Human Behavior*. 51:312-324.

Chahal, H. & Rani, A. (2017) How trust moderates social media engagement and brand equity. *Journal of Research in Interactive Marketing*. 11(3):312-335.

Chandra, S., Srivastava, S. C. & Theng, Y-L. (2012) Cognitive Absorption and Trust for Workplace Collaboration with Virtual Worlds: An Information Processing Decision Making Perspective. *Journal of the Association for Information Systems*. 13:797-835.

Chang, C-W. & Heo, J. (2014) Visiting theories that predict college students' self-disclosure on Facebook. *Computers in Human Behavior*. 30:79-86.

Chellappa, R. & Sin, R. (2005) Personalization versus Privacy: An Empirical Examination of the Online Consumer's Dilemma. *Information Technology and Management*. 6:181-202.

Chen, J.S., Ching, R., Tsai, H.T. & Kuo, Y.J. (2011) Blog effects on brand attitude and purchase intention. *Proceedings of the 5th International Conference on Service Systems and Service Management*, Melbourne, pp. 1-6.

Chen, R. & Sharma, S. (2013) Self-disclosure at social networking sites: An exploration through relational capitals. *Information Systems Frontiers*. 15(2):269-278.

Chen, R., Sharma, S. & Raghav Rao, H. (2016) Members' Site Use Continuance on Facebook: Examining the Role of Relational Capital. *Decision Support System*. 90:86–98.

Cheung, C., Lee, M. & Jin, X.-L. (2011) Customer Engagement in an Online Social Platform: A Conceptual Model and Scale Development. *Thirty Second International Conference on Information Systems*. Shanghai.

Choi, H., Park, J. & Jung, Y. (2017) The role of privacy fatigue in online privacy behavior. *Computers in Human Behavior*. 81:42-51.

Choong, P., Hutton, E., Richardson, P. S. & Rinaldo, V. (2017) Protecting the Brand: Evaluating the Cost of Security Breach from a Marketer's Perspective. *American Journal of Management*. 11(1):59-68.

Cortés, G. L. & Vela, M. R. (2013) The Antecedents of Consumers' Negative Attitudes Toward SMS Advertising: A Theoretical Framework and Empirical Study. *Journal of Interactive Advertising*. 13(2):109-117.

Creswell, J. W. (2003) *Research Design*. 2nd ed. California, Sage Publications, Inc.

Cropanzano, R. & Mitchell, M. S. (2005) Social Exchange Theory: An Interdisciplinary Review. *Journal of Management*. 31(6):874-900.

Csikszentmihalyi, M. & Csikszentmihalyi, I. S. (1988) *Optimal experience: psychological studies of flow in consciousness*. Cambridge University Press, Cambridge, UK.

Culnan, M.J. & Armstrong, P.K. (1999) Information Privacy Concerns, Procedural Fairness, and Impersonal Trust: An Empirical Investigation. *Organization Science*. 10(1):104-115.

De Vries, N. J. & Carlson, J. (2014) Examining the drivers and brand performance implications of customer engagement with brands in social media environment. *Journal of Brand Management*. 21(6):495-515.

Debatin, B., Lovejoy, J. P., Horn, A.-K. & Hughes, B.N. (2009) Facebook and Online Privacy: Attitudes, Behaviors, and Unintended Consequences. *Journal of Computer-Mediated Communication*. 15:83-108.

Deng, L., Turner, D. E., Gehling, R. & Prince, B. (2010) User experience, satisfaction, and continual usage intention of IT. *European Journal of Information Systems*. 19:60-75.

Dessart, L., Veloutsou, C. & Morgan-Thomas, A. (2015) Consumer engagement in online brand communities. *The Journal of Product and Brand Management*. 24(1):28-42.

DeWitt, T., Nguyen, D. T. & Marshall, R. (2008) Exploring customer loyalty following service recovery the mediating effects of trust and emotions. *Journal of Service Research*. 10(3):269-281.

Dienlin, T. & Trepte, S. (2015) Is the privacy paradox a relic of the past? An in-depth analysis of privacy attitudes and privacy behaviors. *European Journal of Social Psychology*. 45:285-297.

Ding, Y., Li, L. & Ji, G. (2011) HIV disclosure in rural China: Predictors and relationship to access to care. *AIDS Care*. 23(9):1059.

Dinev, T. & Hart, P. (2006) An extended privacy calculus model for e-commerce transactions. *Information Systems Research*. 17(1):61-80.

Doffman, Z. (2019) 1.5 Users Hit by New Facebook Privacy Data Breach as Extent Of Data Misuse Exposed [www document]. [Accessed 1st November 2019]. Available <https://www.forbes.com/sites/zakdoffman/2019/04/18/facebook-illegally-harvested-data-from-1-5m-users-as-it-leveraged-its-data-machine/#cb1eb256a2e6>

Dolnicar, S. & Jordaan, Y. (2007) A market-oriented approach to responsibly managing information privacy concerns in direct marketing. *Journal of Advertising*. 36(2):123-149.

Donnelly, G. (2018) 75 Super-Useful Facebook Statistics for 2018 [www document]. [Accessed 4th April 2019]. Available <https://www.wordstream.com/blog/ws/2017/11/07/facebook-statistics>

Dwivedi, A. (2015) A higher-order model of consumer brand engagement and its impact on loyalty intentions. *Journal of Retailing and Consumer Services*. 24, 100-109.

