



## The Effect of Perceived Control of Information and Privacy Risk on Customers' Purchasing Intention in Social Commerce Platforms: The Moderating Role of Personal Interest

التأثير المتصور للمستخدمين للتحكم بالمعلومات ومخاطر الخصوصية على نيتهم الشرائية نحو استخدام منصات التجارة الالكترونية عبر وسائل التواصل الاجتماعي: الدور المعدل للاهتمام الشخصي

Mohannad Ayyash<sup>1\*</sup>

مهند عياش<sup>\*1</sup>

جامعة فلسطين التقنية - خضوري، طولكرم، فلسطين

Palestine Technical University - Kadoorie, Tulkarm, Palestine

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**Abstract:** The necessity of high-level control on information is always on the increase by the users of the social network platforms to safeguard their privacy. Yet, scarce empirical research work and studies have investigated the impact of perceived privacy risk and perceived control of information on the purchasing intention of the customers in social commerce domains. Therefore, this study aims to examine the impact of perceived control of information and perceived privacy risk on the purchasing intention of the customers among the social commerce platforms. The personal interest's moderating role toward the purchasing intention perceived privacy risk, and perceived control of information is also explored. Data was collected from 421 Palestinian consumers using social commerce platforms, who voluntarily participate in the current study. The findings of a PLS-SEM data analysis gleaned from Palestinian customers indicate a positive and significant relationship between perceived control of information and the purchasing intention of the customers. Besides, the findings indicate a negative and significant relationship between perceived control of information and perceived privacy risk, affecting the purchasing intention of the customers. Moreover, the results demonstrate a negative and significant relationship between perceived privacy risk and purchasing intention. Lastly, the findings indicated that the personal interest's moderating effect is insignificant.

**Keywords:** Perceived Control of Information, Privacy Risk, Intention to use, Personal Interest, Social Commerce

**المستخلص:** بشكل دائم، تزايد ضرورة التحكم عالي المستوى في المعلومات من قبل مستخدمي منصات الشبكات الاجتماعية لحماية خصوصيتهم. ومع ذلك، عدد نادر للغاية من الأبحاث والدراسات قد بحثت في تأثير مخاطر الخصوصية المدركة والتحكم المدرك في المعلومات على نية الشراء للعملاء من خلال منصات التواصل الاجتماعي (التجارة الاجتماعية). وعليه، تهدف هذه الدراسة إلى دراسة تأثير التحكم المدرك في المعلومات ومخاطر الخصوصية

\* Corresponding Author E-mail: [mohannad.ayyash@ptuk.edu.ps](mailto:mohannad.ayyash@ptuk.edu.ps)

المدركة على نية الشراء للعملاء من خلال منصات التجارة الاجتماعية. كما تم دراسة الدور المعدل للأهتمام الشخصي تجاه نية الشراء، مخاطر الخصوصية المدركة، والسيطرة المدركة على المعلومات. تم جمع البيانات من 421 مستهلكاً فلسطينياً يستخدمون منصات التجارة الاجتماعية، والذين شاركوا طوعاً في الدراسة الحالية. تشير نتائج تحليل بيانات نمذجة المعادلات الهيكلية للمربعات الصغرى الجزئية PLS-SEM المستقاة من العملاء الفلسطينيين إلى علاقة إيجابية وهامة بين السيطرة المدركة على المعلومات والنية الشرائية للعملاء. إضافة إلى ذلك، تشير النتائج إلى وجود علاقة سلبية وهامة بين التحكم المدرك في المعلومات ومخاطر الخصوصية المدركة، مما يؤثر على نية الشراء لدى العملاء. علاوة على ذلك، تظهر النتائج علاقة سلبية وهامة بين مخاطر الخصوصية المدركة ونية الشراء. أخيراً، تشير النتائج إلى أن التأثير المعدل للأهتمام الشخصي كان ضئيلاً.

