

8-5-2011

# ONLINE DISCLOSURE AND PRIVACY CONCERNS: A STUDY OF MOROCCAN AND AMERICAN FACEBOOK USERS

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## Recommended Citation

Veltri, Natasha F.; Krasnova, Hanna; and Elgarah, Wafa, "ONLINE DISCLOSURE AND PRIVACY CONCERNS: A STUDY OF MOROCCAN AND AMERICAN FACEBOOK USERS" (2011). *AMCIS 2011 Proceedings - All Submissions*. 300.  
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# ONLINE DISCLOSURE AND PRIVACY CONCERNS: A STUDY OF MOROCCAN AND AMERICAN FACEBOOK USERS

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## ABSTRACT

In using online social networks to connect and interact with people has become extremely popular all around the world. The largest Social Networking Site (SNS), Facebook, offers its services in over 70 languages and increasingly relies on international users to grow its membership. Aiming to understand the role of culture in SNS participation, this study adopts a 'privacy calculus' perspective to examine the differences in participation patterns between American and Moroccan Facebook users. Survey results show that Moroccans users disclose less on Facebook than US users, yet perceive more damage should their privacy on Facebook be violated. American users, on the other hand, have lower privacy concerns, trust fellow SNS members and legal system more, and disclose more in their profile. From a practical standpoint, the results indicate that SNS providers cannot rely on the same methods to encourage user participation and disclosure in different countries.

## Keywords

Social Networking, Self-Disclosure, Privacy, Trust, Arab Culture, Morocco, USA.

## INTRODUCTION

Online social networking has become an integral part of daily routines for millions of people worldwide. Web analytics companies, like Alexa.com, report that social networking sites (SNSs) top the website traffic charts all over the world. Frequent user participation and communication are critical to continued business success of SNSs. However, recruitment of new users and more importantly retention of existing ones presents a major challenge to the providers. A recent sale of a SNS Bebo for less than \$US 10 million, only two years after its purchase for \$US850 million (Rabil and MacMillan, 2010), is an example of a provider that failed to maintain user participation and quickly lost its market value.

In their pursuit of new users many SNS providers that have reached maturity in their home countries increasingly rely on internationalization strategies. For example, in hopes of attracting more users globally Facebook (FB) offers more than 70 translations of its site (Facebook, 2010). Lately, Arabic has been one of the fastest growing languages on FB, with the most gains coming from Egypt, Morocco and Saudi Arabia (Morrison, 2010). Recognizing the growing importance of this market, in February 2010 FB signed a deal with an Egypt-based ad agency to provide regionally relevant advertising (Eldon, 2010). However, there are multiple country- and language-specific SNSs and SNS providers that expand internationally have to contend with those rivals. The country-specific SNSs have a better understanding of local culture and first-hand knowledge of their home markets, whereas international SNS, like FB, have to adjust their image, site design, communication and marketing strategies to national specifics.

Given the global nature of SNS users and providers, it is crucial to identify, understand and bridge cultural differences in SNS usage. However, there is limited research available that explores the role of cultural differences in the SNS context. Filling this gap, our study examines the role of cultural differences in FB usage patterns of two countries: USA and Morocco. A particular attention is paid to the factors behind user self-disclosure - a critical component of active SNS participation and a driver of SNS sustainability. United States, was the first adopter of FB and currently has more than 138 million FB users (Burcher, 2010). Because American-based samples are dominant in the SNS-related research, results for this user group are often viewed as a benchmark. Morocco, an Arab country located on the Mediterranean coast of North Africa, has one of the fastest growing FB audiences with over 2 million users (Usage and Population Statistics, 2010). While Arabic is the official

language of Morocco, French is considered to be the language of business and is widely used for education. More than 80% of Moroccans on FB use French for their FB interface (Malin, 2010). Rival SNS providers include Maktoob, a decade-old largest Arab online community and Skyrock, a francophone site based in France. A new SNS, Alamjadid, was launched in July 2010 dedicated exclusively to Moroccan users (Belayachi, 2010).

To examine the differences between self-disclosure and various disclosure related determinants of Moroccan and American FB users, we employ existing theoretical insights regarding drivers and impediments of SNS usage and communication. Our results provide important insights to SNS providers as they expand globally and strive to maintain their existing user base, encourage user participation and vie for new participants. Considering that IS research offers very scarce insights into the dynamics of IT use in Arab countries, results of our study promise to provide a significant contribution even beyond SNS-related discourse.