Dwyer, C., Hitzl, S. R. & Passerini, K. (2007) Trust and privacy concern within social networking sites: A comparison of Facebook and MySpace. *AMCIS 2007 proceedings*, 339.

Eastlick, M. A., Lotz, S. L. & Warrington, P. (2006) Understanding online B-to-C relationships: An integrated model of privacy concerns, trust, and commitment. *Journal of Business Research*. 59:877-886.

Egelman, S., Felt, A. P. & Wagner, D. (2012) Choice architecture and smartphone privacy: There's a price for that. The economics of information security and privacy. pp. 211-236. Springer, Berlin, Heidelberg.

Elbedweihy, A., Jayawardhena, C., Elsharnouby, M.H. & Elsharnouby, T.H. (2016) Customer relationship building: the role of Brand attractiveness and consumer-Brand identification. *Journal of Business Research*. 69(8):2901-2910.

Ellison, N. B., Vitak, J., Steinfield, C., Gray, R. & Lampe, C. (2011) Negotiating privacy concerns and social capital needs in a social media environment. *Privacy online*. 19-32. Springer, Berlin, Heidelberg.

Erickson, M.K. (1996) Using self-congruity and ideal congruity to predict purchase intention: a European perspective. *Journal of Euro-Marketing*. 6:41-56.

Erätuuli, M., Leino, J. & Yli-Luoma, P. (1994) Kvantitatiiviset analyysimenetelmät ihmistieteissä. Kirjayhtymä, Rauma.

Estrada-Jiménez, J., Parra-Arnau, J., Rodríguez-Hoyos, A. & Forné, J. (2016) Online advertising: Analysis of privacy threats and protection approaches. *Computer Communications*. 100:32-51.

European Commission (2019) 2018 reform of EU data protection rules [www document]. [Accessed 28th March 2019]. Available https://ec.europa.eu/commission/priorities/justice-and-fundamental-rights/data-protection/2018-reform-eu-data-protection-rules_en

Evans, J. (2019) Facebook is pivoting [www document]. [Accessed 1st November 2019]. Available <https://techcrunch.com/2019/05/05/facebook-is-pivoting/>

Fogel, J. & Nehmad, E. (2009) Internet social network communities: Risk taking, trust, and privacy concerns. *Computers in Human Behavior*. 25:153–160.

Fortes, N. & Rita, P. (2016) Privacy concerns and online purchasing behavior: Towards an integrated model. *European Research on Management and Business Economics*. 22(3):167-176.

France, C., Merrilees, B. & Miller, D. (2016) An integrated model of customer-brand engagement: Drivers and consequences. *Journal of Brand Management*. 23(2):119–136.

Friedman, B., Kahn, P. H. & Howe, D. C. (2000) Trust online. *Communication of the ACM*. 43:34–40.

Gallager, K. (2017) Instagram tops Facebook on engagement [www document]. [Accessed 29th January 2020]. Available <https://www.businessinsider.com/instagram-tops-facebook-on-engagement-2017-5?r=US&IR=T>

Gefen, D. (2000) E-commerce: the role of familiarity and trust. *Omega*. 28(6):725-737.

Gefen, D., Karahanna, E. & Straub, D. W. (2003) Trust and TAM in online shopping: an integrated model. *MIS Quarterly*. 27(1):51-90.

Gefen, D. & Pavlou, P. A. (2012) The boundaries of trust and risk: The quadratic moderating role of institutional structures. *Information Systems Research*. 23:940–959.

Ginosar, A. & Ariel, Y. (2017) An analytical framework for online privacy research: What is missing? *Information and Management*. 54:948-957.

Gligor, D., Bozkurt, S. & Russo, I. (2019) Achieving customer engagement with social media: A qualitative comparative analysis approach. *Journal of Business Research*. 101:59-69.

Goh, K-Y., Heng, C-S. & Lin, Z. (2013) Social Media Brand Community and Consumer Behavior: Quantifying the Relative Impact of User- and Marketer-Generated Content. *Information Systems Research*. 24 (1):88–107.

Gopinath, S., Thomas, J. S. & Krishnamurthi, L. (2014) Investigating the relationship between the content of online word of mouth, advertising, and brand performance. *Marketing Science*. 33(2):241– 258.

Grothaus, M. (2018) How our data got hacked, scandalized, and abused in 2018 [www document]. [Accessed 31st March 2019]. Available <https://www.fastcompany.com/90272858/how-our-data-got-hacked-scandalized-and-abused-in-2018>

Gupta, P., Yadav, M. S. & Varadarajan, R. (2009) How task-facilitative interactive tools foster buyers' trust in online retailers: a process view of trust development in the electronic marketplace. *Journal of Retailing*. 85(2):159-176.

Habibi, M. R., Laroche, M. & Richard, M-O. (2014) The roles of brand community and community engagement in building brand trust on social media. *Computers in Human Behavior*. 37:152-161.

Hair, J. F., Sarstedt, M., Hopkins, L. & Kuppelwieser, V. G. (2014) Partial least squares structural equation modelin (PLS-SEM) – An emerging tool in business research. *European Business Review*. 25(2):106-121.