**الكلمات المفتاحية:** التحكم المدرك في المعلومات، مخاطر الخصوصية، النية للاستخدام، الإهتمام الشخصي، التجارة الاجتماعية.

## INTRODUCTION:

With the tremendous use and development of social network platforms, social commerce rises as a significant progressing issue and subject matter on these platforms (Horng & Wu, 2020). With the use of social network platforms, the users are fully enabled to share numerous types of information and data such as ideas, social and personal experiences, and personal information. Even though the increase and growth of social networking popularity are hugely impressive, the largest part of customers has not habitually used the features of social commerce (Gvili & Levy, 2021; Pandolph, 2018). This proposes that different factors play a key role in hindering the consumers to participate in social commerce and reducing their purchasing intention. The majority of the users of the social network work on sharing their private information online; making them vulnerable to countless online threats such as identity thefts and scams. Therefore, the private information of the users is simply collated, revealed, and improperly used with or without the users' consent and acknowledgment (Hajli et al., 2013). Alike, users' concerns relating to privacy are now the central focus for scholars, researchers, and practitioners (AlArfaj & Solaiman, 2021; Ameen et al., 2022; Shi et al., 2022). Undoubtedly, when operating online businesses, the users shall forfeit some of their privacy sections whether their private information has been used in line with the law or not (Bansal & Nah, 2022; S. Wang et al., 2021). And so, privacy risk is a fundamental factor for controlling and managing the purchasing intention of the social commerce, and in turn, customers are required to safeguard their personal information and enhance control over them.

Relating to social commerce platforms, however, Hajli (2013) defines perceived control of information as the degree of the individual's feeling that the individual is allowed by the social commerce platforms to regulate and manage the process of using information through privacy settings. Mostly, perceived control is always investigated with trust concerns and privacy risks (Afolabi et al., 2021; Kroll & Stieglitz, 2021; Mariani et al., 2021). Prior studies and research work have demonstrated that the users of the social network sites are concerned about their security and privacy, functioning as an indicator that users demand full protection and safeguarding for the information that is shared on social network sites (Barnes, 2006; Yang, 2021). Privacy concern is known as a key factor that restrains both social networking platforms and electronic commerce (Y. Wang & Herrando, 2019). On the other hand, the latest literature

reviews related to social commerce demonstrate that though trust is broadly examined, there is a scarce research work apropos on privacy issues (Alnoor et al., 2022; Meilatinova, 2021; Sohaib, 2021).

Related firms mainly demand attitudinal, demographic, behavioral, and personal information to get their customers targeted in the top probable approach (Hartono et al., 2021). Conversely, the customers' concerns associated with privacy and their purchasing intention are impacted by the processes of collating the data of the users and personalizing the required services and goods (Bansal & Nah, 2022; S. Wang et al., 2021). Without a doubt, the users of the social network platforms strongly need to attain better management and control over information so that their privacy is adequately protected. However, regular Internet users are more self-reliant and, so, highly motivated to approve and adopt online purchasing (AlArfaj & Solaiman, 2021). It is assumed that knowledgeable and experienced users surfing social network platforms, and frequently accessing these platforms have a high level of personal interest. Therefore, because of the significant rise in privacy issues (Y. Wang & Herrando, 2019), and insufficient research work about the perceived privacy risk (Bansal & Nah, 2022; Bugshan & Attar, 2020), the current study investigates the impact of perceived control of information and perceived privacy risk on the customers purchasing intention. Additionally, personal interest is incorporated as a moderating variable between independent and dependent variables.

