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# A Relational Build-up Model of Consumer Intention to Self-disclose Personal Information in Ecommerce B2C Relationships

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## **Abstract:**

For business-to-consumer (B2C) electronic-commerce (ecommerce) transactions to work, website users must disclose sensitive information (such as credit card information). To establish a long-term customer relationship, organizations desire further information about current and potential customers (e.g., their name, user preferences, product preferences, physical address, and email address). Both ecommerce literature and interpersonal relationship research indicate that self-disclosure is a key dependent variable in burgeoning long-term relationships. In this study, I use a survey methodology (N = 281) and tests key antecedents that the ecommerce B2C relationship stage theory proposes as they relate to self-disclosure. This research model identifies the following antecedents of self-disclosure: attraction, perceived rewards, switching cost, involvement, and trust. Survey results show that trust and perceived rewards explain significant amounts of variance in self-disclosure intention in an online B2C context. I discuss implications for both practice and theory with the results.

**Keywords:** E-commerce, B2C, Privacy, Self-disclosure.

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Eleanor Loiacono was the accepting senior editor for this paper.

## 1 Introduction

There is a natural tension between consumers and organizations in an ecommerce context. Online businesses need to gather personal information from existing customers<sup>1</sup> and potential customers to transact business. However, users have many interests in such a context that are not always best served by providing abundant personal information to organizations online. Users must recognize possible threats such as identity theft and other potential abuses. Therefore, businesses need to recognize online consumers' interests and needs in order to provide a virtual environment that encourages users to disclose their personal information.

In an online B2C context, business transactions do not occur until consumers provide personal information such as their real name, address, payment information, and so on. Beyond that first transaction, longer-term B2C relationships cannot occur without a user's increased willingness to provide information to start building customer profiles and personalization. Such information includes financial (credit card information for one-click purchasing options) and personal preferences. Additionally, for an authentic B2C relationship to develop, this information needs to be complete and accurate. Therefore, in this study, I focus on identifying additional antecedents to users' intention to self-disclose by extending theoretical concepts that researchers initially applied to long-term interpersonal relationships. Identifying these antecedents should provide insights into creating the type of virtual environment that users need to further establish B2C relationships.

This research studies the intersection of relationship-building theory and ecommerce research. Both relationship theory (Collins & Feeney, 2004; Mikulincer & Nachshon, 1991) and ecommerce literature (Cho, 2006; Joinson, Reips, Buchanan, & Schofield, 2010; Metzger, 2004) recognize the need for self-disclosure in order to facilitate long-term relationships. The literature in the area of online self-disclosure has borrowed heavily from the psychology discipline, and researchers have applied such psychology theories to contexts of disclosure in online social networks (Chen, 2013; Loiacono, 2015) and ecommerce (Metzger, 2004). However, researchers have not extended psychology theory related to long-term interpersonal relationships to these contexts. I posit that long-term relationship theory provides a unique and critical perspective that can identify potentially untapped factors of self-disclosure in B2C relationships. My research model builds on a conceptual model, the ecommerce B2C relationship stage theory (B2C RST) (Campbell, Wells, & Valacich, 2009), whose propositions researchers have not yet empirically tested.

This paper proceeds as follows. In Section 2, I review the relevant literature to show that the B2C RST does have unique potential to identify previously unrecognized antecedents of self-disclosure. In Section 3, I present the research model and justify several hypotheses. In Section 4, I outline the research methodology I followed. In Section 5, I discuss the results. In Section 6, I discuss the study's implications for theory and practice and the study's limitations. Finally, in Section 7, I conclude the paper.

## 2 Literature Review

Researchers in various disciplines have studied self-disclosure in many different contexts (Bauer & Schiffinger, 2015). Wheeless and Grotz (1976) describe self-disclosure as "any message about the self that a person communicates to another" (p. 339). I summarize literature that studies self-disclosure in the context of psychology, social networks, and ecommerce in order to explicate how the study fits into the broader literature base.

Researchers have created a diverse psychology literature about self-disclosure. Accordingly, they have applied the self-disclosure concept to various contexts such as clinical settings with a counselor (Farber, 2003; Farber, Berano, & Capobianco, 2004), communication processes (Wheeless & Grotz, 1976; Wheeless, Nesser, & McCroskey, 1986), and relationship progression (Huesmann & Levinger, 1976; Levinger & Huesmann, 1980). Interestingly, one literature review concludes that investigating self-disclosure from a behavioral perspective has strengths that doing so from a trait-based perspective lacks (Cozby, 1973). This body of research has typically identified the role that various types of risk, such as the fear of shame (Yourman, 2003) and apprehension (e.g., evaluation apprehension) (Shadish, Cook, & Campbell, 2001; Wheeless et al., 1986), have in various contexts involving self-disclosure. Another

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<sup>1</sup> I use the terms customer, consumer, user, and website user synonymously given the online B2C context.

research stream emphasizes trust (Wheless & Grotz, 1976, 1977). I also review the literature that extends and applies a consumer's perceived risks and trust to online social networks and ecommerce.

## 2.1 Disclosure in Social Networks and Online Communities

Although disclosure in social networks decidedly differs from disclosure in B2C relationships (i.e., different interest groups and social motivations), I review some of the key research papers in that area. Many network studies have focused on various perceived risks, such as privacy concerns, as they relate to trust and self-disclosure (Taddei & Contena, 2013). Chen (2013) broadened that perspective by proposing three major influences: personality traits (extraversion and privacy value), networking service attributes (perceived critical mass), and computing environments (perceived Internet risk). In a follow-up study, Chen and Sharma (2015) extended learning theories to the context of social networks and found that attitudes and usage rates were key in explaining variance in self-disclosure.