Hallock, W. B., Roggeveen, A. & Crittenden, V. L. (2016) Social Media and Customer Engagement: Dyadic Word-of-Mouth. In Let's Get Engaged! Crossing the Threshold of Marketing's Engagement Era. 439-439. Springer, Cham.

Hall-Phillips, A., Park, J., Chung, T-L., Anaza N. A. & Rathod S. R. (2015) I (heart) social ventures: Identification and social media engagement. *Journal of Business Research*. 69(2):484-491.

Hann, I.H., Hui, K.L., Lee, S.Y.T. & Png, I. P. (2007) Overcoming online information privacy concerns: An information-processing theory approach. *Journal of Management Information Systems*. 24(2):13-42.

Hansen, J. M., Saridakis, G. & Benson, V. (2018) Risk, trust, and the interaction of perceived ease of use and behavioral control in predicting consumers' use of social media for transactions. *Computers in Human Behavior*. 80:197-206.

Hargittai, E. & Marwick, A. (2016) "What can I really do?" Explaining the Privacy Paradox with Online Apathy. *International Journal of Communication*. 10:3737-3757.

Harrigan, P., Evers, U., Miles, M. & Daly, T. (2017) Customer engagement with tourism social media brands. *Tourism Management*. 59:597-609.

Harris, E.G. & Fleming, D.E. (2005) Assessing the human element in service personality formation: personality congruency and the five-factor model. *The Journal of Services Marketing* 19(4):187-97.

Heikkilä, T. (2014) Tilastollinen tutkimus. 9th edition. Bookwell Oy, Porvoo.

Heravi, A., Mubarak, S. & Choo, K-K. R. (2018) Information privacy in online social networks: Uses and gratification perspective. *Computers in Human Behavior*. 84:441-459.

Hollebeek, L. D. (2011) Demystifying customer brand engagement: Exploring the loyalty nexus. *Journal of Marketing Management*. 27(7-8): 785-807.

- Hollebeek, L. D., Glynn, M. S. & Brodie, R. J. (2014) Consumer Brand Engagement in Social Media: Conceptualization, Scale Development and Validation. *Journal of Interactive Marketing*. 28:149-165.
- Hollebeek, L. D. (2019) Developing business customer engagement through social media engagement-platforms: An integrative S-D logic/RBV-informed model. *Industrial Marketing Management*. 81:89-98.
- Holvast, J. (1993) Vulnerability and Privacy: Are We on the Way to a Risk-Free Society? *Facing the challenge of risk and vulnerability in an information society*. 33:267-279.
- Hoy, M. G. & Milne, G. (2010) Gender differences in privacy-related measures for young adult Facebook users. *Journal of Interactive Advertising*. 10(2):28–45.
- Hsu, M-H., Chuang, L-W., Chiu, S-P. & Chu, W-C. (2014) Understanding users' intentions to continue using social media: The role of cognitive absorption, social network, social presence. In proceedings of the 2013 International Conference on Innovation, Communication and Engineering (ICICE 2013). 179-182.
- Huang, M-H. (2006) Flow, enduring, and situational involvement in the web environment: a tripartite second-order examination. *Psychology and Marketing*. 23(5):383–411.
- Huberman, B.A., Adar, E. & Fine, L.R. (2005) Valuating privacy. *IEEE Security & Privacy*. 3(5):22-25.
- Hyvärinen, M., Nikander, P. & Ruusuvaori, J. (2017) *Tutkimushaastattelun käsikirja*. Tampere, Vastapaino.
- Jahn, B. & Kunz, W. (2012) How to transform consumers into fans of your brand. *Journal of Service Management*. 23(3):344-361.
- Jakic, A., Wagner, M. O. & Meyer, A. (2017) The impact of language style accommodation during social media interactions on brand trust. *Journal of Service Management*. 28(3):418-441.

Janda, S. (2008) Does Gender Moderate the Effect of Online Concerns on Purchase Likelihood? *Journal of Internet Commerce*. 7(3):339-358.

Jeong, Y. & Coyle, E. (2014) What are you worrying about on Facebook and Twitter? An empirical investigation of young social network site users' privacy perceptions and behaviors. *Journal of Interactive Advertising*. 14(2):51-59.

Jiang, Z. J., Heng, C. S. & Choi, B. C. F. (2013) Privacy Concerns and Privacy-Protective Behavior in Synchronous Online Social Interactions. *Information Systems Research*. 24(3):579-595.

Jordaan, Y. & Van Heerden, G. (2017) Online privacy-related predictors of Facebook usage intensity. *Computers in Human Behavior*. 70:90-96.

Jung, A-R. (2017) The influence of perceived ad relevance on social media advertising: An empirical examination of a mediating role of privacy concern. *Computers in Human Behavior*. 70:303-309.

Kang, M., Shin, D-H. & Gong, T. (2015) The role of personalization, engagement, and trust in online communities. *Information Technology and People*. 29(3):590-596.

Kelly, L., Kerr, G. & Drenann, J. (2010) Avoidance of advertising in social networking sites: the teenage perspective. *Journal of Interactive Advertising*. 10(2):16-27.