### **3. Research Model and Hypotheses Development**

#### **3.1 Perceived Control of Information**

As said by Ajzen (2002), perceived control refers to the individuals' perception that they are capable of controlling the performance in certain personal behaviors. The perception of the individuals related to stress, risk, well-being, and satisfaction in handling unexpected environmental dealings and events is significantly impacted by their perception to control of these events and dealings (Lee & Allaway, 2002). Once the perception of control is attained, these consumers previously adjust the required and related psychological subject matters to the service, reducing their uncertainty and risk perception (Featherman & Pavlou, 2003). The consumers can decide to purchase, if online retailers make the necessary procedures to enhance the perceived control of the customers in the context of the service innovation. Studies and research work associated with information systems regard the perceived control of personal information as a substantial discussion in the studies on information privacy, mainly with the advent of social media (Belanger et al., 2002). Perceived control is known for its main impact to ease the privacy concerns of the users concerning their data on social networking sites (Hoadley et al., 2010). With the use of social network platforms, users can control their privacy and information, but several persons are unaware of the area of information control (Govani & Pashley, 2005). Furthermore, the high level of perception of information control among customers possibly lessens their privacy concerns and enhances the social commerce use's perceived security. Hence, as the customers of the social commerce platforms highly perceive the information control, their perceived privacy risks are reduced. And so, the first and second hypotheses can be as follows:

**H1:** Perceived control of information is negatively associated with perceived privacy risk.

**H2:** Perceived control of information is positively associated with the purchasing intention of the customer.

### **3.2 Perceived Privacy Risk**

Within the framework of the social commerce platforms and when registering to be members or requesting much information from peers, consumers reveal much personal information (Y. Wang & Yu, 2017). Notably, when consumers feel that they are unsafe, they hesitate in providing the information (Bélanger & Crossler, 2011). As a result, these concerns create negative actions among the online members, such as being unwilling to disclose personal information and decreasing the intention of using online services. In this respect, social commerce platforms should properly describe the use of information and increase transparency, the roles of the user, and the permission and control of the user. Moreover, social commerce platforms display privacy notices during shopping processes so that the privacy concerns of the customers are reduced (Huang & Benyoucef, 2015). Customers are eager to purchase from social commerce platforms once data and privacy protection are guaranteed by these platforms by using privacy features (e.g., privacy policy statement and generic terms of service) (Y. Wang & Herrando, 2019). Given the previous discussion, the third hypothesis can be as follows:

**H3:** Perceived privacy risk negatively affects the purchasing intention of the customer.

### **3.3 Personal Interest**

Personal interest refers to the belief that demonstrates the enticement level to transact in a certain event. However, interest refers to a belief, a cognitive state, or an intrinsic motivation relating to achieving the self-satisfaction originating from completing the activity, as distinct from an extrinsic motivation reflecting the force of behavior caused by an extrinsic outcome (Brief & Aldag, 1977). The enthusiasm to disclose personal data and information required to accomplish online transactions is positively influenced by personal interest (Dinev & Hart, 2006). Previous studies demonstrate that individuals with high levels of interest tend to be more educated, eager, and motivated and often more encouraged than those with low levels of personal interest (Dinev & Hart, 2006; Hidi & Harackiewicz, 2000; Li, 2011; Shen et al., 2019). In the context of social commerce, people with high levels of personal interest can perform systematical information processing. Other studies conducted on marketing strongly support the interaction impact of the interest on customer behavior, establishing that customers known for their high level of shopping interest are inclined to devote more time to shopping than other types of customers (Shen et al., 2019). Therefore, the impact of perceived control of information on purchasing intention is stronger amongst customers featured with high levels of interest in the area of social commerce. Likewise, the impact of perceived privacy risk on purchasing intention is stronger for customers featured with low levels of interest in the context of social commerce. So far, to the best of the authors' knowledge, very few studies, if any, have explored the effect of personal interest on the purchasing intention of the customers in social commerce platforms either as an indirect relationship. Thus, among the study objectives is to investigate how personal interest constructs the direct relationships of perceived control of information,

perceived privacy risk, and purchase intention. Therefore, the fourth and fifth hypotheses can be as follows:

**H4:** The relationship between perceived control of information and purchasing intention is moderated by the personal interest.