## RESEARCH MODEL

As participation of SNSs is associated with numerous privacy risks, a number of studies advocate the use of the Privacy Calculus (PC) perspective when investigating self-disclosure on SNSs (e.g. Krasnova et al., 2010b; Xu et al., 2010). This theory posits that online self-disclosure is a product of partially conflicting beliefs, such as expected benefits, privacy concerns and trusting beliefs (Dinev and Hart, 2006). Based on this view, Krasnova and Veltri (2010) extend the PC model, particularly adopting it for SNSs in intercultural context. The extended PC model incorporates enjoyment, self-presentation and relationship maintenance as the main drivers of user self-disclosure. As impediments to self-disclosure the model focuses on users' privacy concerns as well as users' perceptions regarding likelihood of privacy violations and resulting damage. Since trust could mitigate privacy concerns and facilitate communication, trust in provider, trust in SNS members and trust in legal assurance are included as well. Finally, user privacy concerns could be reduced by giving users control over their information and increasing user awareness about information handling practices. Building on the extended PC model, we investigate whether there are systematic differences in the perceptions of various PC-related determinants between users coming from Morocco and the US. While Krasnova and Veltri (2010)'s original study focused on USA and Germany, two western economically developed countries, we include Morocco, a developing, culturally different, non-western, predominantly Muslim nation that has become one of the fastest growing FB markets.

## ROLE OF NATIONAL CULTURE

Rooted in values, beliefs and traditions, national culture permeates the way people interpret and behave in various situations. Even though a multitude of studies address the differences in culture, a framework by Hofstede (2001) has received the widest acceptance. Hofstede proposes five dimensions that distinguish national cultures: power distance (PDI), individualism (IDV), masculinity (MAS), uncertainty avoidance (UAI), long term orientation (LTO); and empirically derives a country index for each dimension. Table 1 presents scores for five dimensions of culture as calculated by Hofstede for Morocco, USA and world average. There is no estimate for long term orientation score for Morocco or for Arab World because long-term orientation category was added later to his studies and is available only for 23 countries. Consequently, we are only using four dimensions for comparison.

Dimension	MOR	USA	WAV
Power Distance	70	40	55
Individualism	46	91	43
Uncertainty Avoidance	68	46	64
Masculinity	53	62	50
Long Term Orientation	-	29	45

**Table 1. Hofstede's culture scores for Morocco, USA and World Average**

Based on Hofstede's national culture indices Morocco and USA greatly differ on all four cultural dimensions. Power distance score for Morocco is 70, which is significantly higher than US' PDI score of 40 and indicates a high level of tolerance to inequality of power and wealth. When it comes to online self-disclosure and privacy concerns, some researchers argue that users from high PDI countries may be less concerned when those in a position of authority access their information, because they are used to differences in the social levels (Cao and Everard, 2008) and are tolerant of unfair treatment. However, other

studies report that countries with high PDI are more likely to exhibit stronger concerns about their privacy (Milberg et al., 2000).

On UAI dimension, Morocco ranks among cultures with high scores (68 compared to 46 for USA). Hence, Moroccans are likely to prefer the tried and tested paths over taking risk and trying new methods (Doney et al., 1998). The impact of the UAI dimension on individual privacy concerns is ambiguous. On the one hand, Cao and Everard (2008) find a strong positive link between UAI and privacy concerns for the instant messaging context. Milberg et al. (2000), on the other hand, demonstrate a negative relationship.

Morocco’s MAS score is lower than for US, which suggests that Moroccans are less assertive and competitive than Americans and are more modest and caring. They believe in group decisions and value emotional stability and ego control. Conversely, Americans believe in individual decisions and are achievement and ego focused (Hofstede, 2001). As a higher MAS culture Americans have higher need for recognition and should enjoy the self-presentation aspect of SNSs more.

