



Want to become vulnerable? Become loyal!

An examination of the relationship between brand loyalty and online
self-disclosure in Western and Asian cultures

Jorick Bots
ANR: 859929

Master Thesis Communication and Information Sciences
Specialization Business Communication & Digital Media

Thesis committee:

dr. P.J.F.J. Broeder
dr. M. M. van Zaanen

Tilburg University
School of Humanities
Department of Communication and Information Sciences
Tilburg, The Netherlands
July 2014

Summary

Information plays an increasing role in how companies do business nowadays. Big data is the keyword for doing business and to attract consumers. Information about consumers can be used to develop customer-centric products, services, marketing and brand experiences. However, a lot of these online consumers have concerns about disclosing personal information online. Some of the reasons for these concerns are derived from the characteristics of the Internet. Personal information can be gathered without the notice of the Internet user and this information can be sold to parties of which the Internet user has no (business) relation with. One way to overcome this reluctance is to establish trust. In business to consumer relationships this trust can be developed through experiences with the brand. If these experiences are positive and satisfying enough the consumer might want to repeat this experience. This can even mean that other brands that sell the same product might not be considered anymore when looking to buy the same product. When this happens we define the consumer as being brand loyal. Brand loyalty involves trust and this means that the consumer is more willing to disclose personal information. Therefore, the aim of this study is to investigate the relationship between brand loyalty and online self-disclosure, taking into account cultural differences between Western and Asian cultures. Moreover, this study also tries to whether sharing personal information is influenced by the moment in the buying process.

To investigate these relationships an online survey was used. In total 184 people participated in this survey, of which 102 Dutch, 37 Korean and 45 Chinese participants. Analyses of the data showed that there was a direct relationship between brand loyalty and self-disclosure. However, no difference was found among the several cultures in the relationships between cultural background and brand loyalty and cultural background and self-disclosure. This can be due to the fact that the sample size was too small to uncover differences between the investigated cultures. Secondly, the study revealed that consumers are more likely to share information after the purchase of a product than before. This finding is in line with previous studies who found that higher levels of trust are established after the purchase of a product online. Focusing on specific types of information this study also uncovered that online consumers are most likely to reveal demographic information contrary to financial information, which consumers were most implausible to share with a brand. Deciding on whether or not to share personal information with the brand could be influenced by the way

on how this consumer is concerned about the protection of his privacy. Having higher privacy protection concerns might explain why this consumer decides not to share information with the brand. An assumption that could be investigated in future research.

In sum, the study showed that brand loyalty indeed plays a positive role in online self-disclosure. This means that brand loyalty continues to prove its value as a tool for companies to employ. Therefore companies should try to focus on creating brand loyal consumers in order to develop more personalized consumer-centric products and services.

Key words: Online privacy, self-disclosure, brand loyalty, personal information, cultural dimensions, individualism, uncertainty avoidance, power distance, business-consumer relationships

Contents

Summary	2
Preface	6
1. Introduction	7
2. Theoretical Framework	10
2.1 Self-Disclosure	10
2.1.1 <i>Self-Disclosure in Consumer-Consumer Relationships</i>	11
2.1.2 <i>Self-Disclosure in Business-Consumer Relationships</i>	12
2.2 Brand Loyalty	14
2.2.1 <i>Brand Trust</i>	15
2.2.2 <i>Brand Experience</i>	17
2.2.3 <i>Brand Satisfaction</i>	18
2.3 Culture	19
2.3.1 <i>Individualism and Collectivism</i>	21
2.3.2 <i>Uncertainty Avoidance</i>	22
2.3.3 <i>Power Distance</i>	23
2.4 Brand Sharewink	23
2.5 Perspective	25
3. Method	26
3.1 Research Design	26
3.2 Instruments	26
3.2.1 <i>Conditions, Stimuli and Context</i>	26
3.2.2 <i>Questionnaire</i>	29
3.3 Pilot	30
3.4 Procedure for Data Collection	31
3.5 Sample population	32
3.5 Measuring the Constructs	34
3.5.1 <i>Self-Disclosure</i>	35
3.5.2 <i>Brand Loyalty</i>	36
3.5.3 <i>Brand Sharewink</i>	36
3.5.4 <i>Measurement of Control Variables</i>	37
3.6 Perspective	38
4. Results	39
4.1 Conducting the Analysis	39

4.2 Looking for Correlations	40
4.3 Testing the Hypotheses	42
4.4 Answering the Hypotheses	46
4.5 Towards a Path Model.....	47
5. Conclusion & Discussion	48
5.1 Conclusions	48
5.2 Limitations and Future Research	50
5.3 Practical Implications	53
References	55
Appendix 1 Stimuli	63
Appendix 2 Questionnaire	66
Appendix 3 Expert Feedback Pilot Study.....	70
Appendix 4 Measurements	72
3.1.1 Factor Analysis - Brand Loyalty.....	73
3.1.2 Reliability Analysis - Brand Loyalty.....	73
3.2.1 Factor Analysis - Self-Disclosure.....	74
3.2.2 Reliability Analysis - Self-Disclosure.....	75
3.3.1 Factor Analysis - Pre-purchase	75
3.3.2 Reliability Analysis - Pre-purchase	76
3.4.1 Factor Analysis - Post-purchase.....	76
3.4.2 Reliability Analysis - Post-purchase.....	77
Appendix 5 Correlation Matrix	78

Preface

Two years ago, after a period of work and finishing my bachelor thesis, I decided to take the final step and go for my master degree. During these two years I gained knowledge in the field of communication through different perspectives. I was motivated to finish my master within two years (pre-master and master year) because the day has come that working five days a week doesn't seem so bad anymore. This thesis represents the final period of my master year and marks the end of a period of being a student. Writing my master thesis was something I really enjoyed, because the topic really seemed to be in place with the current discussions about online privacy. Something that I think is and will be an important factor of the online developments made in the future.

Writings this thesis could not have been possible without the help and contribution of the following people. First of all, I want to thank Dr. Peter Broeder for his guidance, advice and critical feedback. I admire your ongoing enthusiasm and I hope you will maintain this enthusiasm for your future students. Secondly, I would like to thank in particular my fellow students Yujin Lee and Inge de Weerd for the smooth collaboration we had during the development of the online questionnaire. Thirdly, a sincere thanks to all my other fellow students in my research group who I had numerous conversations and discussions with and provided me with useful feedback. And last but definitely not least, a special thanks to my girlfriend who helped me with SPSS and was there for me during a period where my study had priority.

Jorick Bots

July 2014

1. Introduction

Using search engines, social network sites, Internet banking or when shopping at an online retailer, users of the Internet leave personal information behind, information that potentially can be very valuable to the companies and organisations users do business with. What makes this information valuable to companies is that it can be used to make advertising more personalized. This contributes to a better engagement of that customer, because an advertisement will now appear to be more relevant to that same customer (Antheunis & van Noort, 2011).