**H5:** The relationship between perceived privacy risk and purchasing intention is moderated by personal interest.

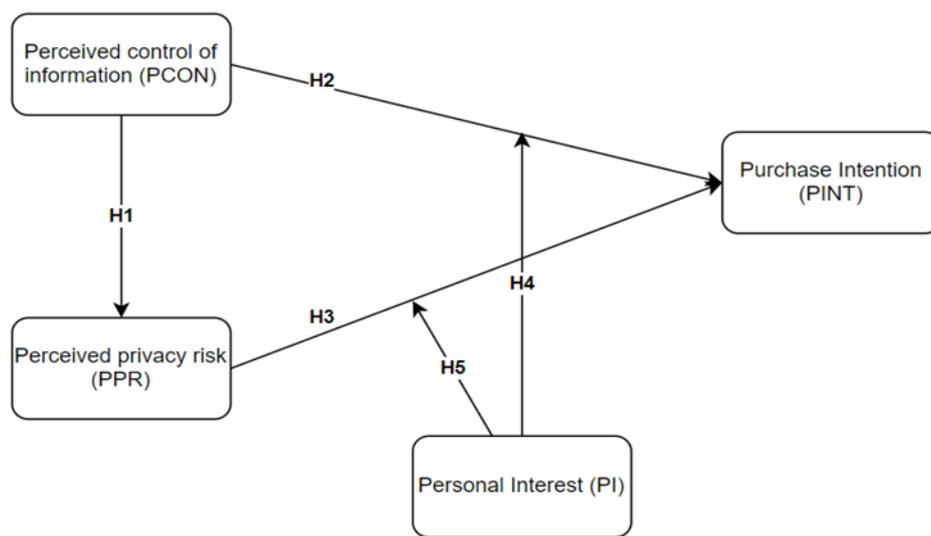


Figure (1). Research Model

#### 4. Method

##### 4.1 Data Collection

With the use of the positivism paradigm (Ponterotto, 2005), the quantitative approach is adopted, allowing addressing a wide study population to easily generalize the findings of the current study. The study used non-probability convenience sampling to recruit the target population. The study population consists of Palestinian consumers using social commerce platforms, who voluntarily participate in the current study. The rationale to select the Palestinian consumers rests in the fact that they have directly interacted with social commerce platforms such as Instagram and Facebook. An online survey to recognize the perceived control of information's role on purchasing intention in social commerce platforms is also conducted. This method is easier, faster, and more effective to collate statistical information about the actions, attitudes, or attributes of the study population (Burns & Burns, 2008). A

total of 500 consumers took part in this study on a voluntary basis. Only 448 responses are returned, equating to a response of 85.6%. The participants are requested to answer questions about their perceived control of information and perceived privacy risk in social commerce platforms and its effect on their purchasing intention. Having deleted the incomplete surveys, only 421 valid responses have remained.

#### 4.2 Measurement

Various past studies and research papers have been used to adapt the utilized measures of the current study. These measures are tweaked in a certain method to be compatible with the context of the current study, as each measured item uses a 5-point Likert scale with levels "strongly agree" and "strongly disagree". The final survey consisted of 14 items. Precisely, three items adapted from (Krasnova et al., 2010) are used to measure the perceived control of information. Four items adapted from Pavlou et al., (2007) and Yin et al., (2011) are also used to measure the perceived privacy risk. Using three items adapted from (Rotgans, 2015; Shen et al., 2019) helps in measuring personal interest. With the use of four items adapted from (Gefen et al., 2003), the purchasing intention is measured. Table (1) shows the psychometric properties, the utilized measurement items, and their sources.