Kim, C.K., Han, D. & Park, S.B. (2001) The effect of brand personality and brand identification on brand loyalty: applying the theory of social identification. *Japanese Psychological Research*. 43(4):195-200.

Kim, M.-J., Chung, N. & Lee, C.-K. (2010) The effect of perceived trust on electronic commerce: Shopping online for tourism products and services in South Korea. *Tourism Management*. 32:256-265.

Kim, D., Park, K., Park, Y. & Ahn, J. (2019) Willingness to provide personal information: Perspective of privacy calculus in IoT services. *Computers in Human Behavior*. 92:273-281.

Knowles, E. S. & Linn, J. A. (2004) *Resistance and persuasion*. Psychology Press.

Kowatsch, T. & Maass, W. (2012) Critical privacy factors of IoT services: An empirical investigation with domain experts. *Knowledge and technologies in innovative information systems*. Berlin, Heidelberg: Springer. 200–211.

Krasnova, H., Günther, O., Spiekermann, S. & Koroleva, K (2009) Privacy concerns and identity in online social networks. *Identity in the Information Society*. 2(1):39-63.

Krasnova, H., Spiekermann, S., Koroleva, K. & Hildebrand, T. (2010) Online Social Networks: Why do we disclose? *Journal of Information Technology*. 25:109-125.

Kuenzel, S. & Halliday, S.V. (2008) Investigating antecedents and consequences of Brand identification. *Journal of Product and Brand Management*. 17(5):293-304.

Leenes, R., Schallaböck, J. & Hansen, M. (2008) PRIME white paper. PRIME (Privacy and Identity Management for Europe), White Paper.

Leon, P. G., Ur, B., Wang, Y., Sleeper, M., Balebako, R., Shay, R., Bauer, L., Christodorescu, M. & Cranor, L. F. (2013) What Matters to Users? Factors that Affect Users' Willingness to Share Information with Online Advertisers. In *Proceedings of the ninth symposium on usable privacy and security*. 7. ACM.

Li, W. & Huang, Z. (2016) The Research of Influence Factors of Online Behavioral Advertising Avoidance. *American Journal of Industrial and Business Management*. 6:947-957.

Liang, T., Ho, Y., Li, Y. & Turban, E. (2011) What Drives Social Commerce: The Role of Social Support and Relationship Quality. *International Journal of Electronic Commerce*. 16:69–90.

Lin, W-Y., Zhang, X., Song, H. & Omori, K. (2016) Health information seeking in the Web 2.0 age: Trust in social media, uncertainty reduction, and self-disclosure. *Computers in Human Behavior*. 56:289-294.

Liu, C., Marchewka, J. T., Lu, J. & Yu, C. S. (2005) Beyond Concern: A Privacy-Trust-Behavioral Model of Electronic Commerce. *Information and Management*. 42:289-304.

Liu, Y. (2006) Word of mouth for movies: Its dynamics and impact on box office revenue. *Journal of Marketing*. 70(3):74–89.

Loechner, J. (2012) Social Media Marketing Trends and Frustrations [www document]. [Accessed 4th December 2019]. Available <https://www.mediapost.com/publications/article/184679/social-media-marketing-trends-and-frustrations.html?edition=52250>

Lu, Y., Chau, M. & Chau, P. Y. K. (2017) Are Sponsored Links Effective? Investigating the Impact of Trust in Search Engine Advertising. *ACM Transactions on Management Information System*. 7(4):12.

Lutz, C. & Strathoff, P. (2014) Privacy concerns and online behavior - Not so paradoxical after all? Viewing the privacy paradox through different theoretical lenses. Viewing the Privacy Paradox Through Different Theoretical Lenses (April 15, 2014).

Malhotra, N. K., Kim, S. S. & Agarwal, J. (2004) Internet Users' Information Privacy Concerns (IUIPC): The Construct, the Scale, and a Causal Model. *Information Systems Research*. 15(4):336-355.

Malik, A., Hiekkänen, K., Dhir, A. & Nieminen, M. (2016) Impact of privacy, trust and user activity on intentions to share Facebook photos. *Journal of Information, Communication and Ethics in Society*. 14(4):364-382.

Malthouse, E. & Hofacker, C. (2010) Looking back and looking forward with interactive marketing. *Journal of Interactive Marketing*. 24(3): 181-184.

Matsakis, L. & Lapowsky, I. (2018) Everything We Know About Facebook's Massive Security Breach [www document]. [Accessed 4th April 2019]. Available <https://www.wired.com/story/facebook-security-breach-50-million-accounts/>

Martin, K. (2018) The penalty for privacy violations: How privacy violations impact trust online? *Journal of Business Research*. 82:103-116.

McDonald, A.M. & Cranor, L.F. (2010) Americans' Attitudes about Internet Behavioral Advertising Practices. In *Proceedings of the 9th Annual ACM Workshop on Privacy in the Electronic Society*. 63-72. ACM.

McKnight, D. H., Choudhury, V. & Kacmar, C. (2002) Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*. 13(3):334–359.

McMillan, S. J. & Hwang, J-S. (2002) Measures of perceived interactivity: an exploration of the role of direction of communication, user control, and time in shaping perceptions of interactivity. *Journal of Advertising*. 31(3):29-42.