When Facebook in February 2014 announced that they bought WhatsApp for an astonishing 19 billion dollars (Facebook Newsroom, 2014) thousands of WhatsApp users switched to alternative chatting programs, like Telegram (Nu.nl, 2014). According to the news media this was due to the fact that users of WhatsApp thought that Facebook would invade their privacy. To stop this anxiety among users of WhatsApp, CEO of Facebook Mark Zuckerberg publically declared that users should not have to worry about their privacy. Facebook would never invade their privacy by reading the users messages send in WhatsApp (CNN, 2014).

One of the earliest events that possibly can explain this higher level of privacy attention is the story of WikiLeaks. WikiLeaks was founded in 2006 and serves as a gatekeeper for the rest of the world, by providing the world with an anonymous tool that exposes classified and secret information, called news leaks. The majority of the general public got to know WikiLeaks in 2010 when WikiLeaks published a video of an American helicopter attack in Bagdad 2007. The blame of distributing the video was immediately directed at public spokesman of WikiLeaks, Julian Assange. He was sought by the Pentagon for his involvement concerning the video later labelled as Collateral Murder and other files that made their appearance on WikiLeaks. This hunt for Julian Assange raised the question about public speech, the transparency of our governments and whether or not hushes one's mouth is a threat for democracy.

In addition, the privacy debate was fuelled by ex-CIA employee Edward Snowden. Snowden leaked information about the interception of communication across the globe by the American institute National Security Agency (NSA). He reported that the American Government used a program called PRISM (Planning Tool for Resource Integration, Synchronization, and Management), which detected and examined communication worldwide to intercept suspicious information. This program shocked foreign governments, but also

American citizens and unsurprisingly a lot of countries protested against the NSA and the PRISM program. The aftermath of this event was even felt in the Netherlands where the NSA story continued, because of a television interview with the Dutch minister of Domestic Affairs. In the interview on October 2013, the minister claimed that the American program PRISM accumulated 1.8 million metadata of information in The Netherlands from phone calls made in 2012. It was only on the 20th of November 2013 the minister was proved to be wrong about these accusations. The phone calls were not tapped by the American NSA but by their own Dutch intelligence. An issue that led to a major public and political debate in which the minister's knowledge and control about Dutch intelligence was questioned.

This chain of events led to a bigger awareness of privacy issues regarding our communication channels, especially the Internet. An important question to ask is what influences information behavior of online consumers to leave personal information behind? One way to explore why online consumers are willing to leave personal information behind is to look if there is a relationship between the tendency of online consumers to be brand loyal and the degree of self-disclosure. Being brand loyal can imply that this consumer has more trust in the brand and therefore more willing to disclose personal information. Furthermore, the way in which cultural differences play a role in this relationship is also included. Hofstede (1980, 1984, 1991) describes that cultures experience differences in how society is programmed. These differences are defined by the cultural dimensions. For example, one culture might not want to deal with unknown situations, while others are not afraid to deal with the unknown. This difference could explain why some cultures are more hesitant to leave personal information on the Internet than others. Another way to explain differences in online self-disclosure is to investigate if the moment (before or after the purchase of a product) in the buying process has influence on the degree of self-disclosure. In this present study the relationship between self-disclosure and brand loyalty is investigated, as well as the influence of the moment in the buying process on the degree of self-disclosure. This has led to the following research questions:

RQ1: To what extent does culture have an effect on self-disclosure, and how is this relationship mediated by brand loyalty?

RQ2: To what extent does the moment in the buying process of the online consumer influence the degree of self-disclosure?

The answer to these questions will show the relations between brand-loyalty and the level of self-disclosure online. Moreover, the moment when this information is asked (before or after the purchase) will reveal what this does with the degree of information disclosure. This information could be used to further explore the boundaries of online privacy. Since, online privacy deals with the way users of the Internet can decide to their own extent what kind of personal information they want to disclose and to whom. Knowledge about online self-disclosure could help companies to establish a guideline on how much, when and which personal information can be requested of the online consumers, even when these consumers are loyal towards that particular brand. The study can also support the value of brand loyalty and enhance existing literature about this topic. The increasing demand of information about our customers is something that is covered widely but the link between brand loyalty and sharing personal information is never studied before. This study tries to explore this possible relationship with the inclusion of different cultures. The incorporation of several cultures and how they influence the relationships addressed in the research question can help to provide a more culturally focussed approach for companies that operate in a global market.

2. Theoretical Framework

This chapter provides a theoretical foundation that serves as an introduction of the different themes that the research question addresses. First, it describes the concept of self-disclosure, which is explained through the distinction of self-disclosure in consumer-consumer relationships and business-consumer relationships. Secondly, this chapter offers a definition of the concept of brand loyalty and how brand loyalty is established by trust, experience and satisfaction. As well as what kind of influence the moment in the buying process has on different types of information disclosure. Furthermore, this section presents an explanation of how brand loyalty is affected by cultural differences. This results in hypotheses, which are the guidelines of this study.

2.1 Self-Disclosure

When talking about self-disclosure you cannot neglect the popular buzzword privacy. Privacy used to refer to the offline environment of which the dictionary describes it as the quality of being secluded from the presence or view of others. In other words, having respect for someone his personal or private space. As with many issues that are concerned with privacy, privacy issues are also embedded in the constitution. For example, the Dutch constitution states that the government is not allowed, without any reason, to use personal information of civilians. These different aspects, personal information and private space, show that privacy is a somewhat vague fundamental right which we all have. Something that was already being dealt with before technologies as the Internet came along. But thanks to the rise of the Internet, the definition of privacy cannot only refer to the offline environment anymore, but has to include the privacy we perceive and have online. As ubiquitous as the technology of the Internet is, this often means that the use of these technologies also have unintended consequences. New, widespread technology can therefore cause new issues regarding privacy and change the relationship between what is personal and what is public (Debatin, Lovejoy, Horn, & Hughes, 2009). In the online environment, Youn (2009) refers to privacy as the ability to control personal information on the Internet. Thus, users of the Internet can decide to what extent they want to share private information and to whom. This type of privacy is better known as information privacy (Lowry, Cao, & Everard, 2011).

Sharing private information often deals with the degree of how much information people want to disclose of themselves. Making yourself known to the world is a process that is described as self-disclosure. During this process unknown information about the self is

revealed and becomes known to the outside world (Joinson & Pain, 2007). This changes personal information into shared information, which can have a variety of purposes.

For example, sharing information can help create mutual understanding (Laurenceau, Barrett, & Pietromonaco, 1998), reduce uncertainty (Tidwell & Walter, 2002) and contributes to the level of trust between the receiver and the discloser of the information (Hsu, Ju, Yen, & Chang, 2007; Joinson & Paine, 2007). When people disclose personal information they expose themselves to vulnerability from the outside, which enhances the level of trust with the receiver (Rubin, 1975). As a result, this level of trust and mutual understanding strengthens the relational ties people have with each other, on either a romantic or friendship based level (Joinson & Paine, 2007). From a business perspective a distinction can be made within this friendship-based relationship between consumer-consumer relationships and business-consumer relationships. It must be clear that this study will only focus on business-consumer relationships and therefore only a short part is dedicated to self-disclosure in consumer-consumer relationships.