**Table (1) Research Instruments**

Constructs	Item	Source
Perceived control of information (PCON)	PCON1: I feel I can control the information I disclose on social commerce platforms.	(Krasnova et al., 2010)
	PCON2: The privacy setting fully enables me to control the information I disclose on social commerce platforms.	
	PCON3: I feel I can control who views my information on social commerce platforms	
Perceived privacy risk (PPR)	PPR1: I worry that social commerce platforms collect too much personal information about me.	(Pavlou et al., 2007; Yin et al., 2011)
	PPR2: I worry that social commerce platforms capture the privacy of my personal information.	
	PPR3: I feel that my privacy is insecure by social commerce platforms.	
	PPR4: I feel that my personal information on social commerce platforms is accessed by unknown third parties.	
Personal Interest (PI)	PI.1: I am keen on taking part in various transactions on social commerce platforms.	(Rotgans, 2015; Shen et al., 2019)
	PI.2: I am fond of taking part in different transactions on social commerce platforms since I was young.	
	PI.3: I hope for taking part in various transactions on social commerce platforms, as I enjoy them very much.	
Purchase Intention (PINT)	PINT1: I may furnish my personal information to purchase via social commerce platforms.	(Gefen et al., 2003; Xu & Teo, 2004)
	PINT2: I enjoy using my credit card to purchase from social commerce platforms.	
	PINT3: I intend to furnish my personal information to purchase via social commerce platforms.	

PINT4: I plan to offer my personal information to purchase via social commerce platforms.

## 5. Data Analysis

Checking the validity, reliability, and correlation analysis is the next procedure in conducting the study. The partial least square and SEM (Smart PLS 3) called path analysis with latent variables is used to statistically check hypothetical relationships. The PLS is used to clarify the research objectives, for it demonstrates a higher power related to the variables' statistical explanation than covariance-based SEM (CB-SEM) (Henseler & Fassott, 2010).

### 5.1 Quality of Measurement Model

The discriminant validity of the latent variables and the reliability convergent validity are examined by using the measurement model. The illustration of the composite reliability, factor loadings, Cronbach's alpha formula, along with average variance extracted (AVE) of the entire model's constructs is incorporated into Figure (2) and Table (2). The consistency among items measuring the same construct is reflected by the reliability. In other words, the reliability is acceptable when the values of both the Cronbach's  $\alpha$  and composite reliability are greater than 0.7 (Chin et al., 2003). As shown in Table (2), the lowest composite reliability score is 0.924, while the lowest Cronbach's alpha value is 0.850, demonstrating acceptable internal reliability.