Morocco’s individualism score (46) is significantly below US score of 91, which is the highest individualism score in the world. Because Moroccans are significantly lower on IDV scale, they are likely to be more interdependent, group-oriented, show higher loyalty to other people and institutions, as well as suppress their emotions and behaviour. On the other hand, high-IDV Americans are characterized by higher self-reliance, competitiveness, hedonic attitudes and emotional distance from in-groups (Triandis and Suh, 2002). Milberg et al. (2000) find a positive link between IND and MAS values and privacy concerns. It appears that competitiveness in societies high on IDV and MAS makes people alert about possible misuse of their information by others. Moreover, beliefs about an individual’s right to keep his or her privacy constitute an important part of social norms in countries with high IDV values (e.g. US).

Insights from these pronounced cultural differences provide a foundation for our understanding of differences in perceptions of costs and benefits associated with SNS participation between Moroccan and American FB users as discussed in the following sections.

**METHODOLOGY**

**Survey Participants**

FB users in the US and Morocco were recruited to participate in the online survey. Surveys in both countries were offered in English. While English is not a primary language in Morocco, at the university, where the survey was administered, all classes are taught in English. Thus, all Moroccan respondents were fluent in English. Participation in the survey was voluntary in both countries. In Morocco survey responders received course credit for participation. In the US participants were recruited by posting announcements on university mailing lists, campus bulletin boards and on FB groups and offered US\$5 reward. A total of 210 Moroccan subjects and 193 American subjects took part in the survey. Table 2 presents demographic characteristics of both samples. Overall, both samples were dominated by students – an important group of FB audience. Recognizing some demographic differences, we consider both samples to be comparable.

Gender	MOR	USA	Age	MOR	USA
Female	61.43%	65.62%	18-19	17.62%	51.83%
Male	38.57%	34.38%	20-29	82.38%	42.41%
			30 +	0%	5.76%

**Table 2. Demographic characteristics of Moroccan and US samples.**

**Survey Design and Analysis**

Each construct was measured reflectively with several items on a 7-point scale (Strongly Disagree to Neutral to Strongly Agree). In the next step, assuming the interval character of the 7-point Likert scales, t-tests were used to investigate the mean differences of responses between Moroccan and American users. Results of the t-tests (significance vs. non-significance) have also been cross-checked using non-parametric Mann–Whitney U test, which yielded mostly the same results (discrepancy regarding three items is indicated in the results below). The results section reports the mean responses of both samples. Significant differences between two countries are reported at 0.05 level or below, unless specified otherwise. Items for which differences were *insignificant* are italicized in the tables below.

## RESULTS

### Expected Benefits of SNS Participation

Benefits of SNS use can be viewed along three major dimensions: relationship maintenance (RM), enjoyment (EN) and self-presentation (SP) (Krasnova and Veltri, 2010). We find mostly no difference in the average perceptions of benefits by US and Moroccan users across all dimensions (Table 3). First and foremost, FB users from both countries value the convenience of staying in touch with friends: 58% of US respondents and 59% of Moroccan respondents ‘strongly agree’ with that statement (Question 2). However, Moroccans perceive FB to be more useful in developing relationships (Q3). This could be attributed to the fact that Arabs cultures value relationships and take time to cultivate them (Klein and Kuperman, 2008). As a collectivist culture, Moroccans are expected to have a high need for affiliation (Yousef, 1974) and thus, receive more benefit from the relationship management aspect of FB.

	Question: Likert Scale (1=SD; 7=SA)	Mean MOR	Mean USA
RM	1. FB is useful in supporting relationships with my friends.*	5.41	5.40
	2. FB is convenient to stay in touch with my friends.*	6.11	6.17
	3. FB is useful for developing relationships to people (business or private).	5.21	4.72
EN	4. I have fun on FB.*	5.60	5.61
	5. I spend enjoyable and relaxing time on FB.*	5.17	5.06
SP	6. FB allows me to make a better impression on others.*	3.95	4.07
	7. FB allows me to present myself in a favourable way to others.***	4.31	4.70

Scale for EN is partly based on Nambisan and Baron (2007); for SP is partly based on Walther et al. (2001). \*Differences are not significant; \*\*\* Difference is not significant according to Mann-Whitney U test

**Table 3. Expected benefits.**

In contrast, US users value the ability to present themselves in favourable way to others (Q7). American society is considered to be the most individualistic in the world, so it is not surprising that Americans place more importance on self-presentation and ability to publicize their life, thoughts and experiences. For Moroccans self-presentation is the least important benefit of SNS participation (Q6 and Q7). This finding is in line with the dominance of feminine traits in the Moroccan culture, which speaks for more modesty and less assertiveness in comparison to the US.