Posey, Lowry, Roberts, and Ellis (2010) applied social exchange theory (SET) and social penetration theory (SPT) to an online community context, and found several significant antecedents of self-disclosure: social norms, reciprocity, trust, risk, perceived anonymity, and perceived collectivism. With their study, they broke away from a typical focus on specific risks or trust as antecedents and found additional factors that influenced self-disclosure in an online community context.

In a similar way, Loiacono (2015) applied a SET perspective but uniquely studied differences among individuals. Her proposed model included the "Big Five" personality traits (i.e., openness to experience, neuroticism, agreeableness, extraversion, and conscientiousness). She found that "perceived risk and perceived benefits, as well as extraversion, agreeableness, and neuroticism, have a strong impact on a person's decision to self-disclose" (p. 66). Additionally, in their theory-building study based on qualitative focus group data, Krasnova, Spiekermann, Koroleva, and Hildebrand (2010) found that risk, convenience, relationship building, and enjoyment were significant antecedents of self-disclosure. In my study, I focus on building on the broader perspective of self-disclosure by applying a unique theoretical perspective to the context of B2C relationships in ecommerce (similar to how researchers have applied SET, SPT, and learning theories to broaden research about self-disclosure in social networks).

## 2.2 Self-disclosure in Ecommerce

Researchers have applied few theoretical perspectives to study self-disclosure in ecommerce, which has resulted in a limited set of key factors. Many ecommerce-related studies that involve self-disclosure consider trust as a key factor (Cho, 2006; Joinson et al., 2010; Metzger, 2004). Additionally, research has established privacy as an important focal research variable (Joinson et al., 2010; Metzger, 2004). Social commerce, a newly emerging research area, blends social networks and ecommerce (Liang, Ho, Li, & Turban, 2014). These previous studies differ from my own in that they apply a transactional perspective. By applying a relational perspective and long-term relationship theory to the context of B2C relationships, I provide a broader theoretical application.

## 2.3 Applying Relationship Theory to Consumer Self-disclosure: Stage Theory

Similar to Posey et al. (2010) and Loiacono (2015), I use a SET conceptual perspective, though I base it on Levinger's (1980) stage theory and, more specifically, Campbell, Wells, and Valacich's (2009) extension to it. Levinger identified five distinct stages in long-term relationships between humans: attraction, build-up, continuance, deterioration, and ending. He distinguished between these stages by individuals' changing needs as relationships progress and the factors that contribute to their focal needs at any given stage. Campbell et al. (2009) took Levinger's (1980) work and posited that the needs of ecommerce customers in long-term B2C relationships mirror the needs of individuals in long-term interpersonal relationships. Accordingly, they developed the ecommerce B2C relationship stage theory (B2C RST). Campbell et al.'s model focuses on only the first three stages in a B2C relationship: attraction, build-up, and maintenance.

Researchers have not yet empirically tested Campbell et al.'s (2009) model. Indeed, its scope prevents researchers from studying it as a whole in any one study. However, Campbell et al. (2013) took the first step to study it by truncating it to the attraction stage. In my work here, I take the next step by isolating the build-up stage and focusing on self-disclosure.

Levinger (1980) distinguished the first stage, attraction, as focusing on perceived potential rewards based on assessing physical beauty, competent behavior, value compatibility, and perceptions of reciprocal interest. Campbell et al. (2013) found that perceived rewards explained more variance in a user's intention to use a website than perceived usefulness (PU) and perceived ease of use (PEOU) (constructs historically associated with the technology acceptance model (TAM)). Levinger (1980) describes the build-up stage by identifying the need for mutual self-disclosure in burgeoning long-term interpersonal relationships. During this stage, individuals test the relationship's potential viability by engaging in a process of mutual questioning and self-disclosure that benefits both parties in considering whether they want to explore a potential long-term relationship. The continuance stage focuses on loyalty and commitment. Campbell et al. (2009) uses Levinger's work to propose a theoretical model that identifies relevant stages and user needs in a B2C context. As a result, Campbell et al. propose dependent variables for stages of B2C relationships: self-disclosure for the build-up stage and eloyalty for the maintenance stage.

Similar to how Levinger (1980) provides a conceptual foundation to examine website adoption, I focus on uncovering insights into another well-studied context of user intention: self-disclosure in ecommerce. Campbell et al. (2009) also suggest other possible antecedents of self-disclosure: attraction toward an organization, perceived rewards, switching costs, involvement, and trust. I empirically test the relationship between these antecedents and self-disclosure intention in a B2C context.

### 3 Research Model and Hypothesis Justification

The B2C RST posits that one can extend the constructs from Levinger's (1980) stage theory to B2C relationships based on the premise that humans react similarly in B2C relationships as they do in interpersonal relationships. Initial research in the area of website adoption showed that the extended attraction stage explained more variance than the antecedents in the technology adoption model (TAM) (Campbell et al., 2013). As I show in Section 2, past research has also found that self-disclosure represents a common way for adults to increase interpersonal closeness (Collins & Feeney, 2004; Mikulincer & Nachshon, 1991) and an essential part of ecommerce exchanges (Moon, 2000). Thus, we can see that, similar to the attraction stage of a B2C relationship, a stage theoretical perspective may also be appropriate for explaining variance in self-disclosure for ecommerce B2C relationships. Figure 1 illustrates this study's research model.