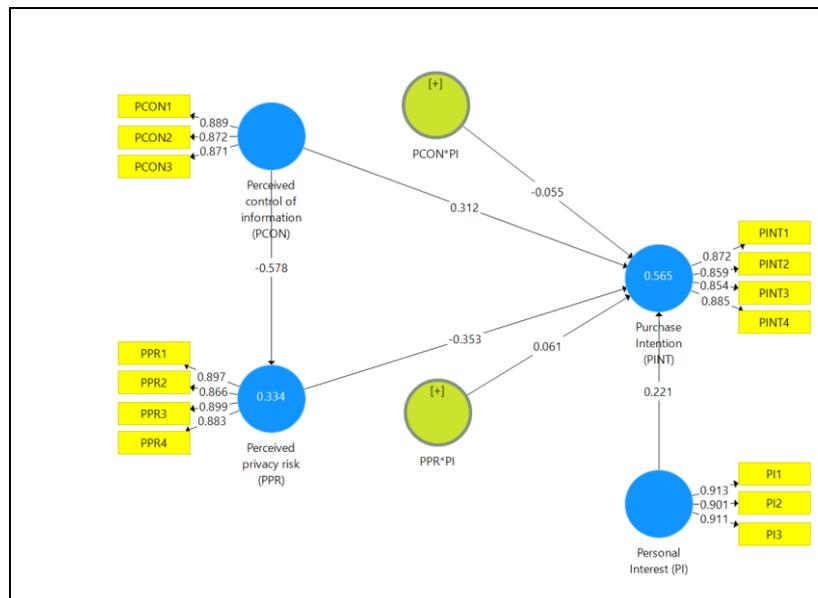


Figure (2) Measurement Model

**Table (2) Results of Measurement Model**

Construct	Items	Factor loading	CR	Cronbach's Alpha	AVE
<b>Perceived control of information (PCON)</b>	PCON1	0.889	0.909	0.850	0.770
	PCON2	0.872			
	PCON3	0.871			
<b>Perceived privacy risk (PPR)</b>	PPR1	0.897	0.936	0.909	0.786
	PPR2	0.866			
	PPR3	0.899			
	PPR4	0.883			
<b>Personal Interest (PI)</b>	PI1	0.913	0.934	0.894	0.825
	PI2	0.901			
	PI3	0.911			
<b>Purchase Intention (PINT)</b>	PINT1	0.872	0.924	0.891	0.753
	PINT2	0.859			
	PINT3	0.854			
	PINT4	0.885			

Within this study, the average variance extracted (AVE) is used to test the convergent validity (the degree to which a measure is positively correlated to alternative measures of the same construct). This demonstrates that in comparison with the suggested value of 0.50, all the AVE values ranging from (0.753 – 0.825) are higher (Hair Jr et al., 2017). Regarding all constructs, the convergent validity is successfully met, and an adequate convergent validity is achieved as shown in Table (2).

To attain the appropriate discriminant validity, Fornell & Larcker (1981) postulated that each construct’s AVE’s square root should be larger than its correlation with each of the remaining constructs provided in Table (3). In the same context, diagonal elements (bold) are the variance’s square root shared between the constructs and their dimensions (AVE). The off-diagonal elements, however, are the correlations among the constructs. Concerning discriminant validity, the diagonal elements should be greater than the off-diagonal elements. With a comparative study of the defined thresholds for each test in the current analysis, it is concluded that the collated data are valid and reliable to analyze the articulated hypotheses.

**Table (3) Discriminant Validity via (Fornell and Larcker Criterion)**

	Perceived control of information (PCON)	Perceived Privacy Risk (PPR)	Personal Interest (PI)	Purchase Intention (PINT)
<b>Perceived Control of Information (PCON)</b>	<b>0.877</b>			
<b>Perceived Privacy Risk (PPR)</b>	-0.578	<b>0.887</b>		
<b>Personal Interest (PI)</b>	0.355	-0.473	<b>0.908</b>	
<b>Purchase Intention (PINT)</b>	0.618	-0.653	0.511	<b>0.868</b>