2.1.1 Self-Disclosure in Consumer-Consumer Relationships

Self-disclosure in consumer-consumer relationships refers to the context of an individual disclosing information towards another individual or group. This type of disclosure helps to establish the user's identity online (Zhao, Grasmuck, & Martin, 2008) and contributes to the credibility of that identity as well, which is needed when joining an online group (Galegher, Sproull, & Kiesler, 1998). Research of Ellison, Steinfield and Lampe (2007) investigated the relation between the use of Facebook and the way people maintained their social capital. Social capital refers to resources that people acquire through the relationships they have with others. This means that social capital allows people within their own network to use knowledge and personal relationships from others (Ellison et al., 2007). Ellison et al. (2007) characterize a number of features, which enable the construction of the user's online identity in social network sites. The first feature they characterize is that social network sites give users the opportunity to identify themselves throughout an online profile. This online profile contains features like the user's name, residential city, profile picture, birthplace, marital status, education, interests and hobbies etcetera. Secondly, within the social network site users can accumulate friends and acquaintances that can leave messages and post comments on each other's page. And thirdly, users can join virtual groups or communities that they feel related to. These virtual groups or communities consist of users of the Web within a specific online location (e.g. forum or chat room) that share a common interest and repeatedly join the

group to maintain relationship with that group (Lu, Zhao, & Wang, 2010). In addition, research of Zhao et al. (2008) revealed that these online identities are mostly constructed in an implicit way rather than an explicit way. With an implicit way of constructing online identity Zhao et al. (2008) refer to pictures and videos people upload onto their personal page. Writing statements, thoughts and feelings on their Facebook wall establishes the online identity in an explicit way. These features show that social network sites are important tools to maintain social relationships between people online, but also help to strengthen these relationships offline (Special & Li-Barber, 2012).

Especially, with the rapid growth of social network sites and developments made within these social network sites users are required to disclose more and more information about themselves to be able to use the features of a social network site properly (Nickel & Schaumburg, 2004; Joinson, 2008). Not only the amounts of information users disclose on social network sites, but also the easy and free accessibility of this information and the lack of privacy control executed by the user may put the discloser of the information at risk (Gross & Acquisti, 2005). According to Gross and Acquisti (2005) this risk can be divided into an offline and online risk. Examples of offline risk are concerned with stalking and online risks with identity theft. Boyd and Ellison (2007) looked at what these risks do with the privacy concerns of the user of a social network site. They identified the following concerns; reputation loss due to rumours and gossip, feeling of being under surveillance, unintentional disclosure of personal information, hacking and identity theft, unwanted contact and harassment by other users and the use of personal information by third-parties. These examples illustrate that revealing yourself on the Internet can have negative consequences for the discloser of the information and the people around them.

2.1.2 Self-Disclosure in Business-Consumer Relationships

Of course self-disclosure not solely relates to relationships between individuals, but can also involve sharing information between an individual and an organisation. This type of self-disclosure enables people to identify themselves in the future in order to receive certain benefits or services from that particular organisation (Joinson & Pain, 2007). For example, providing your bank with certain personal information, a drivers licence or passport, can help them to identify you as a customer of that bank. In return the discloser receives services from the bank. Furthermore, self-disclosure between individuals and organisations can also exist online where information can be gathered and used by marketers to help target specific online consumers. The importance of collecting consumer information is that it serves as a

foundation of making a company's service more personal. The advantage of personalization is that it contributes to the improvement of customer retention, creates stronger competitive boundaries and can even result in an increase of revenue (Spiekermann, Grossklags, & Berendt, 2001).

In the early days of the Internet, gathering information online was done on a market-level approach. The online market was not focussed on the individual within the market yet and therefore the information contained general information that reflected a particular consumer group, market segment, media audience or geographic region (Phelps, Nowak, & Ferrell, 2000). The study done by Nowak and Phelps (1995) revealed that this generalized information does not encourage consumer privacy concerns, because the information does not revolve around personal information of the individual. This means that the information does not enable companies to trace or contact the individual, and thus reduces the risk of privacy violations by that same company (Xie, Teo, & Wan, 2006).

Nowadays, with the more extensive use and capabilities of the Internet and the amount of information that is available throughout the Internet, companies are using this opportunity to collect personal information from their consumers. According to the study of Hoffman, Novak and Peralta (1999) this personal information is important, because gathering personal information is a pivotal determinant of the commercial development of the Web and therefore crucial for the commercial development of the companies that are involved online. The different types of personal information are discussed by the research of Phelps et al. (2000) and are shown in Table 1. Phelps et al. (2000) investigated whether relationships existed among different types of personal information, direct marketing beliefs, concerns about privacy, situational characteristics and consumers' shopping habits. Their research divided information into several types of information, which have an overall meaning of the specific type of information requested. In this study the five different types of information are referred to as information dimensions. Using a survey they found that in particular financial information is the least likely information dimension to be shared by the consumer.

However, in contrast with market-level information, users of the Internet are more reluctant to disclose personal information online. This reluctance, according to Xie et al. (2006) can be subscribed to the characteristics of the Internet. Examples of these characteristics are illustrated by Dommeyer and Gross (2003), who state that personal information that is disclosed online, in combination with cookies and page views, can be used to create a profile of the consumer's online behaviour. This profile is meaningful because it contributes to a better understanding of branding in general and creates new ways for

implementing marketing strategies (Keller, 2003). These marketing strategies can be made more personalized to create better products and services for that same consumer. Another example, which fortifies this reluctance, is that the Internet provides the possibility to collect this information without the notice or permission of the discloser (Milne & Culnan, 2004). This information can then subsequently be transferred to third parties to whom the discloser of the information has no (business) relation with. These parties can then use the information to try to sell their products or services, which again nourishes the feeling that the online consumer's privacy is being invaded. All in all these characteristics of the Internet explain why users of the Web are reluctant to disclose personal information online.

Table 1. Types of personal information

Types of personal information	
Information Dimension	
<i>Demographic</i>	Marital status School grades Occupation Age
<i>Lifestyle</i>	Favorite hobbies Favorite magazines Favorite television programs Favorite charities Favorite leisure activities
<i>Purchase-Related</i>	Department store shopped most often What you buy from other catalogs Two most recent credit card purchases
<i>Personal Identifiers</i>	Telephone number Social security number Kinds of credit cards owned
<i>Financial</i>	Annual Income

Reprinted from "Privacy Concerns and Consumer Willingness to Provide Personal Information" by J. Phelps, G. Nowak, and E. Ferrell, 2000, *Journal of Public Policy & Marketing*, 19(1), 27-41.