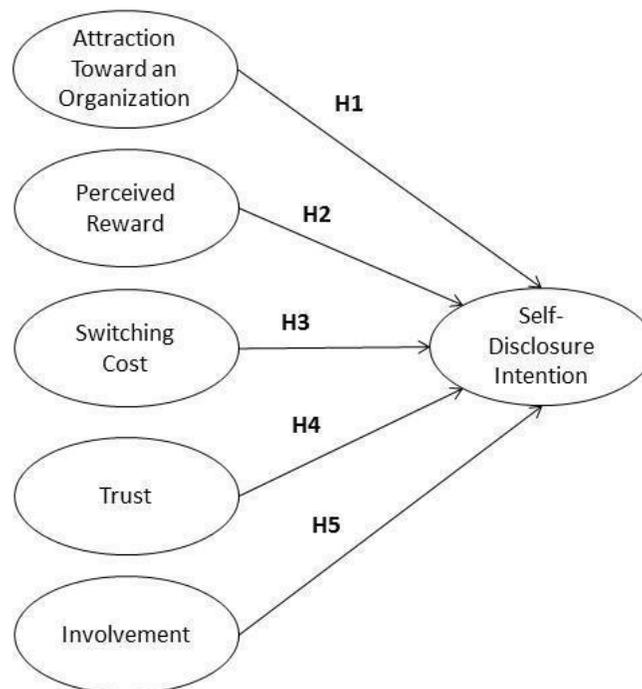


Figure 1. Research Model: Ecommerce Build-up Model

Congruent with the theory of reasoned action (Fishbein & Ajzen, 1975) and my focus on self-disclosure, self-disclosure intention represents the dependent variable in this model. The antecedents of this model concur with the proposed factors that the build-up stage in the B2C RST propose; namely, attraction toward an organization, perceived reward, switching cost, trust, and involvement.

### 3.1 Attraction toward an Organization

Interaction, which includes exchanging information, represents a fundamental characteristic of a relationship (Kelley, 1979). However, people often have a natural apprehension to disclose information (McCroskey & Richmond, 1977), especially online due to security concerns. In order for an interpersonal relationship to progress, self-disclosure must occur in situations with mutual attraction (Collins & Feeney, 2004; Huston & Levinger, 1978; Mikulincer & Nachshon, 1991). In such cases, the level of attraction serves to motivate an individual to overcome the natural apprehension to engage in self-disclosing behavior. Research has shown that attraction toward an organization explains a significant amount of variance in an individual's intention to use a website (Campbell et al., 2013). Similarly, I posit that attraction toward an organization affects a customer's intention to self-disclose personal information online.

**H1:** Attraction toward an organization positively affects self-disclosure intention.

### 3.2 Perceived Rewards

Prior research shows that interpersonal relationships progress when individuals perceive incrementally greater potential rewards than costs (Huesmann & Levinger, 1976; Levinger & Huesmann, 1980). As Levinger (1980 p. 525) notes, "A progressing relationship is one in which expected rewards become increasingly probable relative to expected costs. Research has shown perceived rewards to affect intention to use a website (Campbell et al., 2013; Wells, Campbell, Valacich, & Featherman, 2010). The way in which individuals perceive rewards can depend on many sources. Organizations often use conditional rewards to entice online customers to share information. For instance, an organization may require an email address, name, and other information before a customer can receive a username or password to gain access to potential rewards. One study found perceived benefits (similar to perceived rewards) to be a significant antecedent of self-disclosure on social networking sites (Loiacono, 2015). Similarly, I expect that perceived rewards will affect intention to self-disclose in an ecommerce context.

**H2:** Perceived rewards positively affects self-disclosure intention.

### 3.3 Switching Cost

Campbell et al. (2009) do not include an antecedent called switching costs in the build-up stage in the B2C RST. Instead, they propose a construct that they call "barriers to entry". However, they do include a construct called switching costs (associated with loyalty) in the maintenance stage. We need to distinguish these two constructs when moving beyond theorizing and into empirical testing because it drives the measures in that effort.

To theorize barriers to entry, researchers have linked it to switching costs. However, this distinction is only seen from an organizational perspective, not the consumer's perspective. One can view switching costs from two organizational perspectives: 1) the perspective of the company that currently has the customer relationship (i.e., the incumbent) and 2) the company that wants to steal away a customer and overcome the cost of switching (i.e., the alternative). From a consumer's perspective, the cost of switching applies in both situations. Campbell et al. (2009) include both organizational perspectives in the theorized relationships. They use barriers to entry to represent the extent a new potential relationship could overcome switching costs and steal away a customer that may be part of a competing B2C relationship. Alternatively, they also use switching costs in the maintenance stage to represent keeping a loyal customer. These separate constructs work well in outlining and labeling the conceptual differences between the different stages of build-up and maintenance. However, in this study, I measure and test the proposed relationships from a consumer's perspective. In that context, the new B2C relationship's origin or destination (i.e., incumbent or alternative) does not pertain to the switching costs. Thus, I emphasize the lack of discriminant validity between these two constructs and use established empirical measures (Gefen, 2002) for switching costs in this study.