Meikle, G. (2016) *Social media: Communication, sharing and visibility*. Routledge.

Mesch, G. S. (2012) Is online trust and trust in social institutions associated with online disclosure of identifiable information online? *Computers in Human Behavior*. 28:1471–1477.

Metsämuuronen, J. (2006) *Tutkimuksen tekemisen perusteet ihmistieteissä*. 2nd edition. International Methelp, Helsinki.

Metsämuuronen, J. (2011) *Tutkimuksen tekemisen perusteet ihmistieteissä*. 4th edition. International Methelp, Helsinki.

Metzger, M. J. (2004) Privacy, Trust and Disclosure: Exploring Barriers to Electronic Commerce. *Journal of Computer-Mediated Communications*. 9(4).

Milne, G. R. & Boza, M-E. (1999) Trust and Concern in Consumers' Perceptions of Marketing Information Management Practices. *Journal of Interactive Marketing*. 13(1):5-24.

Miyazaki, A. D. & Frenandez, A. (2001) Consumer Perceptions of Privacy and Security Risks for Online Shopping. *Journal of Consumer Affairs*. 35(1):27-44.

Mollick, J. S. & Mykytyn, P. P. (2009) An Empirical Investigation on the Effects of Privacy Policies on Perceived Fairness of Online Vendors. *Journal of Internet Commerce*. 8(1):88.

Morando, F., Iemma, R. & Raiteri, E. (2014) Privacy evaluation: what empirical research on users' valuation of personal data tells us. *Internet Policy Review*. 3(2):1-11.

Morgan, R. M. & Hunt, S. D. (1994) The commitment-trust theory of relationship marketing. *Journal of Marketing*. 58(3):20–38.

Mortazavi, M., Esfidani, M. R. & Barzoki, A. S. (2014) Influencing VSN users' purchase intentions – The roles of flow, trust and e WOM. *Journal of Research in Interactive Marketing*. 8(2):102-123.

Mosteller, J. & Poddar, A. (2017) To Share and Protect: Using Regulatory Focus Theory to Examine the Privacy Paradox of Consumers' Social Media Engagement and Online Privacy Protection Behaviors. *Journal of Interactive Marketing*. 39:27-38.

Mothersbaugh, D. L., Foxx, W. K., Beatty, S. E. & Wang, S. (2012) Disclosure antecedents in an online service context: the role of sensitivity of information. *Journal of Service Research*. 15(1):76–98.

Munar, A. M. & Jacobsen, J. K. S. (2014) Motivations for sharing tourism experiences through social media. *Tourism Management*. 43:46-54.

Murphy, M. (2019) Millions of Facebook user records exposed in data breach [www document]. [Accessed 1st November 2019]. Available <https://www.telegraph.co.uk/technology/2019/04/03/millions-facebook-user-records-exposed-data-breach/>

- Ng, C.S.P. (2013) Intention to purchase on social commerce websites across cultures: a cross-regional study. *Information and Management*. 50(8):609-620.
- Norberg, P.A., Horne, D.R., & Horne, D.A. (2007) The privacy paradox: Personal information disclosure intentions versus behaviors. *Journal of Consumer Affairs*. 41(1):100-126.
- O'Brien, D. & Torres, A. M. (2012) Social Networking and Online Privacy: Facebook Users' Perceptions. *Irish Journal of Management*. 31(2):63-97.
- O'Donnell, K. & Kramer, H. (2015) People's Perceptions of Personalized Ads. In *Proceedings of the 24th International Conference on World Wide Web*. 1293-1298. ACM.
- Okazaki, S., Li, H. & Hirose, M. (2009) Consumer privacy concerns and preference for degree of regulatory control. *Journal of Advertising*. 38(4):63-77.
- Okazaki, S., Molina, F. J. & Hirose, M. (2012) Mobile advertising avoidance: exploring the role of ubiquity. *Electron Markets*. 22(3):169-183.
- Pansari, A. & Kumar, V. (2017) Customer engagement: the construct, antecedents, and consequences. *Journal of the Academic Marketing Science*. 45:294-311.
- Pappas, I. O. (2018) User experience in personalized online shopping: a fuzzy-set analysis. *European Journal of Marketing*. 10:1-21.
- Patterson, P., Yu, T. & Ruyter, K. (2006) Understanding customer engagement in services. *Proceedings of the Australian and New Zealand Marketing Academy Conference: Advancing Theory, Maintaining Relevance*. Brisbane.
- Peak, H-J., Hove, T., Jung, Y. & Cole, R. T. (2013) Engagement across three social media platforms: An exploratory study of cause-related PR campaign. *Public Relations Review*. 39:526-533.

Pentina, I., Zhang, L. & Basmanova, O. (2013) Antecedents and consequences of trust in a social media brand: A cross-cultural study of Twitter. *Computers in Human Behavior*. 29:1546-1555.

Petronio, S. (2002) *Boundaries of Privacy*. Suny Press.

Phang, C. W., Zhang, C., & Sutanto, J. (2013) The influence of user interaction and participation in social media on the consumption intention of niche products. *Information & Management*. 50:661-672.