2.2 Brand Loyalty

The extensive body of research developed over the years has led to a growing awareness of the value of brand loyalty. Brand loyalty is the positive result from a buyer-sellers relationship, which emerges from positive previous experiences with a particular brand (Sahin, Zehir, & Kitapçı, 2011). This positive result signifies a strong commitment towards the brand, which causes the consumer to repeatedly purchase the same brand. Even when the

consumer has to deal with extensive marketing efforts or situational influences such as demographics and a number of competitive products or services. These factors are known to increase the complexity of the buying task and have the potential to influence the consumer's behaviour to switch to alternative brands (Chaudhuri & Holbrook, 2001). A strong relationship with the brand not only results in purchase repetition, but can also cause privacy protection concerns by that same consumer to temper or evaporate and consequently develop a more positive attitude towards sharing personal information with the brand (Smit, Bronner, & Tolboom, 2007).

Finally, when brand loyalty is established, this causes the seller to enjoy certain advantages, which are the positive outcomes of that brand loyal consumer. For instance, the seller will be able to ask a premium price for his service or product and it will enhance the sellers bargaining power with distribution channels. Furthermore, brand loyalty reduces selling costs because the product or service needs less marketing, creates a symbiotic relationship with relating products or services of that same brand and finally, a consumer's brand loyalty forms an obstacle for other brands to enter the market because the consumer is less likely to switch (Gommans, Krishnan, & Scheffold, 2001). Danahar, Wilson and Davis (2003) investigated whether a difference exists between brand loyalty online and offline. Their research found strong evidence that in the online environment higher levels of brand loyalty existed compared to the offline environment. According to Danahar et al. (2003) a possible explanation for this difference might be subscribed to the lack of physical cues in the online environment, which increases the importance of the brand name. This well-established name is closely related to the level of trust users have in the brand. Buying a trustworthy and familiar brand, because of previous brand experiences and positive brand satisfaction, is perceived as less risky in an online environment. Therefore, consumers have the tendency to stick with these brands and thus increase the level of brand loyalty.

2.2.1 Brand Trust

One way to decrease or eliminate reluctance towards information disclosure is the importance of establishing trust. This factor is a fundamental aspect of building and maintaining a relationship between the consumer and seller (Kim, Jin, & Sweeney, 2009; Sahin et al., 2011). Many definitions and different concepts have been attributed to trust, but this study will use the definition of McKnight, Choudhury and Kacmar (2002). They define trust as the perception people have about others' attributes and the willingness that is established gradually to become vulnerable to others, in this case becoming vulnerable to the

online seller (brand) of a product or service. Moreover, trust makes it possible for that same consumer to overcome perceived risk and uncertainty, concerns that especially exist in the online shopping environment. These concerns are more likely to be preserved in an online environment, because the online environment does not offer face-to-face assurance to overcome this perceived risk and uncertainty (McKnight et al., 2002). Several studies concerned with consumer trust state that the decision to disclose personal information to a company all has to do with the benefits outweighing the risks (Smit et al., 2007; Xie et al., 2006). So, in order to decide whether or not to provide a company with personal information, the consumer has to determine if the outcomes are beneficial enough (Culnan & Bies, 2003). Besides, trust is not only an important determinant for disclosing personal information, but trust is also one of the biggest influences for consumers in deciding whether or not to proceed with the purchase of the product at that particular online retailer (Reichheld, Markey, & Hopton, 2000). Therefore, trust is a strong marketing tool that can be employed by a company or brand (Sirdeshmukh, Singh, & Sabol, 2002). Because of the influence of trust on purchase intention, it is a necessity for companies to increase trust and thus simultaneously the willingness of consumers to disclose personal information. According to Culnan and Bies (2003) this can be done in two ways; (1) offering the consumer direct and immediate rewards like discounts, and (2) changing the perceived risks consumers have when disclosing personal information, for example, by providing privacy notices. These privacy notices contribute to the awareness of the consumer that a company is collecting information in an open way and at the same time protecting its consumers from privacy related issues (Xie et al., 2006). As a result, Xie et al. (2006) state, that companies that post these privacy notices on their website are identified by the consumer as companies that will not violate the consumers' privacy, which in turn benefits the consumer's trust.

Chaudhuri and Holbrook (2001, p. 82) describe brand trust as "the willingness of the average consumer to rely on the ability of the brand to perform its stated function". Thus, the consumers have confidence in the brand to perform in the exact way as previous experiences with the brand have taught them. This stated function might also exist of preconceived performances of the brand by the consumer. The consumers' reliability on the brand represents one of the two dimensions that are linked to brand trust (Sahin et al., 2011). The second dimension Sahin et al. (2011) describe is concerned with the consumer's believe regarding the intentions of the brand. In the eyes of the consumer this means that the brand should have the right intentions regarding the consumers' interests and welfare. Again, this is especially important in an online environment where consumers already have to deal with

issues like privacy and security (Ha & Perks, 2005). These perceived privacy and security risks are diminished when trust is established, something which consequently means that this trust enhances the willingness to disclose personal information (Nickel & Schaumburg, 2004). Moreover, brand trust plays a pivotal role in the establishment of a strong buyer-sellers relationship and is crucial for stimulating consumers to purchase products and services over the Internet (Ha & Perks, 2005). Forming a strong buyer-sellers relationship might eventually make consumers more willing to remain loyal to that particular brand. Thus, brand trust positively influences the consumers' willingness to stay or become brand loyal (Chaudhuri & Holbrook, 2001).

2.2.2 Brand Experience

To develop consumer trust McKnight et al. (2002) propose a distinction of three elements; perceived safety of the web environment, a companies' reputation and the quality of the website. These elements are powerful tools for the brand to use in gaining consumers trust. The three elements are also components of the experience that a consumer with a particular product, consumption, service or brand has. In the words of Brakus, Schmitt and Zarantonello (2009, p. 52) experiences occur when "consumers are looking for a product, when they shop for them and receive service, and when they consume the product".

In the online environment brand experience is especially important because conform Ha and Perks (2005) most of the consumers on the Internet are looking for the best prices, rather than being loyal to a brand. Brand experiences can trigger pleasurable and desirable outcomes and for that reason produces a willingness by the consumer to repeat that experience. This willingness of repeating the experience is stimulated by a variety of brand-related characteristics. Brakus et al. (2009) distinguish the following characteristics of brand experience; design and identity, packaging, communications and the environment in which the brand is displayed. Off course these experiences with the brand are not always stored in the consumers mind, because they happen very occasionally or are processed unconsciously. But some of these experiences with the brand are consciously chosen and therefore will have a long-lasting effect in the consumers mind. When time passes these kinds of experiences contribute to brand satisfaction and in the end to brand loyalty (Brakus et al., 2009).