In potential long-term B2C relationships, perceived costs (both tangible and intangible) are an integral part of ecommerce transactions. In interpersonal relationships, members of a stable relationship often construct barriers against competing relationships, such as an agreement to decrease the attractiveness of alternatives (pledge of monogamy) (Huston & Levinger, 1978; Levinger, 1980). When considering a new potential B2C relationship, existing switching costs from previous B2C relationships may prevent the consumer from adopting a new website or switching to a competitor. Barriers to B2C relationships may be geographic, social, or economic in nature. New B2C relationships must overcome these barriers to survive. Switching costs represent these types of barriers in B2C relationships and refer to “any perceived disutility a customer would experience from switching” (Chen & Hitt, 2002 p. 258).

Common switching costs in online B2C relationships include price sensitivity (Cao et al., 2003), contractual obligations (Chen & Hitt, 2002), geographic and timing issues for product and service delivery, and the uncertainty associated with the inability to fully preview experiential products in a virtual world (Daugherty, Li, & Biocca, 2005). In order to entice a customer into a new B2C relationship, an organization must overcome any switching costs by providing enough tangible or intangible benefits to offset any barriers. If the business cannot do so, the customer will not likely share information.

**H3:** Switching costs negatively affects self-disclosure intention.

### 3.4 Trust

An important aspect of relationship development, trust refers to parties' willingness to be vulnerable to one another (Mayer, Davis, & Schoorman, 1995). Interpersonal relationship research suggests that, for relationship progression to occur, parties must become more vulnerable to one another. Such willingness represents an act of trust. Many factors affect trust, such as trust in the business environment, trust in the organization, individual differences, and beliefs about the trustee's specific characteristics (Dinev & Hart, 2006; Gefen & Straub, 2003; Mayer et al., 1995; McKnight, Choudhury, & Kacmar, 2002; Pavlou & Gefen, 2004). Previous research has found trust to affect a customer's willingness to provide personal information on the Internet (Dinev & Hart, 2006; Joinson et al., 2010; Metzger, 2004). Likewise, I propose that trust represents a key factor of a customer's self-disclosure intention.

**H4:** Trust in an online B2C relationship positively affects self-disclosure intention.

### 3.5 Involvement

Zaichkowsky (1985, p. 342) defines involvement as “a person's perceived relevance of a [potential relationship] based on inherent needs, values, and interests”. Interpersonal relationship research has demonstrated that levels of involvement correlate with the relationship's subsequent progress (Hill, Rubin, & Peplau, 1976; Levinger, Senn, & Jorgensen, 1970). Stage theory explains that, as involvement increases, the level of intimacy in disclosure also increases (Levinger, 1980). Levinger (1980) summarizes a case in which increased involvement assures increased commitment and the initial trust required to divulge intimate information.

Past research reveals that people interact at similar levels of involvement with both computers and people (Kiesler, Sproull, & Waters, 1996). Marketing research has long acknowledged the importance of involvement in consumer behavior (Greenwald & Leavitt, 1984; Petty, Cacioppo, & Schumann, 1983). Likewise, IS-related research has shown that interfaces can affect the level of user involvement (Kumar & Benbasat, 2002), especially in an ecommerce context (Griffith, Krampf, & Palmer, 2001). Given that an ecommerce interaction requires consumers to disclose information to transact business, I expect that involvement in a potential B2C relationship will foster self-disclosure intention.

**H5:** Involvement in an online B2C relationship positively affects self-disclosure intention.

## 4 Method

To examine the hypothesized relationships associated with the research model, I conducted a survey. I recruited participants using Amazon Mechanical Turk, an inexpensive source for reliable data involving general online consumers (Buhrmester, Kwang, & Gosling, 2011; Paolacci, Chandler, & Ipeirotis, 2010). I assessed the survey responses and tested the hypotheses using Mplus structural equation modeling (SEM) software.

## 4.1 Measurement Instruments

I adapted established measures to the study's context. Specifically, I used the following constructs from the literature: self-disclosure intention (Cho, 2006), attraction toward an organization (Campbell et al., 2013), perceived rewards (Campbell et al., 2013), trust (Carter, Wright, Thatcher, & Klein, 2014), switching costs (Gefen, 2002), and involvement (Zaichkowsky, 1985). All measures were reflective (MacKenzie, Podsakoff, & Podsakoff, 2011; Podsakoff, MacKenzie, Lee, & Podsakoff, 2003), and I measured and modeled trust as a second-order reflective construct (first-order reflective and second-order reflective). See Appendix A for the specific-survey items.

## 4.2 Survey Treatment and Participants

The two randomly assigned treatments were high-quality/low-quality websites. A pilot study determined the quality of the treatments. In that pilot study, 18 participants (not included here) rated the overall quality and attractiveness of various websites. For the full survey, I included the two overall highest-rated websites in the high-quality website treatment and the three overall lowest-rated websites in the low-quality treatment. I did not intend these treatments to manipulate any of the individual constructs in the research model. I manipulated the treatments to introduce systematic noise in the participants' experiences for the purpose of adding generalizability. I could have used a single website consistently across all of the participants. However, I felt that such hypothetical findings would be less useful because one could attribute other possible confounds to the results as driven by particular aspects of a single website. I felt that testing this model across multiple live websites of varying quality (generalizability) presented a better option than a less realistic, although more controlled, user experience in which one limited all participants to a single website.