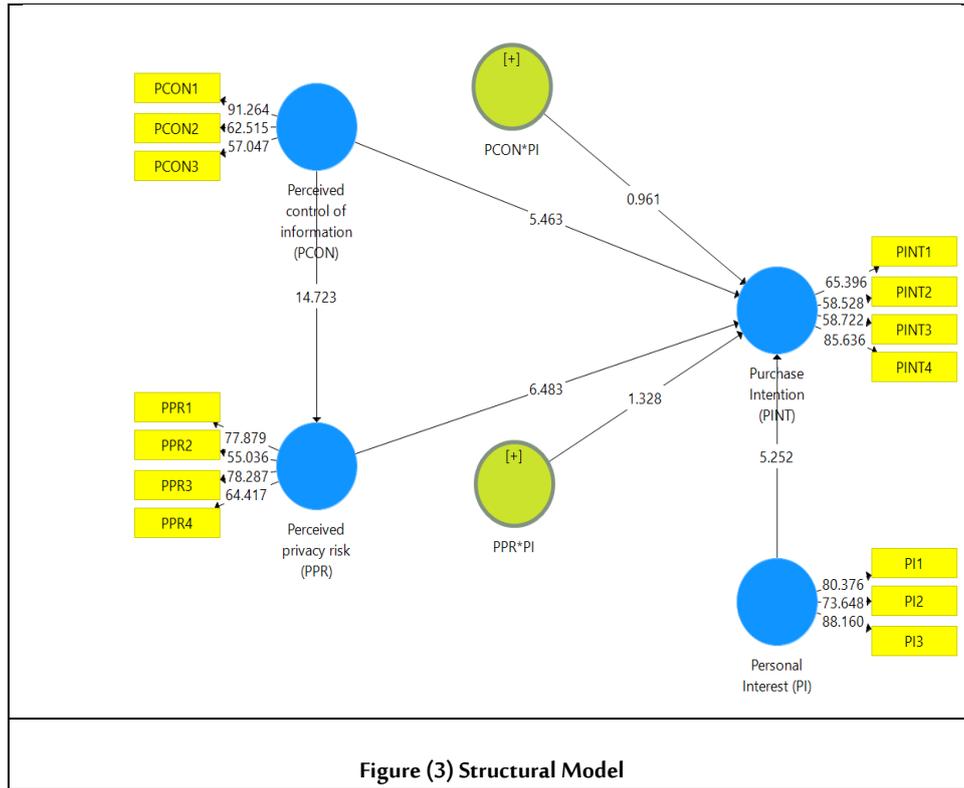
## 5.2 Structural Path Analysis

In this section, the structural model in Smart PLS 3.0 is examined to analyze the path relationship among constructs. The bootstrapping method is also used to determine the coefficient levels' path significance. The structural model's results of the analysis are illustrated in Fig (3) and Table (4). Figure 3 shows that the  $R^2$  of purchase intention variable value is 0.565. As soon as the adjusted  $R^2$  value is higher, the exogenous variable's ability can be greater and is interpreted by endogenous variables to enhance the equation structure. The purchase intention variable includes an adjusted  $R^2$  value of 0.565, indicating that 56% of the purchase intention variance is elucidated by (perceived control of information, perceived privacy risk, and personal interest) variables, while the remaining percentage is elucidated by other variables outside the research model.

The p-value by bootstrapping in PLS-SEM is calculated to assess the path coefficient's significance. Table 4 and Figure 3 exemplify the path coefficient, and the test results, alongside the p-values of the entire factors. It is found that perceived control of information has a significantly negative relationship with the perceived privacy risk of ( $\beta = -.578$ , T-value= 15.258, P-value =0.000), and so H1 is accepted. Hypothesis 2 has suggested that the purchasing intention is predicted by the perceived control of information. Findings of H2 shown in Table (4) demonstrate that the purchasing intention is positively affected by the perceived control of information ( $\beta = 0.312$ , T-value= 5.656, P-value =0.000). H3 suggests that perceived privacy risk has a negative relationship with purchasing intention. As shown in Table (4), the findings demonstrate that perceived privacy risk has a significant and negative relationship with purchase intention ( $\beta = -0.353$ , T-value= 6.441, P-value =0.000). In the meantime, the findings show the rejection of H4 and H5. In other words, the personal interest does not indicate any moderating role related to the relationships between perceived control of information ( $\beta = -0.055$ , T-value= 1.007, P-value =0.314), perceived privacy risk ( $\beta = 0.061$ , T-value= 1.324, P-value =0.186), and the purchasing intention.

**Table(4) Path Coefficients (Direct Effect)**

H		Original Sample (O)	T Statistics ( O/STDEV)	P Values	Result
H1	Perceived control of information (PCON) -> Perceived privacy risk (PPR)	-0.578	15.258	0.000	Significant
H2	Perceived control of information (PCON) -> Purchase Intention (PINT)	0.312	5.656	0.000	Significant
H3	Perceived privacy risk (PPR) -> Purchase Intention (PINT)	-0.353	6.441	0.000	Significant
H4	PCON*PI -> Purchase Intention (PINT)	-0.055	1.007	0.314	Not Significant
H5	PPR*PI -> Purchase Intention (PINT)	0.061	1.324	0.186	Not Significant