### Privacy Concerns

Privacy concerns reflect individual assessment about what happens to user information once it is disclosed (Dinev and Hart, 2006). We find that Moroccan FB users report higher privacy concerns than US users for all items (Table 4). This could be partially explained by higher levels of UAI in Moroccans, which has a positive impact on privacy concerns (Cao and Everard, 2008). For example, 40% of Moroccans claimed to be ‘very much concerned’ that their information on FB can become available to someone without their knowledge (Q2). This is more than twice the percentage of Americans (16%). For all items, more than half of Moroccan respondents are either ‘concerned’ or ‘very much concerned’. Collectivistic and especially Arab cultures emphasize parental authority (Mikulincer et al., 1993), families tend to exert a lot more control, and opinions of family and tribes influence every decision (Klein and Kuperman, 2008). As a result Arabs may perceive more rules restricting their conduct (Mikulincer et al., 1993) and, hence be more concerned about maintaining their privacy online. Furthermore, high importance of honour and low tolerance to public criticism inherent in the Arab culture, is likely to make Moroccan users particularly fearful of the social threats (e.g. public mockery or denigration) present on FB (Nydell, 2006). At the same time Americans, as a low UAI culture, are likely to exhibit more lenient perceptions about inappropriate and taboo behaviour, which could also explain lower levels of concern in FB American users.

How much are you concerned that the information submitted on FB: (1= Not concerned at all; 4= Moderately concerned; 7=Very much concerned)	Mean MOR	Mean USA
1...can be used in a way you did not foresee	5.36	4.84
2...can become available to someone without your knowledge.	5.55	4.91
3...can be misinterpreted.	5.20	4.28
4 ...can be continuously spied on (by someone unintended).	5.40	4.85

Scale is adopted from Krasnova et al. (2010a);

**Table 4. Privacy concerns.**

**Perceived Damage**

The questions related to perceived damage asked respondents to assess the magnitude of loss if their privacy was violated on FB in a set of purely hypothetical situations. We find that Moroccans attribute significantly higher loss as a result of privacy abuse in comparison to Americans (Table 5). Kacen and Lee (2002) argue that collectivist cultures value emotional control and moderation and are more concerned about the consequences of their actions. Therefore, Moroccans are expected to be more concerned about the negative outcomes and opinions of their families and people around them. For example, while an awkward public comment can make a typical US user just uncomfortable, it can profoundly hurt the image and honour of the Arab user (Nydell, 2006). We find that Moroccan users attribute the highest damage to the situation when their information is used against them by someone (Q5). 40% of Moroccan respondents expect very high damage if their FB information is used against them by someone, as compared to only 16% of US users who uphold this view.

Please assess the amount of the resulting damage to you (financial, to your reputation, social, psychological) if the following events took place? Information you provide on FB: (1=Very low Damage; 4=Moderate Damage; 7=Very high Damage)	Mean MOR	Mean USA
1. ...was used for commercial purposes (e.g. market research, advertising).	3.73	3.06
2. ...was shared with other parties (e.g. employer, governmental agencies, etc.).	4.24	3.67
3. ...became available to unknown individuals or companies without your knowledge.	4.58	3.73
4. ...was accessed by someone you don't want (e.g. "ex", parents, teacher, employer, unknown person, etc.).	4.61	3.72
5. ...was used against you by someone.	4.81	3.90
6. ... was used to embarrass you by someone.	4.68	3.67
7. ...was continuously spied on (by someone to whom it was not intended).	4.66	3.93

Scale is partly based on Dinev and Hart (2006)

**Table 5. Perceived damage.**

Americans, on the other hand, are most concerned about stalking (Q7) and also about their information being used against them. This could be due to high level of IDV in US culture, as it leads people to have higher public self-consciousness (Hofstede, 2001). Interestingly, both Moroccans and Americans attribute the lowest damage to information use for commercial purposes. This demonstrates that users in both countries have already come to terms with SNS provider's approach of doing business. Furthermore, they appear to be less sensitive to their information being accessed by someone who does not know them personally and does not have a malicious intent.