I recruited 281 participants (not including the 18 pilot study participants) on Amazon's Mechanical Turk who completed a search task and associated survey. I created two treatments and randomly assigned participants to them. The task included visiting a real website to search for a specific hypothetical gift that the scenario assigned. I created the search task to give participants an experience with a website with which they likely lacked familiarity. After they completed the search task, the survey asked a series of filter questions to ensure the participants were familiar with the website. These filter questions included questions about which website they visited (they had no option to return to the directions to retrieve the website information) and an open-ended question that asked them to describe their experience. I did not measure the time that participants spent on the website since they were real and active websites. The survey excluded participants who could not respond or did not respond correctly to these filter questions from continuing with the survey. One of the questions in the survey inquired as to the previous experience the participants had with the website assigned prior to this study. None reported to have visited the real website previously. Finally, the survey asked two filter questions to filter out uninvolved participants. Both questions required the participant to respond with a specific response (one on the negative side of the Likert scale (somewhat disagree) and another on the positive side of the Likert scale (somewhat agree)). I excluded any participants who did not select these mandated answers (i.e., did not carefully read the questions) from the data and did not receive the incentive.

I show the specific instructions that I gave to participants in Appendix B. As an incentive for participation, I compensated participants at a rate of slightly higher than US\$4.00 per hour on average—a rate consistent with highly reliable data for this type of recruitment tool (Buhrmester et al., 2011; Paolacci et al., 2010). Further, 56.6 percent of the 281 participants were male. They reported a wide variety of job titles and education levels. The average age of participants was 32.74 years, and the average level of work experience was slightly higher than 13 years.

## 4.3 Measurement Model

I analyzed the research model using Mplus. Table 1 presents measurement model fit statistics. Table 2 summarizes the construct means, standard deviations, item level means, and the standardized loadings for items included in the structural model analysis. Table 3 presents the results of a reliability and validity analysis. I assessed the scales' reliability based on whether the composite reliability scores exceeded 0.70 (Hair, Black, Babin, & Anderson, 2010). I assessed convergent validity by examining the factor loadings against the threshold of 0.707 (Chin, 1998; Hair et al., 2010; Segars, 1997), and against the threshold of .50 for each construct's average variance extracted (AVE) (Fornell & Larcker, 1981). I assessed discriminant validity by comparing the square root of the AVE of each construct to demonstrate

the higher variance explained when compared with the correlation of other constructs in the model (Anderson & Gerbing, 1988). The model demonstrated convergent validity, discriminant validity, and scale reliability. I dropped four items in the measurement model analysis from the structural analysis. I dropped one item for trust (integrity) because the item's factor loading did not meet the established threshold. I dropped the three other items (one for cost and two for involvement) due to high modification indices. Table 2 indicates the dropped items.

**Table 1. Measurement Model Fit Statistics**

| Fit statistics | Score                 | Desired level |
|----------------|-----------------------|---------------|
| CFI            | 0.939                 | 0.900         |
| TLI            | 0.932                 | 0.900         |
| $\chi^2/df$    | 820.554 / 416 = 1.972 | 3.33          |
| SRMR           | 0.053                 | < 0.08        |
| RMSEA          | 0.066 (0.060, 0.073)  | < 0.10        |

**Table 2. Construct and Item Means, Standard Deviations and Standardized Loadings**

| Item                                           | Mean  | SD    | Loading |
|------------------------------------------------|-------|-------|---------|
| Self-disclosure intention (construct)          | 5.484 | 2.069 | n/a     |
| SDI1                                           | 5.719 | 2.261 | 0.928   |
| SDI2                                           | 4.776 | 2.338 | 0.780   |
| SDI3                                           | 5.957 | 2.218 | 0.880   |
| Attraction towards an organization (construct) | 5.529 | 1.994 | n/a     |
| ATTO1                                          | 5.801 | 2.162 | 0.918   |
| ATTO2                                          | 5.598 | 2.186 | 0.851   |
| ATTO3                                          | 5.730 | 2.169 | 0.940   |
| ATTO4                                          | 4.989 | 2.167 | 0.849   |
| Perceived rewards (construct)                  | 6.121 | 1.784 | n/a     |
| PR1                                            | 5.915 | 1.888 | 0.905   |
| PR2                                            | 6.235 | 1.815 | 0.905   |
| PR3                                            | 6.214 | 2.038 | 0.884   |
| Switching costs (construct)                    | 3.895 | 1.931 | n/a     |
| COST1                                          | 3.875 | 2.175 | 0.732   |
| COST2                                          | 3.847 | 2.172 | 0.905   |
| COST3                                          | 3.858 | 2.240 | *       |
| COST4                                          | 3.776 | 2.214 | 0.806   |
| COST5                                          | 4.121 | 2.319 | 0.865   |
| Involvement (construct)                        | 5.596 | 1.733 | n/a     |
| INV1                                           | 5.534 | 2.056 | 0.814   |
| INV2                                           | 5.149 | 2.109 | *       |
| INV3                                           | 5.879 | 2.260 | 0.859   |
| INV4                                           | 4.868 | 2.150 | 0.767   |
| INV5                                           | 6.370 | 2.182 | *       |
| INV6                                           | 6.181 | 1.980 | 0.858   |
| INV7                                           | 5.189 | 1.806 | 0.741   |
| Trust-ability (construct)                      | 6.488 | 1.626 | 0.966   |