2.2.3 Brand Satisfaction

Positive brand experiences can have a positive outcome on the feeling of satisfaction. Due to this brand experience, the consumer will rely on this experience when forming intentions about the brand. These intentions exist out of thoughts, feelings and attitudes. Intentions are important, because they can influence our actual behaviour. However, these intentions are not always decisive, but in this case help deciding whether or not to continue to purchase products from that same brand in the future (Ha & Perks, 2005). Brand satisfaction, as it is referred to in the article of Sahin et al. (2011), is defined as an effective response that is established when a product or service is purchased. Brand satisfaction is specifically important because it is associated with positive worth-of-mouth (Ha & Perks, 2005). Especially in an online environment where communication is open to everyone on the Internet, worth-of-mouth can reach a much bigger audience compared with the offline environment. In addition, the Internet provides consumers with an easy accessibility to competitors, which makes brand satisfaction even more important.

The importance of trust and the link with brand experience and brand satisfaction can be clarified by the following example within an online environment. Consider a consumer that is looking for a particular product on a website. A positive experience with the product (and website), previous to his current potential online purchase, can contribute to the establishment of trust. Because of this previous experience the consumer might not visit other websites that offer the same type of product from other brands. This can be due to the fact that consumers do not believe they can experience the same level of trust, experience or satisfaction. As a result, this commitment to a brand can help the consumer to decide if a repurchase will take place in the future. Considering brand loyalty involves brand satisfaction, brand experience and most importantly brand trust, one might assume that higher levels of brand loyalty will lead to higher levels of self-disclosure towards that brand. This assumption has led to the following hypothesis.

H1: A higher degree of brand loyalty has a positive effect on the consumers' willingness to disclose personal information.

2.3 Culture

The pervasiveness of the Internet has revolutionized the way how companies can employ their business. The Internet made it possible for companies to make their products and services known to potential buyers all over the world. When doing business in a global market it is important to acknowledge the influence of culture on the attitudes and behaviour of consumers (Lam, 2007). According to Hofstede (1983) culture can be defined as the way, in which nations differ on key elements that are not only confined to the social system but also impact the individual within the social system.

The research of Lam (2007) on individuals' proneness to brand loyalty only covers one country and therefore this research includes three cultures to make a better comparison. And accordingly, to make more generalized statements on brand loyalty differences between cultures. The current study will focus on the Dutch, Korean and Chinese culture. To examine these three cultures this study will use the cultural framework of Hofstede (1980) with the intent to uncover differences in the proneness to brand loyalty that coincide with the degree of self-disclosure. The work of Hofstede (1980) suggests that significant cultural differences exist between these three countries. This is supported by Lam (2007) who found that different cultures should indeed experience different levels of proneness to brand loyalty. The investigated cultures might therefore display differences in brand loyalty and consequently the degree of self-disclosure. Hofstede's (1980, 1984) wide-ranging research enabled him to identify four basic dimensions of differences among cultures on a national level. These four basic dimensions are; power distance, uncertainty avoidance, individualism versus collectivism and masculinity versus femininity. Later on Hofstede added a fifth dimension to his model called: long-term orientation versus short-term orientation. This dimension describes culture on the basis of their focus on the present or future. In 2010 Hofstede introduced another new dimension called the indulgence versus restraint dimension. This dimension is used to define cultures on whether or not it allows people to enjoy life freely or that they are restricted by strict social norms. Hofstede's research clearly shows differences between Asian and Western cultures. The most recent scores according to Hofstede (2014) can be found in Table 2.

Table 2. Scores on cultural dimensions between Asian and Western cultures

Dimension	Power distance	Individualism	Uncertainty Avoidance	Masculinity	Long-term orientation	Indulgence
Asian						
Hong Kong	68	25	29	57	61	17
China	80	20	30	66	87	24
Singapore	74	20	8	48	72	46
South-Korea	60	18	85	39	100	29
Vietnam	70	20	30	40	57	35
Western						
USA	40	91	46	62	26	68
Australia	36	90	51	61	21	71
Great Britain	35	89	35	66	51	69
Netherlands	38	80	53	14	67	68
Germany	35	67	65	66	83	40

Retrieved from www.geert-hofstede.com, 2014

This study uses only the first three dimensions shown in the model. This can be explained by reason that the willingness to accept potential risk and the level of trust in an online environment are in particular linked to the dimensions of individualism versus collectivism and uncertainty avoidance (Lim, Leung, Sia, Lee, 2004). And the third, power distance, is included because it can have an effect on (repeating) purchasing behaviour (Lam, 2007). An action that is vital to the description of a brand loyal consumer.

However, with regard to the cultural dimensions of Hofstede an annotation has to be made. Since the cultural dimensions made their appearance in 1980, the world has changed a lot. Specifically, the comprehensiveness of the Internet has turned local markets into global markets. A development that one might assume has influence on the development of cultures as well. Because different cultures are now connected with each other through means of the Internet, they possibly could get influenced by one another and this might diminish the differences between these cultures. It could be argued if these cultural dimensions are still as useful as they once were or if the borders of these dimensions got blurry over the last decade or so. Another argument that can be used and is even proven by Cao and Everard (2008) is that the generalization of cultures by Hofstede (1980, 1984, 1991, 2010) does not take into account that within these cultures individuals may vary in the terms that originally belong to the proposed cultural dimensions. In others words, in Hofstede's model all Dutch people are individualists and all Korean and Chinese people are collectivists. But, it might be the case that some Dutch individuals are showing more collectivistic characteristics than the assumed

individualistic characteristics. A third argument is given by McSweeney (2002) who states that Hofstede does not take into account a nation's non-national cultures and/ or non-cultural forces. These so called sub-cultures can have an influence on a nation its culture as well. For example, strictly speaking the Dutch Caribbean is also part of The Netherlands but probably exhibits different scores on the cultural dimensions compared to Dutch living in the Netherlands. However, these differences are not taken into account by Hofstede. McSweeney (2002) argues that these factors influence the uniformity of a nation and therefore nationality cannot act as a cultural basis for cross-cultural research.

In sum, the different opinions in doing cross-cultural research show that it is interesting to investigate if differences between cultures on a national level still exist. Although the work of Hofstede is criticized by different researchers, this study will still use cultural differences on a national level. Probably the most logical explanation and supported by Hofstede (2002) in reply of McSweeney's (2002) critique is that, studying cultures on a national level is the only way available for comparison. And secondly, based on the literature (Lam, 2007; Hofstede, 2014) the three different cultures should still show distinct differences regarding brand loyalty and accordingly self-disclosure.

2.3.1 Individualism and Collectivism

The first dimension is individualism versus collectivism. When a culture is focused on the individual rather than a group, this can be defined as an individualistic culture. In this individualistic culture people are expected to look after themselves and their immediate family. Dutch society is part of Western culture, which is seen as an individualistic culture. Kacen and Lee (2002) explain this individualistic culture on the basis of liberalism. Individuals within these liberal societies are expected to make decisions based on rational and are given the individual rights to choose freely about their own goals.