Phelps, J., D'Souza, G. & Nowak, G. (2001) Antecedents and consequences of consumer privacy concerns: An empirical investigation. *Journal of Interactive Marketing*. 15(4):2-17.

Powers, T., Advincula, D., Austin, M. S., Graiko, S. & Snyder, J. (2012) Digital and social media in the purchase decision process: A special report from the Advertising Research Foundation. *Journal of Advertising Research*. 52(4):479–489.

Proudfoot, J. G., Wilson, D., Valacich, J. S. & Byrd, M. D. (2018) Saving face on Facebook: privacy concerns, social benefits, and impression management. *Behaviour and Information Technology*. 37(1):16-37.

Rapp, A., Beitelspacher, L. S., Grewal, D. & Hughes, D. E. (2013) Understanding social media effects across seller, retailer and consumer interactions. *Journal of Academic Marketing Science*. 41:547-566.

Rasoulilian, S., Grégoire, Y., Legoux, R. & Sénécal, S. (2017) Service crisis recovery and firm performance: insights from information breach announcements. *Journal of the Academic Marketing Science*. 45(6):789-806.

Rather, R.A. (2017) Investigating the impact of customer Brand identification on hospitality Brand loyalty: a social identity perspective. *Journal of Hospitality Marketing and Management*. 27(5):487-513.

Rather, R. A., Tehseen, S. & Parrey, S. H. (2018) Promoting customer brand engagement and brand loyalty through customer brand identification and value congruity. *Spanish Journal of Marketing*. 22(3):321-339.

Ridings, C.M., Gefen, D. & Arinze, B. (2002) Some antecedents and effects of trust in virtual communities. *Journal of Strategic Information Systems*. 11:271-295.

Risk Based Security (2016) Get Your Copy of the 2016 Year End Data Breach QuickView Report [www document]. [Accessed 23 November 2019]. Available <https://pages.riskbasedsecurity.com/2016-ye-breach-quickview>

Riquelme, I. P. & Román, S. (2014) Is the influence of privacy and security on online trust the same for all type of consumers? *Electronic Markets*. 24(2):135-149.

Robinson, C. (2016) Disclosure of personal data in ecommerce: A cross-national comparison of Estonia and the United States. *Telematics and Informatics*. 34:569-582.

Rohm, A., Velitchka, D., Kaltcheva, L.A. & George, R.M. (2013) A mixed-method approach to examining brand-consumer interactions driven by social media. *Journal of Research in Interactive Marketing*. 7(4):295-311.

Rosenberg, R. (1992) *The social impact of computers*. Academic Press Inc.

Sanne, P. N. C. & Wielse, M. (2018) The theory of planned behavior and user engagement applied to Facebook advertising. *South African Journal of Information Management*. 20(1):1-10.

Sashi, C. M. (2012) Customer engagement, buyer-seller relationships, and social media. *Management Decisions*. 50(2):253-272.

Saunders, M., Lewis, P. & Thornhill, A. (2016) *Research methods for business students*. 7th ed. Harlow, Essex: Pearson Education.

- Schaufeli, W.B., Martínez, I.M., Pinto, A.M., Salanova, M., Bakker, A.B. (2002) Burnout and engagement in university students: a cross-national study. *Journal of Cross-Cultural Psychology*. 33(5):464–481.
- Schoenbachler, D. & Gordon, G. (2002) Trust and consumer willingness to provide information in database-driven relationship marketing. *Journal of interactive marketing*. 16(3):2–16.
- Sheehan, K. B. & Hoy, M. G. (2000) Dimensions of Privacy Concern among Online Consumers. *Journal of Public Policy and Marketing*. 19:62-73.
- Sheng, J. (2019) Being Active in Online Communications: Firm Responsiveness and Customer Engagement Behaviour. *Journal of Interactive Marketing*. 46:40–51.
- Sim, M., Conduit, J. & Plewa, C. (2018) Engagement within a service system: a fuzzy set analysis in a higher education setting. *Journal of Service Management*. 29(3):422-442.
- Sirgy, M. J. (1982) Self-concept in Consumer Behavior: A Critical Review. *Journal of Consumer Research*. 9(3):287-301.
- Smith, J. H., Milberg, S. & Burke, S. J. (1996) Information Privacy: Measuring Individuals Concerns About Organizational Practices. *MIS Quarterly*. 20(6):167–96.
- So, K. K. F., King, C. & Sparks, B. (2014) Customer engagement in tourism Brands: Scale development and validation. *Journal of Hospitality & Tourism Research*. 38(3):304-329.
- Solon, O. (2018) Facebook faces \$1.6bn fine and formal investigation over massive data breach [www document]. [Accessed 4th April 2019]. Available <https://www.theguardian.com/technology/2018/oct/03/facebook-data-breach-latest-fine-investigation>
- Son, J.-Y. & Kim, S. S. (2008) Internet users' information privacy-protective responses: A taxonomy and a nomological model. *MIS Quarterly*. 32:503–529.

Statista (2019) Number of monthly active Facebook users worldwide as of 2nd quarter 2019 [www document]. [Accessed 1st November 2019]. Available <https://www.statista.com/statistics/264810/number-of-monthly-active-facebook-users-worldwide/>

Stewart, K. J. (2003) Trust Transfer in the World Wide Web. *Organization Science*. 14(1):5–17.