**Table 2. Construct and Item Means, Standard Deviations and Standardized Loadings**

|                               |       |       |       |
|-------------------------------|-------|-------|-------|
| TA1                           | 6.448 | 1.845 | 0.892 |
| TA2                           | 6.505 | 1.728 | 0.776 |
| TA3                           | 6.509 | 1.799 | 0.904 |
| Trust-benevolence (construct) | 6.323 | 1.484 | 0.981 |
| TB1                           | 6.395 | 1.560 | 0.872 |
| TB2                           | 6.174 | 1.733 | 0.804 |
| TB3                           | 6.399 | 1.623 | 0.894 |
| Trust-integrity (construct)   | 6.248 | 1.430 | 0.989 |
| TI1                           | 6.438 | 1.582 | 0.890 |
| TI2                           | 5.904 | 1.661 | 0.864 |
| TI3                           | 6.402 | 1.630 | *     |

I measured all items on a nine-point Likert scale  
<sup>a</sup> Standardized loadings are based on the structural model analysis  
\* Indicates items dropped during structural analysis based on high modification indices

**Table 3. AVE, Composite Reliabilities, and Correlations by Construct**

| Construct                               | AVEs  | Com. Reliability | SDI          | ATO          | PR           | COST         | INV          | TRUST        |
|-----------------------------------------|-------|------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Self-disclosure intention (SDI)         | 0.748 | 0.889            | <b>0.865</b> |              |              |              |              |              |
| Attraction toward an organization (ATO) | 0.793 | 0.939            | 0.746        | <b>0.890</b> |              |              |              |              |
| Perceived rewards (PR)                  | 0.807 | 0.926            | 0.857        | 0.880        | <b>0.898</b> |              |              |              |
| Switching Costs (COST)                  | 0.688 | 0.898            | -0.496       | -0.451       | -0.540       | <b>0.830</b> |              |              |
| Involvement (INV)                       | 0.655 | 0.904            | 0.683        | 0.794        | 0.761        | -0.427       | <b>0.809</b> |              |
| Trust (TRUST)                           | 0.958 | 0.986            | 0.783        | 0.687        | 0.845        | -0.593       | 0.672        | <b>0.979</b> |

The square root of the AVEs appear in bold on the diagonal

#### 4.4 Control Variables

I statistically controlled for age, work experience, level of education, and gender in this study by including these control variables in the model as antecedents of the endogenous variables of interest. The results showed that none of these variables was a significant factor in the model.

Common method bias, a concern for survey research, refers to the possibility that data contains a response bias when one collects it from the same source. To control for common method bias, I employed Lindell and Whitney's (2001) procedure that examines correlations corrected for any method effect. I used two variables to analyze common method bias—intention to sail a boat and social desirability (Podsakoff et al., 2003)—as proxies for the method effect. I used the proxy variables to partial-out the possible inflation of any correlations found in the data. Results indicated that common method bias was not a significant issue in this dataset as all significant antecedents remained significant when I introduced a proxy variable. Because the correlations to these proxy variables represent more than the method effect (rather than any correlation observed between these variables), one can reasonably conclude that the results converge with the structural analysis.

#### 4.5 Hypotheses Testing: Structural analysis

Figure 2 represents the results of the structural model (standardized regression weights, variance explained, and fit statistics) for the proposed research model. I used the following criteria to evaluate model fit: CFI and LTI values must be 0.95 or higher, SRMR values must be 0.08 or lower, and the RMSEA values must be 0.08 or lower (Hu & Bentler, 1999). Based on these thresholds, the model demonstrates good fit (CFI = 0.959; TLI = 0.953;  $\chi^2/df = 607.289 / 306$ ; SRMR = 0.041; RMSEA = 0.059).

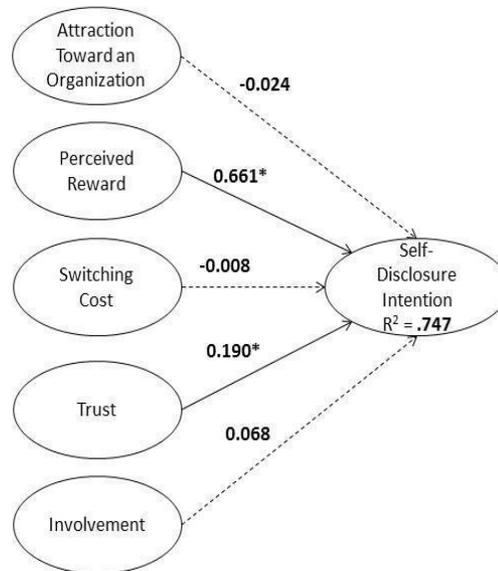


Figure 2. Structural Analysis Results

## 5 Results

The results support H2 (perceived reward) and H4 (trust) as these antecedents were significant to self-disclosure intention, though perceived rewards (0.661) had a larger path weight than trust (0.190). The results do not support H1 (attraction toward an organization), H3 (switching cost), and H5 (involvement) as antecedents of self-disclosure intention. The  $R^2$  for self-disclosure intention was .747, and the fit statistics for the structural model were within acceptable parameters. These results provide support for the research model.

## 6 Discussion

This study's results support the body of research in ecommerce, online social networks, and other interpersonal contexts for including trust as a key factor in explaining intention to self-disclose. By applying the interpersonal relationship theoretical perspective, I found that perceived rewards is a key antecedent of self-disclosure intention. However, these results also indicate that attraction toward an organization, switching costs, and involvement did not significantly affect self-disclosure intention in this context.

### 6.1 Implications for Theory

I conducted this study to, among other reasons, test a portion of the B2C RST, known as the build-up stage, that Campbell et al. (2009) propose. Originally, Levinger (1980) applied stage theory to interpersonal relationships, but Campbell et al. (2009) extended these concepts to ecommerce B2C relationships. Therefore, the non-significant relationships could provide insight into theoretical boundaries that one needs to consider to distinguish between the original context (interpersonal relationships) and the new one (ecommerce B2C relationships).