In contrast with an individualistic culture, a collectivistic culture can be described as a culture where people are integrated in groups and collectivities (Hofstede, 1980). These groups consist of individuals that prioritise the groups' needs above their needs as an individual. Chinese and Korean cultures are both cultures that exhibit strong levels of collectivism, because conforming to the group norm is very important to them (Choi & Geistfeld, 2004; Kau, 2004; Hofstede, 2014). Lam (2007) found that individuals within an individualistic culture, where people are less willing to conform to the group norm, are more likely to choose and purchase brands that benefit themselves. Thus, this makes these individuals have a greater tendency to be brand loyal. To investigate if cultural specific

proneness to brand loyalty is a determinant for self-disclosure the following hypotheses can be formulated.

H2a: Individualistic cultures have higher levels of brand loyalty and therefore are more willing to disclose personal information.

H2b: Collectivistic cultures have lower levels of brand loyalty and therefore are less willing to disclose personal information.

2.3.2 Uncertainty Avoidance

The extent to which people within a society are programmed to feel uncomfortable or threatened in situations that are unknown (Hofstede, 1980; Lam, 2007) is referred to as the dimension of uncertainty avoidance. Cultures that show high levels of uncertainty avoidance are more likely to exhibit consumer behaviour that diminishes this level of uncertainty (Kau, 2004). Hofstede (1991, 2014) found that Western cultures exhibit higher levels of uncertainty avoidance compared to Asian countries. Remarkable is that South-Korea shows higher levels of uncertainty avoidance compared to its counterparts in the West (Table 2). A possible explanation for this high score can be that South-Korea is still a traditional culture, which is strongly characterized by rules and social codes (Hofstede 1980, 1984, 2014). A characteristic that is highly relevant for uncertainty avoidance cultures and this explains why South-Korea exhibits a high level of uncertainty avoidance compared to other Asian cultures. In relation with brand loyalty this means that cultures with high levels of uncertainty avoidance are more likely to stay brand loyal, because they do not want to take the risk to feel uncomfortable when adopting a new brand. Compared to cultures with high levels of uncertainty avoidance, cultures with low levels of uncertainty avoidance are more willing to take risks and therefore are less likely to stay brand loyal (Lam, 2007).

H3a: High uncertainty avoidance cultures have higher levels of brand loyalty and therefore are more willing to disclose personal information.

H3b: Low uncertainty avoidance cultures have lower levels of brand loyalty and therefore are less willing to disclose personal information.

2.3.3 Power Distance

The last dimension that this study addresses is the dimension of power distance. Power distance can be defined as the extent to which members within a society accept that power is distributed unequally (Lam, 2007). This distribution of power operates in institutions and organisations and refers to the amount of authority one person has over the other (Hofstede & Bond, 1984). This means that individuals, who have a higher level of power distance, accept more inequality amongst members of that society than individuals that score low on power distance (Hofstede, 1980). Looking at the Chinese (Kau, 2004; Hofstede, 2014) and Korean culture, both cultures show a high degree of power distance. Chinese people are more likely to show respect to authority because of traditional perceptions of inequality (Kau, 2004). In contrast with the Chinese and Korean culture, the Western culture generates a low level of power distance (Buttery & Leung, 1998; Hofstede, 2014). Again this could be tied to the fact that individuals within the Dutch culture are used to choose freely about their own decisions and therefore are less likely to accept that power is unevenly distributed. Thus, Dutch culture experiences a low level of power distance. According to the findings of Lam (2007) the difference in power distance influences the purchase of a product by the individual. An individual that experiences a lower level of power distance is more likely to stay brand loyal, than to switch brands as a result of the limited influence of the high power group. Contrary to the individuals who score low on power distance, individuals with high power distance are less likely to stay brand loyal because they do feel the need to conform to their power group.

H4a: Low power distance cultures have higher levels of brand loyalty and therefore are more willing to disclose personal information.

H4b: High power distance cultures have lower levels of brand loyalty and therefore are less willing to disclose personal information.

2.4 Brand Sharewink

Another way to look at how self-disclosure of online consumers is affected, is to look at the moment in the buying process. In other words, when is the request for personal information being asked? The combination of sharing personal information and the moment when this information is asked has led this study to propose the introduction of a new word which combines these two elements; Sharewink. Sharewink is a fusion of the words ‘sharing’ and

‘wink’. ‘Sharing’ refers to personal information the consumer likes to share with the brand. The second element ‘wink’ stems from the expression ‘in the wink of an eye’ and refers to a short period of time. In this context the study proposes two moments or winks that occur during the purchase of a product when personal information can be requested. This request can occur before the actual purchase of the product or after the purchase of the product. One might assume that the request for personal information before the purchase of a products leads to less disclosure because buying a product creates a certain level of trust. In the online environment where products are bought digitally and not physically, confirmation of these orders is send after the purchase of a product. This confirmation increases the level of trust because it confirms that the order processing is gone correctly. This idea of having more trust after the purchase of a product is supported by Yoon (2002). He states that order fulfilment is an important factor of creating trust online. Looking at the moment when information is requested one might assume that consumers are more willing to provide brands with personal information after the product has been purchased. This assumption led to the following hypothesis;

H5: Online consumers are disclosing less personal information before the purchase of a product than after the purchase.

Based on these hypotheses, the following conceptual model can be drawn to provide a schematic overview of the possible relationships between the variables.

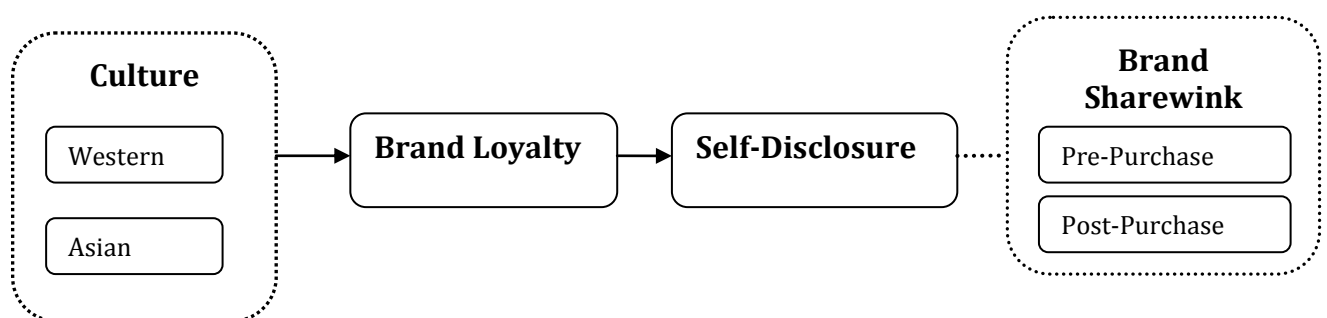


Figure 1. Conceptual Model

2.5 Perspective

This chapter introduced the main topics of this study, namely online self-disclosure in consumer-consumer relationships and business-consumer relationships, the concept of brand loyalty and how it is established through trust, experiences and satisfaction. Furthermore, the assumed relationship between brand loyalty and self-disclosure was explained while taking into account cultural differences between Asian and Western cultures. And finally, this study included the possible influence of the moment in the buying process on self-disclosure. This combination of the moment in the buying process and the willingness to share information was referred to as pre-purchase or post-purchase sharewink. While many studies have been dedicated to explain brand loyalty and online self-disclosure none combined these two elements to look for a possible relationship. The aim of this study is to identify differences between Western and Asian cultures in the proneness to be brand loyal and to uncover if this proneness to brand loyalty has influence on online self-disclosure.