Stone, M., Woodcock, N., Ekinci, Y., Aravopoulou, E. & Parnell, B. D. (2019) SCHEMA – Information on marketing and customer engagement performance – reality versus dreams. *The Bottom Line*. 32(1):98-116.

Stutzman, F., Gross, R. & Acquisti, A. (2013) Silent listeners: the evolution of privacy and disclosure on Facebook. *Journal of Privacy and Confidentiality*. 4:7–41.

Sun, Y., Fang, S. & Hwang, Y. (2019) Investigating Privacy and Information Disclosure Behavior in Social Electronic Commerce. *Sustainability*. 11(12):3311.

Sun, Y., Wang, N., Shen, X. L. & Zhang, J. X. (2015) Location information disclosure in location-based social network services: Privacy calculus, benefit structure, and gender differences. *Computers in Human Behavior*. 52:278–292.

Taddei, S. & Contena, B. (2013) Privacy, trust and control: Which relationships with online self-disclosure? *Computers in Human Behavior*. 29:821-826.

Taddicken, M. (2014) The ‘Privacy Paradox’ in the Social Web: The Impact of Privacy Concerns, Individual Characteristics, and the Perceived Social Relevance on Different Forms of Self-Disclosure. *Journal of Computer-Mediated Communication*. 19(2):248–273.

Taylor, D. G., Lewin, J. E., & Strutton, D. (2011) Friends, fans, and followers: Do ads work on social networks? How gender and age shape receptivity. *Journal of Advertising Research*. 51(1):258–275.

Tsai, W.S. & Men, L.R. (2013) Motivations and antecedents of consumer engagement with brand pages on social networking sites. *Journal of Interactive Advertising*. 13(2):76-87.

Tsiotsou, R. H. (2015) The role of social and parasocial relationships on social networking sites loyalty. *Computers in Human Behavior* 48:401–414.

Tucker, C. (2014) Social Networks, Personalized Advertising and Privacy Controls. *Journal of Marketing Research*. 51(5):546-562.

Tunca, B. (2019) Consumer Brand Engagement in Social Media: A Pre-Registered Replication. *Journal of Empirical Generalisations. Marketing Science*. 19(1):1-20.

Tuomi, J. & Sarajärvi, A. (2018) *Laadullinen tutkimus ja sisällönanalyysi*. 2nd ed. Helsinki, Tammi.

Ur, B., Leon, P. G., Cranor, L. F., Shay, R. & Wang, Y. (2012) Smart, useful, scary, creepy: perceptions of online behavioral advertising. In *Proceedings of the eighth symposium on usable privacy and security*. 4. ACM.

Utz, S. & Krämer, N. (2009) The privacy paradox on social network sites revisited: The role of individual characteristics and group norms. *Cyberpsychology: Journal of Psychosocial Research on Cyberspace*. 3(2).

Van der Heijden, H., Verhagen, T.& Creemers, M. (2002) Understanding online purchase intentions: Contributions from technology and trust perspectives. *European Journal of Information Systems*. 12(1):41-48.

Van Doorn, J., Lemon, K.N., Mittal, V., Nass, S., Pick, D., Pirner, P. & Verhoef, P.C. (2010) Customer Engagement Behavior: Theoretical Foundations and Research Directions. *Journal of Service Research*. 13(3):253-266.

Van Dyke, T.P., Midha, V. & Nemati, H. (2007) The Effects of Consumer Privacy Empowerment on Trust and Privacy Concerns in e-Commerce. *Electronic Markets*. 17:68–81.

Vohra, A. & Bharwaj, N. (2019) Customer engagement in an e-commerce brand community. *Journal of Research in Interactive Marketing*. 13(1):2-25.

Voorveld, A. M., Van Noort, G., Muntinga, D. G. & Bronner, F. (2018) Engagement with Social Media and Social Media Advertising: The Differentiating Role of Platform Type. *Journal of Advertising*. 47(1):38-54.

Walton, C. (2019) Facebook Must Solve Its Trust Issue to Become a Retail Powerhouse [www document]. [Accessed 31st March 2019]. Available <https://www.forbes.com/sites/christopherwalton/2019/01/04/facebook-must-solve-its-trust-issue-to-become-a-retail-powerhouse/#42de9359336f>

Wan, H. A. (2000) Opportunities to enhance a commercial website. *Information & Management*. 38(1):15-21.

Wang, L. C., Baker, J., Wagner, J. A. & Wakefield, K. (2007) Can a retail web site be social? *Journal of Marketing*. 71:143–157.

Wang, Z. & Kim, H. G. (2017) Can social media marketing improve customer relationship capabilities and firm performance? Dynamic capability perspective. *Journal of Interactive Marketing*. 39:15-26.

Waters, S. & Ackerman, J. (2011) Exploring Privacy Management on Facebook: Motivations and Perceived Consequences of Voluntary Disclosure. *Journal of Computer-Mediated Communication*. 17:101-115.

Webster, J., Trevino, L. K. & Ryan, L. (1993) The dimensionality and correlates of flow in human–computer interactions. *Computers in Human Behavior*. 9:411–426.