**Perceived likelihood**

Questions on perceived likelihood asked respondents to evaluate the likelihood of various privacy violations, which can hypothetically take place on SNS. Having realistic perceptions regarding likelihood is important because "It won't happen to me" attitude of users – resulting from underestimation of privacy risks – has already lead to many victims of data misuse on SNSs (Krasnova et al., 2009). US and Moroccan users do not differ on the probability that they attribute to situations when their information becomes accessible to individuals, companies or government, yet Moroccans express higher probability that their information could be used for commercial purposes (Table 6). Interestingly enough, both American and Moroccan users attribute the highest likelihood to their information being used for commercial purposes, yet they attribute the lowest damage

to that particular privacy threat (see previous section). Obviously, both groups of users are keenly aware of online advertising realities and realize that their FB data could be used for behavioural marketing.

Please assess the likelihood of the following events: Information you provide on FB: (1=Not at all likely; 4=Moderately likely; 7=Very likely)	Mean MOR	Mean USA
1 ... will be used for commercial purposes (e.g. market research, advertising).***	4.34	4.03
2 ... will be shared with other parties (e.g. employer, governmental agencies, etc.).*	3.97	3.84
3 ... will become available to unknown individuals or companies without your knowledge.*	4.23	3.98
4 ... will be accessed by someone you don't want (e.g. "ex", parents, teacher, employer, unknown person, etc.).*	3.87	3.86
5 ... will be used against you by someone.*	3.46	3.31
6 ... will be used to embarrass you by someone.*	3.51	3.22
7 ... will be continuously spied on (by someone to whom it was not intended). *	3.90	3.74

Scale is partly based on Dinev and Hart (2006); \*Differences are not significant; \*\*\*Significant at 0.1 level according to Mann-Whitney U test.

**Table 6. Perceived likelihood.**

**Control over personal information**

To encourage participation and interactions SNS providers can offer users various tools to manage the privacy of their information. Measuring perceptions of control over personal information, we find no difference between Moroccan and US FB users on all items except one (Q4, Table 7).

How much control is given to you by FB (e.g. through functionality, privacy policies) over: (1= No control at all; 4=Moderate control; 7=Considerable control)	Mean MOR	Mean USA
1. ...the information you provide on FB (e.g. in my profile, on the Wall etc.) *	4.93	5.17
2. ...how and in what case the information you provide can be used.*	3.97	4.11
3. ...who can collect and use the information you provide.*	4.07	4.20
4. ...who can view your information on FB.	5.51	5.15
5. ...the actions of other users (e.g. tagging you in pictures, writing on the Wall).*	4.49	4.50

\*Differences are not significant;

**Table 7. Control over personal information.**

Indeed, Moroccans appear to be more confident in managing FB privacy settings to control accessibility to their profile (Q4). Nydell (2006) argues that Arab people place a distinct boundary between friends and strangers, which may motivate them to limit accessibility of their information. Furthermore, as Moroccans are strongly concerned about preserving their face and, hence, avoiding undesired disclosure of their information, it is important for them, and even more so for female users, to be able to control who can see their information on FB, which may explain their higher perceptions and possibly use of privacy controls.

**Awareness**

The measures of *awareness* aimed to capture users' perceptions of FB transparency with regard to its information-handling procedures. Results indicate that Moroccan users are more sceptical about FB openness (Table 8): 54% of Moroccan

respondents indicate various levels of disagreement (‘Slightly Disagree’, ‘Disagree’, ‘Strongly Disagree’) on this issue as opposed to half as many of US users (27%) (Q1). As Moroccans are more anxious and less trusting, they may require more transparency of data-handling procedures and hence feel less satisfied with its current level. Given that Moroccans are also extremely concerned about opinions of others and preserving their reputation (Ali, 1996), they may be more interested in knowing what happens with their information.