3. Method

This chapter provides information about the research design and instruments used, the procedure for data collection, the sample population and ends with the measurements of the constructs. The questionnaire that was developed for this study was made in collaboration with Yujin Lee and Inge de Weerd. Both investigated cultural differences between The Netherlands, Korea and China in the online environment and therefore it was decided to collaborate in order to gain a larger sample.

3.1 Research Design

This study used an online questionnaire to investigate the relationships between the different constructs that were presented in the conceptual model. An online questionnaire was held because it was the most convenient way to investigate cultural differences between the degree of self-disclosure and brand loyalty and pre-purchase and post-purchase sharewink. Identifying these possible relationships, practical implications may be proposed regarding online marketing strategies and online information retrieval. The questionnaire incorporated a product, which had either branding or no branding. Only one product was shown to each participant. The independent variable in this model was cultural background, which was either Western or Asian and the dependent variable was self-disclosure. Brand loyalty was the mediating variable in this relationship. Besides these variables, the differences between pre-purchase and post-purchase of sharewink were measured.

3.2 Instruments

The instruments used and created for this study will be discussed in this paragraph. First the developed stimuli and the context will be described. Also the different conditions used in this study will be explained. The paragraph ends with the routing of the questionnaire.

3.2.1 Conditions, Stimuli and Context

To create a possible buying situation online, the participants were shown an image of a tablet. The three images that were created were all partially based on the characteristics of stimuli according to Broeder (2014). As shown in Figure 2 these characteristics were web shop background, context information and product. Only two characteristics were used to design the images, namely *context information* and *product*. The images that were created were all carefully tested and discussed by experts in the field of online shopping and

communication sciences. In addition all the experts were also highly familiar with the brands that were used in the branding condition. It was decided not to use a web shop background, because it could be too distracting for the participants when having to focus on the brand that was shown in the image. The experts also agreed on this and therefore the web shop background was excluded.

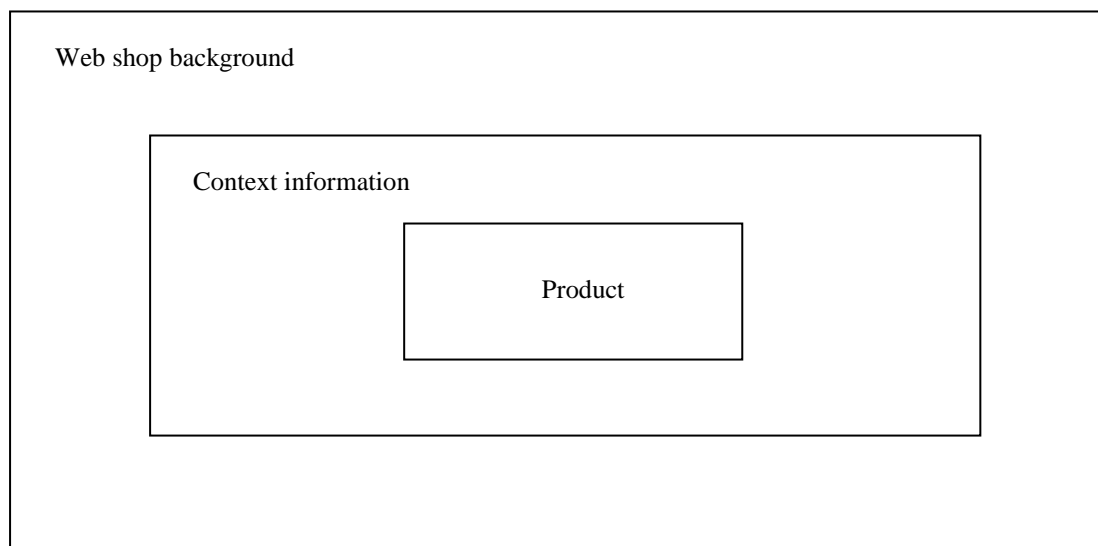


Figure 2. Characteristics of the Stimuli. Reprinted from Broeder, P. (2014). *Scaling cultural persuasivity in online advertisements*. Tilburg University

Conditions: The questionnaire used two conditions, specifically a branding and no branding condition. The branding condition consisted of two images unlike the no branding condition, which only used one image. For the branding condition an image of an Apple product and a Samsung product was created. The no branding condition used an image of a tablet of which the brand was not recognizable. Both conditions were randomized in order to divide the participants equally among the branding and no branding condition. In both conditions a description of the situation was given above the image: “Imagine you are buying a tablet online. Before purchasing the tablet, if (Apple/ Samsung/ Unknown Brand) would ask you, would you be willing to share the following information.” This description was given in order to create the situation that a tablet needed to be bought, because some participants might not have thought about buying a tablet before.

Context information: The context information was only used in the branding condition. In the no branding condition the participants were presented with an unknown brand and therefore no context information was provided. The participants in the branding condition were presented with context that emphasized on the particular brand that was

shown. By looking at previous advertisements of the brands that were shown, it was made sure that the images used distinct elements that would be recognizable for the participants. These elements consisted of the logo and the products name (Figure 3). Size of the logo and the products name was also based on original ads and previous experiences from the experts with the brands. Keeping the context clean and simple as possible was purposely done, because using more context could have been distracting for the participants. An aspect all the experts agreed on.



Figure 3. Examples of context information in the branding condition

The product: A tablet was chosen because this is a new communication device of which the models don't change as quickly in contrary to cell phones. Showing an older model could have been of influence and therefore it was decided to use devices that don't get older that quickly. Besides, a tablet is a product that is not gender specific. The survey used images of existing tablets to give the participants the feeling they were actually looking for real products. Also, the participants were given the opportunity to choose between an Apple or Samsung tablet to stimulate this feeling even more. These brands were used for the reason that they are the two most popular brands of tablets in Asia as well as in Western Europe. An example of the stimuli that were used is shown in Figure 4. The stimuli to the right is larger compared to the one on the left. This can be clarified by the way the stimuli on the left used context information and the one to the right did not. The stimuli in the no branding condition did not use any context information, because it could have been of influence on the participants' perception on what kinds of brand it might be. To prevent this from happening, no context information was used. However, this led to a lot of white space and therefore it was decided to enlarge the image. The Appendix 1 gives an overview of the different stimuli used for this study.