The insignificant results related to H1 (attraction), H3 (switching cost), and H5 (involvement) and their relationship to self-disclosure intention indicate that there may be some fundamental differences between these two types of relationships (interpersonal vs. B2C). Levinger (1980) does not propose a structural research model. Levinger's stage theory distinguishes between the needs of humans in each stage and the important factors that contribute to fulfilling those needs. Although Levinger (1980) does not propose a research model that links relationship stages, Campbell et al. (2009) propose a research model that does combine the three stages of attraction, build-up, and maintenance. Linking one stage to the next seems natural, and I do so in this paper by including the dependent variable for the attraction stage as an antecedent in the next stage: build-up. However, this study suggests that the stages may be distinct and unrelated. My results indicate that ecommerce customers may have different and distinct needs and

perceptions that belong to each stage. The utility of each stage may not relate to each other but remain necessary steps in establishing a long-term B2C relationship.

I conducted a post hoc structural analysis in which I limited the antecedents in the model to switching costs and trust and found that both constructs showed significance similar to the results that Carter et al. (2014) found. However, the results of my full research model indicate that additional constructs results in switching costs being insignificant and increases the variance accounted for in self-disclosure. Researchers need to conduct further studies to tease out all of the differences between these two studies and the effect that switching costs has on self-disclosure. Given that I studied only participants who reported no earlier experience with the websites they visited, these results support the theory that switching costs may not affect early B2C relationships.

My results also indicate that involvement does not significantly affect self-disclosure intention. Researchers need to conduct further theorizing to understand why. Interpersonal relationships and interactions fundamentally differ from B2C relationships with different cost and reward structures. B2C relationships are not as personal and do not require the same level or type of mutual satisfaction to form or to maintain. A business's needs distinctly differ from a consumer's needs. Conversely, the parties in interpersonal relationships have relatively common needs. Consumers do not feel obligated to satisfy an organization's needs in a B2C relationship, but businesses often focus on meeting consumer needs. One could perhaps view involvement as an investment in the other party; indeed, in a B2C context, consumers may not even view it as essential. Consumers often do not need or have an obligation to invest in a B2C relationship, whereas businesses often need to make such investments. Further research needs to test these assumptions.

## 6.2 Implications for Practice

Previous research that has investigated the attraction stage for long-term B2C relationships has found that perceived rewards does significantly affect website adoption (Campbell et al., 2013). Additionally, other research has shown the significance of perceived rewards given an adoption context (Wells et al., 2010). In this study, I highlight that perceived rewards is also important beyond adoption in the next stage of a budding B2C relationship: the build-up stage. My findings suggest that perceived rewards is a powerful antecedent factor of self-disclosure as researchers have found in technology adoption contexts. Therefore, emphasizing potential rewards to current and future customers may represent an effective strategy to facilitate consumers to self-disclose their personal information.

This research replicates the finding that trust is a significant factor in understanding self-disclosure intention. Although researchers have found trust to be a significant antecedent construct in many ecommerce contexts, my results provide some support for the B2C RST. Among its assumptions, the build-up stage assumes that parties form trust. My data supports the assumption that early B2C relationships involve trust. Future research could continue to investigate ways that relationship theory can inform ecommerce strategies that foster parties in B2C relationships to form and maintain trust.

## 6.3 Limitations

Self-reported measures for survey methods can cause common method bias. I used statistical methods to control for this possible limitation. The results indicate that common method bias do not pose a significant threat to my conclusions. Survey methods offer levels of realism by allowing one to use live websites and in recruiting actual internet users. I believe that the generalizability that the survey method affords has paramount importance to an initial test of this research model. However, the reader should temper the attribution of a causal relationship between these variables as survey methods do not offer the precision that controlled experiments do.

## 6.4 Future Research

Some follow-up research questions emerge from this study. We know much about trust: the need for trust in online transactions, and how trust fosters loyal customer relationships. However, little IS research has concentrated on the antecedents, mediators, or moderators of perceived rewards. A growing body of results indicates that rewards and benefits represents an important factor in early stages of ecommerce B2C relationships and website adoption (Campbell et al., 2013; Loiacono, 2015; Wells et al., 2010). Several studies have included perceived risk (a counterpart to perceived reward) and trust. These few studies, coupled with the results here, indicate that perceived rewards warrant further attention and study.

In my survey, I did not attempt to manipulate the varying levels of the antecedents in the model or compare interactions of the research model's antecedents. I manipulated the websites that the survey used as stimuli to increase variance in the participants' experience and generalizability. We may need experimental methods to offer sufficient precision and to determine whether the significance of each antecedent in the research model is or is not significant in explaining self-disclosure in all contexts.

As I show in reviewing the literature (see Section 2), researchers have applied many different theoretical perspectives to the study self-disclosure in a variety of online contexts (social networking, ecommerce, online dating, etc.). By reviewing the literature and meta-analyzing it, researchers could help to identify generalizable conclusions and consistency in findings across these contexts and theoretical perspectives.

Researchers could also apply other related research streams in an ecommerce context. For example, research on whistleblowing points to other key elements of disclosure that may pertain to ecommerce, such as the act of disclosure, the actor (individual differences), disclosure subject, target, disclosure recipient (individual differences), and outcome (Jubb, 1999). Additionally, research on regulatory disclosure policies point to specific types of disclosure such as industrial, financial, medical, and food (Weil, Fung, Graham, & Fagotto, 2006). In this study, I do not distinguish between disclosure types. Future studies may find this taxonomy relevant in understanding ecommerce disclosure.