Wheless, L. R., Grotz, J. (1976) Self-disclosure and interpersonal solidarity: Measurement, validation, and relationships. *Human Communication Research*. 3(1):47–61.

White, T. B., Zahay, D. L., Thorbjørnsen, H. & Shavitt, S. (2008) Getting too personal: Reactance to highly personalized email solicitations. *Marketing Letters*. 19(1):39-50.

- Wirtz, J. & Lwin, M.O. (2009) Regulatory focus theory, trust, and privacy concern. *Journal of Service Research*. 12(2):190-207.
- Wong, K. (2013) Partial least squares structural equation modeling (PLS-SEM) techniques using SmartPLS. *Marketing Bulletin*. 24(1):1-32.
- Wu, J-J. & Chang, Y-S. (2005) Towards understanding members' interactivity, trust, and flow in online travel community. *Industrial Management & Data Systems*. 105(7):937-54.
- Wu, K. W., Huang, S. Y., Yen, D. C. & Popova, I. (2012) The effect of online privacy policy on consumer privacy concern and trust. *Computers in Human Behavior*. 28:889–897.
- Yang, A. & Taylor, M. (2010) Relationship-building by Chinese ENGO's websites: Education, not activation. *Public Relations Review*. 36:342–351.
- Yu, C-C., Lin, P-J. & Chen, C-S. (2013) How brand image, country of origin and self-congruity influence internet users' purchase intention. *Social Behavior and Personality*. 41(4):599-612.
- Zhang, J. & Mao, E. (2016) From Online Motivations to Ad Clicks and to Behavioral Intentions: An Empirical Study of Consumer Response to Social Media Advertising. *Psychology & Marketing*. 33(3):155-164.
- Zhang, L., Wei, W. & Hua, N. (2018) Impact of data breach locality and error management on attitude and engagement. *International Journal of Hospitality Management*. 78:159-168.
- Zhou, T. (2011) Examining mobile banking user adoption from the perspectives of trust and flow experience. *Information Technology Management*. 13:27-37.
- Zhou, T. & Li, H. (2014) Understanding mobile SNS continuance usage in China from the perspectives of social influence and privacy concern. *Computers in Human Behavior*. 37:283-289.
- Zhou, T., Li, H. & Liu, Y. (2010) The effect of flow experience on mobile SNS users' loyalty. *Industrial Management & Data Systems*. 110(6):930-946.

Zhou, T. & Lu, Y. (2011) Examining mobile instant messaging user loyalty from the perspectives of network externalities and flow experience. *Computer Human Behavior*. 27:883–889.

Zimmer, J. C., Arsal, R. E., Al-Marzouq, M. & Grover, V. (2010) Investigating online information disclosure: Effects of information relevance, trust and risk. *Information and Management*. 47:115–123.

Zolowere, D., Manda, K., Panulo, B. & Muula, A. S. (2008) Experiences of self-disclosure among tuberculosis patients in rural Southern Malawi. *Rural and Remote Health*. 8(4).

Zwick, D. & Dholakia, N. (2004) Whose identity is it anyway? Consumer representation in the age of database marketing. *Journal of Macromarketing*. 24(1):31–43.

APPENDICES

Appendix 1. Measures

CUSTOMER ENGAGEMENT (Harrigan et al. 2017)

- ID1* When someone criticizes Instagram, it feels like a personal insult.
- ID2* When I talk about Instagram, I usually say ‘we’ rather than ‘they’.
- ID3* When someone praises Instagram, it feels like a personal compliment.
- AB1* I am passionate about Instagram.
- AB2* I feel excited about Instagram.
- AB3* Anything related to Instagram grabs my attention.
- AB4* When I am interacting with Instagram, I forget everything else around me.
- AB5* In my interaction with Instagram, I am immersed. (= *completely involved in the activity*)
- INT1* In general, I like to get involved in discussions on Instagram.
- INT2* I am someone that enjoys interacting with like-minded others on Instagram.
- INT3* I often participate in activities on Instagram.

PRIVACY CONCERN (Dinev & Hart 2006)

- PC1* I am concerned that the information I submit on Instagram could be misused.
- PC2* I am concerned that a person can find private information about me on Instagram.
- PC3* I am concerned about submitting information on Instagram, because of what others might do with it.
- PC4* I am concerned about submitting information on Instagram, because it could be used in a way I did not foresee.

TRUST (Dinev & Hart 2006)

- T1* Instagram is a safe environment in which to exchange information with others.
- T2* Instagram is a reliable environment in which to keep in touch with my network.
- T3* Instagram handles personal information submitted by users in a competent fashion.

WILLINGNESS TO SHARE PRIVATE INFORMATION (Kim et al. 2019)

- WS11* I would provide accurate and identifiable personal information for using Instagram.

WSI2 I would provide private information for using Instagram.

WSI3 I would provide real-time location information for using Instagram.

INTENTION TO CLICK ADVERTISEMENT (Zhang & Mao 2016)

ICA1 I click on the ads on Instagram to understand more about the products.

ICA2 I click on the ads on Instagram with the intention to make a purchase.

ICA3 I click on the ads on Instagram to get more information about the products.

CONTROL

Gender

Age

Education

How long have you been using Instagram?

How frequently do you use Instagram?