Question :	Mean	Mean
Likert Scales (1=SD; 7=SA)	MOR	USA
1. Generally, I find FB transparent in how the personal information I provide can be used.	3.12	3.90
2. FB clearly communicates what information it can collect about me.	3.09	3.73

**Table 8. Awareness.**

**Trust in SNS provider**

Three dimensions of trusting beliefs were measured: benevolence, integrity and competence as suggested by McKnight et al. (2002). Only three out of seven items show significant differences between Moroccans and Americans, with Moroccans reporting lower levels of trust in the provider (Table 9). Morocco’s higher levels of UAI are associated with more pessimistic perspectives on the incentives of companies and lower levels of trust in general (Hofstede, 2001). They also may be less trustful of companies based outside their country, as high UAI societies are more suspicious of foreigners (Hofstede, 2001). Moreover, the deep-rooted feelings of being victimized and exploited by the West may lead to negative perceptions of the US-based provider’ trustworthiness (Nydell 2006). When evaluating FB’s competence (Q7), 32% of Moroccans express various levels of doubt that FB is able to protect their information, while only 17% of Americans do so. Coupled with their low propensity to trust, this tendency of Moroccans to question FB competence in protecting privacy may lead them to be more cautious about sharing and communicating on FB.

In general, FB:	Mean	Mean
Likert Scale (1=SD; 7=SA)	MOR	USA
1. ...is open and receptive to the needs of its members.*	4.61	4.59
2. ...makes good-faith efforts to address most member concerns.*	4.57	4.51
3. ...is honest in its dealings with me.**	4.36	4.61
4. ...keeps its commitments to its members.*	4.57	4.61
5. ...is trustworthy.	3.90	4.49
6. ...tells the truth related to the collection and use of the personal information.*	4.31	4.51
7. ...is competent in protecting the information I provide.	4.10	4.53

Scale is partly based on McKnight et al.(2002); \*Differences are not significant; \*\* Significant at 0.10 level

**Table 9. Trust in SNS provider.**

**Trust in SNS members**

Trust in SNS Members reflects individual beliefs in other users' non-opportunistic behavior, benevolence, and trustworthiness (Chiu et al., 2006). As expected given their high UAI and tendency to be careful around people, Moroccans express significantly lower levels of trust in fellow FB members (Table 10). This could also be attributed to Morocco’s high PDI, as those societies tend to exhibit lower levels of interpersonal trust (Milberg et al., 2000). However, Americans are not exactly a high trust society either. Only 10-15% of American respondents ‘agree’ or ‘strongly agree’ with the various statements, indicating a fairly low overall level of trust in FB members. Indeed, in his seminal work on trust, Fukuyama (1995) laments the break down of trust in US society and characterizes Americans as a low-trust culture.



Generally, I trust that Facebook users: Likert Scale (1=SD; 7=SA)	Mean MOR	Mean USA
1. ...will not to misuse my sincerity on FB.	3.17	3.75
2. ...will not embarrass me for some information they learned about me through FB.	3.08	3.72
3. ...will not use the information they found about me on FB against of me.	2.99	3.56
4. ...will not use the information about me in a wrong way.	3.06	3.67
5. ...are trustworthy.	3.06	3.87
6. ...are open and delicate to each other.*	3.94	3.99

Scale is partly based on Chiu et al. (2006);\*Differences are not significant

**Table 10. Trust in SNS members.**

**Trust in legal assurance**

*Trust in Legal Assurance* captures individual confidence that legal framework protects one’s information privacy on FB. Moroccans are less confident that existing laws adequately address their privacy concerns (Table 11). This could be attributed to their higher levels of anxiety in high-UAI Moroccan society. Moreover, as fatalistic attitudes constitute an important part of Arab mentality, Moroccan users perceive legal framework as powerless in protecting them (Nydell 2006). In addition, the realization that laws are less effective in protecting against damages to one’s image and reputation, Moroccan users may exhibit little reliance on them. Finally, Moroccan users may question the ability of Moroccan laws to protect them from privacy violation on a global site like FB. Morocco made world headlines in 2008 when a young engineer was sentenced to three years in prison for posing as a Moroccan Prince on FB (Jankari, 2009). While he was later pardoned and released from jail, this incident may have lead to a widespread belief among Moroccans that freedom of expression on FB is not encouraged and their privacy is not guaranteed by their government. Overall, a large percentage of respondents (25-43% on each question) in both countries state that they are ‘neutral’ on the matter of legal assurance, which could indicate that the respondents simply do not know how existing laws protect their privacy.

Question : Likert Scale (1=SD; 7=SA)	Mean MOR	Mean USA
1. I feel confident that existing laws protect me against abuse of my information on FB.**	3.44	3.72
2. Existing laws adequately protect my information on FB.***	3.49	3.80
3. The existing legal framework is good enough to make me feel comfortable using FB.	3.50	3.99

Scale is partly based on McKnight et al. (2002) \*\* Significant at 0.10 level; \*\*\* Significant at 0.05 level according to Mann-Whitney U test.