## 7 Conclusion

I conducted a survey to examine self-disclosure in the context of ecommerce B2C relationships and found that perceived rewards and trust significantly affected self-disclosure intention. This study advances the extension of psychology theory regarding long-term relationships by providing unique and important insights into online B2C relationships.

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## Appendix A: Title of the Appendix

**Table A2. Survey Items**

| Construct                                                                     | Variable | Item                                                                                                    |
|-------------------------------------------------------------------------------|----------|---------------------------------------------------------------------------------------------------------|
| Self-disclosure<br>(Cho, 2006)                                                | SD1      | I am willing to provide my personal information when asked by this e-vendor.                            |
|                                                                               | SD2      | I am willing to disclose even sensitive personal information to this e-vendor.                          |
|                                                                               | SD3      | I am willing to be truthful in revealing my personal information to this e-vendor.                      |
| Attraction (Campbell<br>et al., 2013)                                         | ATTO1    | This organization is attractive to me as a place to do business.                                        |
|                                                                               | ATTO2    | I am interested in learning more about this organization.                                               |
|                                                                               | ATTO3    | This organization is very appealing to me.                                                              |
|                                                                               | ATTO4    | I would make this organization one of my first choices to do business with.                             |
| Perceived rewards<br>(Campbell et al.,<br>2013)                               | PR1      | Doing business with this organization would be a rewarding experience.                                  |
|                                                                               | PR2      | Customers most likely find doing business with this organization to be a rewarding experience.          |
|                                                                               | PR3      | I feel that there are more positive consequences than negative in dealing with this company.            |
| Switching costs<br>(Gefen, 2002)                                              | COST1    | Switching from my regular vendor to this vendor would be too expensive.                                 |
|                                                                               | COST2    | Switching from my regular vendor to this vendor would take too long.                                    |
|                                                                               | COST3    | Switching from my regular vendor to this vendor would require too much learning.                        |
|                                                                               | COST4    | Switching from my regular vendor to this vendor would require too much effort.                          |
| Trust second-order<br>construct (Carter et<br>al., 2014)<br><br>Trust—ability | TA1      | The online service provider has the skills and expertise to perform transactions in an expected manner. |
|                                                                               | TA2      | The online service provider has access to the information needed to handle transactions appropriately.  |
|                                                                               | TA3      | The online service provider has the ability to meet most customer needs.                                |
| Trust—benevolence                                                             | TB1      | The online service provider is open and receptive to customer needs.                                    |
|                                                                               | TB2      | The online service provider keeps its customers' best interests in mind during most transactions.       |
|                                                                               | TB3      | The online service provider makes good-faith efforts to address most customer concerns.                 |
| Trust—integrity                                                               | TI1      | The online service provider is fair in its conduct of customer transactions.                            |
|                                                                               | TI2      | The online service provider is fair in its customer service policies following a transaction.           |
|                                                                               | TI3      | The online service provider is fair in its use of private customer data collected during a transaction  |
| Involvement<br>(Zaichkowsky,<br>1985)                                         | INV1     | Important / unimportant *                                                                               |
|                                                                               | INV2     | Irrelevant / relevant                                                                                   |
|                                                                               | INV3     | Means a lot to me / means nothing to me *                                                               |
|                                                                               | INV4     | Valuable / worthless *                                                                                  |
|                                                                               | INV5     | Trivial / fundamental                                                                                   |

\* Indicates reverse coded items

## Appendix B: Survey Instructions to the Participants

You are about to start a three-page survey. The first page has around 80 questions. The third page has about 10 optional questions regarding your demographics. The final page has information to confirm and verify your participation to allow approval for your payment for participation. Thank you in advance for your participation.

For purposes of this survey you will first be visiting a website, and second you will be filling out a survey to assess (giving your perceptions/opinion) the website that you visited. Therefore please choose one of the following websites:

### **Website URL/hypothetical situation gift** (higher-quality website condition—randomly assigned)

[www.audible.com](http://www.audible.com) / An annual subscription of Audio books

[www.store.babycenter.com](http://www.store.babycenter.com) / A gift for your friend's newborn baby

### **Website URL/ hypothetical situation gift** (Lower—quality website condition—randomly assigned)

<http://www.siphawaii.com/> / an authentic Hawaiian souvenir

<http://www.nationalsportswear.com/> / a sports t-shirt

<http://www.horserentals.com/mississippi.html/> / a horse rental

For this assessment please assume that you are involved in the following scenario:

Imagine it is your friend's birthday and you are searching for a good gift. Your friend has hinted that they want a specific gift (see the hypothetical situation gift above). Review the website as if you were considering buying the gift for your friend. You may scroll up and down the pages, click on links, and use any feature on the site. Remember, these are real and active websites. If you do purchase something, you will be engaging in a real transaction and incur the associated charges.

After reviewing the site, continue and participate in the Web survey. The survey will have clear instructions on how to proceed. You may refer back to the website you chose while answering the questions. However, be careful not to close this window of this questionnaire when going back and forth.

Please note that some questions are similar. However, there are subtle differences in the questions. Therefore, please pay careful attention to the questions and take your time. When responding to this survey, please check the box that best describes your response to the statements regarding the following attributes describes the website.

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