## 6. Discussion and Conclusions

This study mainly aims to explore the impact of perceived control of information and perceived privacy risk on the intention in using social commerce platforms. Furthermore, the personal interest’s moderating role between perceived control of information perceived privacy risk, and purchasing intention is also examined. The analyses based on the collated data indicate a positive and significant relationship between perceived control of information and the purchasing intention of the customers. Likewise, the findings demonstrate a negative and significant relationship between perceived control of information and perceived privacy risk. Additionally, the results indicate a negative and significant relationship between perceived privacy risk and purchasing intention. As shown by the results, hitherto, the personal interest’s moderating impact is insignificant. With that being said, personal interests are not considered the main reasons to use social commerce platforms among individuals. Instead, other factors including perceived control of information form the expected result such as increasing individuals’ purchase intention.

Accordingly, the analysis shows that the first variable i.e. perceived control of information significantly impacts the perceived privacy risk and the purchasing intention. Largely, the perceived control of information’s significant impact is in line with the results of previous studies on information systems and social commerce (Arcand et al., 2007; Kim et al., 2019; Tseng, 2022), proposing that purchasing intention of the consumers is significantly shaped by the perceived control of information. Furthermore, these results are consistent with past studies on social commerce, suggesting that perceived control of information is a requirement for consumers, exposing information on social network platforms

(Krasnova et al., 2010; Lin et al., 2013). This finding makes a contribution by emphasizing the significance of perceived control of information in social commerce platforms.

Relating to the second variable raised in this study, i.e. perceived privacy risk is found to negatively and significantly influence the purchasing intention of the customers. Specifically, this finding is in relation to the findings of past studies on social commerce (Huang & Benyoucef, 2013; Y. Wang & Herrando, 2019; Y. Wang & Yu, 2017). The personal information of the customers is easily collated and distributed on social commerce platforms. To explain, this proposes that customers perceiving a high level of privacy risk possibly reduce their purchasing intention in social commerce platforms.

In the same vein, the results of the third factor discussed in this study, i.e. personal interest indicate that the personal interest's moderating effect is insignificant. In this context, the personal interest of the customers is an unimportant factor in social commerce sceneries, for commerce-based tasks are not the central reasons for using the social commerce community among people. As an alternative, these tasks stem from the socio-emotional and informal communications among individuals within this community (Shen et al., 2019).

### **7. Theoretical and Practical Implications**

The findings of the current study have the key theory and practice implications, differently contributing to social commerce. Firstly, the necessary issue of social commerce and how to enhance the purchasing intention of the customers in social commerce platforms are discussed in the current study. Parenthetically, the existing study investigates the main concern in social commerce platforms so that the problem of the purchasing intention of the customers is solved. Also, this study gives extra insight into this developing phenomenon and pays much attention to the perceived control of information's role as a necessary factor in social commerce platforms. Secondly, this study adds to the current related literature by speaking of the personal interest's moderating role between perceived control of information, perceived privacy risk, and purchasing intention. Furthermore, the results show an insignificant impact on personal interest, thus delivering a new landmark for future research work. Additionally, this study recommends several valuable perceptions related to policymaking practice. To illustrate, the findings of this study signpost that shining the light on the perceived control of information is found to significantly and negatively impact the perceived privacy risk and positively influence the purchasing intention of the customers in the platforms of the social commerce context.

### **8. Limitations and Future Studies**

More expressively, several limitations requiring reconsideration are incorporated into the research work. Firstly, as previously deliberated, the research model's latest finding can be an authentic step to purchasing intention among customers. And so, future research work may extend the current research model by looking at new various outcomes such as the loyalty of the customers. Secondly, as the sample of the Palestinian consumers using s-commerce platforms is used as the study sample, future studies can generalize the results of the research to new study populations in various settings. Thirdly, since this study centers on customers using general social network platforms with no specifications, the association

between perceived control of information and perceived privacy risk in particular social network platforms can be examined in future studies.

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