**Table 11. Trust in legal assurance.**

**Self-disclosure**

The self-disclosure reflects the amount of information a user provides in the process of participation on SNS. On average the amount of information disclosed by American users is higher than for Moroccan users, even though two of the items are not significant (Table 12). While only 21% of Moroccans indicate various levels of agreement (‘Slightly Agree’, ‘Agree’, ‘Strongly Agree’) with the statement that their FB profile makes it easy to understand the type of person they are (Q6), 41% of Americans do so.

Question: Likert Scale (1=SD; 7=SA)	Mean MOR	Mean USA
1. I have a comprehensive profile on FB. *	3.69	3.97
2. I always find time to keep my profile up-to-date. *	3.92	4.13
3. I have a detailed profile on FB.	2.90	3.72
4. My profile tells a lot about me.	3.66	4.04
5. From my FB profile it would be easy to find out my preferences in music, movies or books.	4.10	4.60
6. From my FB profile it would be easy to understand what person I am.	2.90	4.04

\*Differences are not significant.

**Table 12. Self-disclosure.**

Our results show that both American and Moroccan FB users extract about the same benefits from FB: with Moroccans being more focused on relationship maintenance and Americans being more concerned about self-presentation. However, Moroccans exhibit higher privacy concerns and attribute significantly higher loss to possible privacy violations. Americans, on the other hand, show more trust in FB members and legal assurances, feel better about FB transparency in comparison to their Moroccan counterparts. As a result, Moroccans users disclose significantly less on FB. Conversely, positive determinants of self-disclosure such as trust and lower levels of privacy concern lead US users to disclose more.

The differences in the amount of self-disclosure between Moroccan and US users can be explained by higher IDV and MAS scores of Americans, who are self-oriented, believe in speaking one’s mind and desire recognition (Hofstede, 2001). In contrast, Moroccans are more collectivist and tend to focus on potential negative consequences, and thus are more likely to suppress their emotions (Kacen and Lee, 2002). Additionally, low-MAS and high-UAI countries, like Morocco, are more modest and less open-minded, and tend to be very careful expressing their thoughts around other people, even family (Hofstede, 2001). Thus, they share and interact on FB more cautiously and superficially.

**Discussion**

This study examines differences in various SNS disclosure related determinants between Moroccan and American users. Our findings about Moroccan FB users are especially intriguing, as this is the first study to our knowledge that focused on FB users in that country. Moroccan membership in FB has grown tremendously over the last years and FB is the most visited site in Morocco according to Alexa.com. Moroccan FB users greatly enjoy staying in touch with their friends, yet do not disclose as much as Americans in their profiles on FB. Since much of SNSs business value depends on frequent user participation and relies on detailed profile information for personalised one-to-one marketing, it is important to understand the reasons behind low self-disclosure of Moroccans. Living in a country that is becoming increasingly westernized, yet is rooted in a strong Islamic tradition, Moroccan FB users have to balance their desire to socialize online with societal expectations of modesty and concerns about privacy. While both Americans and Moroccans attribute about the same likelihood to various privacy threats, Moroccans perceive much higher damage resulting from those privacy violations and express higher privacy concerns. Additionally, Moroccans are less trusting of fellow FB users.

Even though Moroccan sample for this study was entirely student-based and under 30 years old, the above insights are still relevant for the larger population, because 84% of Moroccan FB users are under 30 (Malin, 2010). One possible limitation of the sample is a slightly larger proportion of females (61%), while in reality Moroccan FB users are predominantly male (61%) (Malin, 2010). However, our data analysis has revealed no significant differences between Moroccan males and females across all examined constructs, except for privacy concerns, which are higher for females.

Because social networking is a global phenomenon, SNS providers need to adapt not only the language, but also their platforms, advertising and especially privacy policies and user controls to the legal and social expectations of various cultures. Encouraging user participation and self-disclosure remains critical as SNS providers seek advertising and business partners in new and quickly growing markets. Due to especial emphasis of Arab cultures on modesty, family values and reputation, SNS providers need to make their data collection and use policies even more transparent in those markets.

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