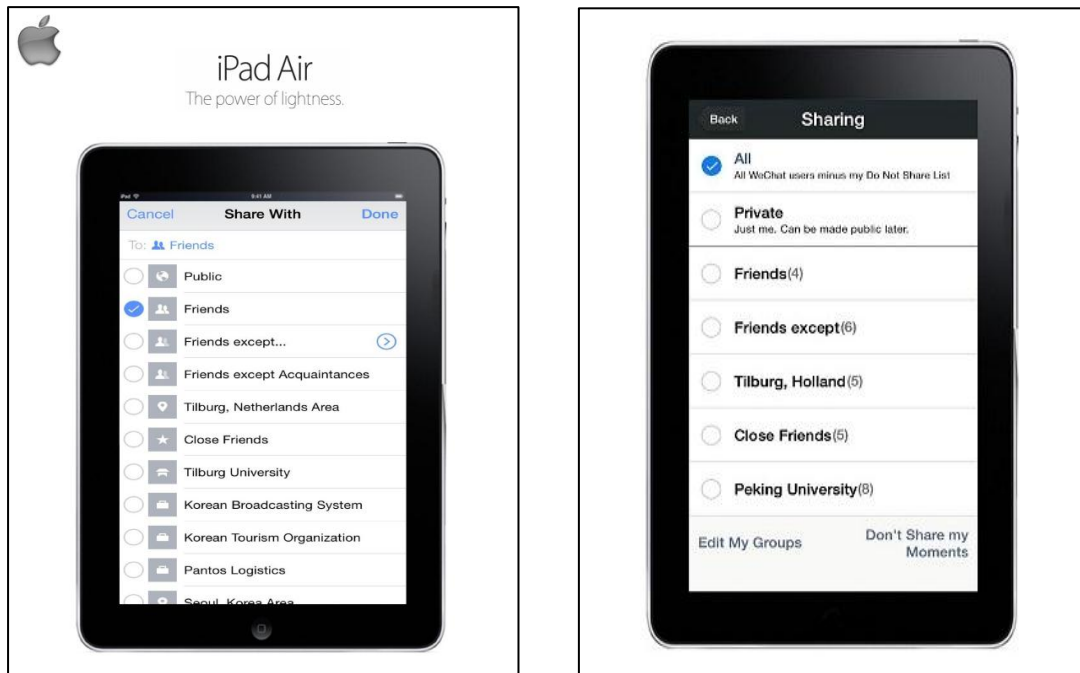


Figure 4. Stimuli branding condition (Apple) and no branding condition (r)

3.2.2 Questionnaire

In order to investigate the degree of brand loyalty and the willingness to disclose personal information, an online questionnaire was used. The questionnaire also examined if there were differences between the information request before and after the purchase of a product. The questionnaire contained different elements, which helped to thoroughly investigate the research questions and related hypothesis.

All the participants were first asked about their social-bio background, including questions about gender, age, country of birth, country of residence, spoken language at home, what ethnic group they belonged and what level of education they had finished (Broeder, 2014). The country of origin was used to determine which cultural background the participants belonged.

The participants then had to fill in whether they would buy an unknown tablet brand (yes or no) in the *no branding* condition, or in the *branding* condition if they would rather buy an Apple or a Samsung tablet. After this the participants needed to fill in questions about brand loyalty on a 5-point scale. The answer options for brand loyalty were ‘Completely Disagree (1), Disagree (2), Blank (3) representing Neutral, Agree (4) and Completely Agree (5)’. The questions about brand loyalty were adapted from Lam (2007) and were revised in order to get the right aim regarding the product that was used. Brand loyalty was measured with 4 different items: “I always buy the same brand of tablet”, “During my next purchase, I

will still buy the same brand as the last time”, “Even when I hear negative information about the tablet brand, I will still buy the tablet” and “Even if the price of that tablet strongly increases, I will still buy the tablet”.

After these questions were answered the participants continued on the next page where an image of a tablet was shown. In the branding condition this was either a tablet of Apple or Samsung, depending on what choice they had made earlier in the questionnaire. In the no branding condition an unknown tablet brand was shown. Above the image a text explained the situation: “Please look at the image below. Imagine you are buying an (Apple/ Samsung/ Unknown brand) tablet online. Before purchasing the tablet, if (Apple/ Samsung/ Unknown brand) would ask you, would you be willing to share the following information?” The information that was asked was based on the information asked in the study of Phelps et al. (2000). Again some items had to be revised or added to create clear topics. These items were asked to measure the willingness to disclose personal information. The 17 items that were used were: gender, marital status, current occupation, age, favorite hobbies, political affiliation, favorite television programs, charity and leisure activities, online store I shop most often, last product and brand bought online, telephone number, social security number, email address, annual income and monthly savings. Again this could be answered on a 5-point scale indicating: ‘Definitely Will Not (1), Probably Will Not (2), Blank (3) representing Neutral, Probably Will (4) and Definitely Will (5).

In closing the participants had to answer questions about pre-purchase and post-purchase sharewink. These questions were all answered on a nominal scale where participants only had the possibility to choose between Yes or No. The five items that were asked were all based upon existing research (Phelps et al., 2000) and described the overall names of the 17 information items presented in the previous question. The 17 types of information could be divided into five information dimensions, namely demographic, lifestyle, purchase-related, personal identifiable and the financial information dimension. The whole questionnaire can be found in Appendix 2.

3.3 Pilot

Before the online questionnaire was launched, pilot tests were run in order to identify possible problems with the software and the actual questions in the questionnaire. Two pilot tests were conducted because in the first pilot test too many revisions had to be made. It was therefore decided to test the questionnaire a second time.

In the first pilot test that was conducted, 10 Dutch participants filled in the online questionnaire. This was done in order to check if the online questionnaire worked properly and whether the questions were clear. In addition, two of these participants were asked to give more detailed feedback, because they were experts in the field of communication sciences and online shopping. This feedback can be found in Appendix 3. The other 8 participants were used because they were no experts in the field and could uncover other mistakes in the questionnaire. For example, by pressing wrong buttons or telling some statements were unclear. The results of the first pilot and feedback from the experts helped to identify problems and to make the necessary changes. The introduction text was revised and made more concise. One of the major changes that had to be made was the length of the questionnaire. Because the questionnaire contained questions of three different studies we had to carefully revise the questions and items in order to make the questionnaire shorter and more attractive. More specifically, questions that helped to identify if respondents were tending to be brand loyal were made more specific and enabled us to delete some of these questions. Also, the questions about the cultural dimensions were deleted because the literature already has described to a great extent which cultures belong to what dimension. Another major change was made considering the stimuli. It was decided to give respondents in the branding condition the opportunity to choose between the brands Apple and Samsung, instead of using only Apple. Giving the participants this choice helped to reduce the influence on the answers by the pre-assigned brand (Apple). This change in the branding condition was made because somebody that owned a Samsung tablet had to fill in questions related to the brand Apple, might have given other answers when he was given the opportunity to answer questions related to the brand Samsung.

As a result of the major revisions that were done, it was decided to run another pilot test before launching the actual questionnaire. Again, 10 different Dutch participants filled in the questionnaire. The second pilot did not reveal any big problems. Some small changes were made in the way questions and items were formulated. Also the data of the pilot study was downloaded to check if the data file did not show any problems. This showed not to be the case and after this the actual questionnaire was launched.

3.4 Procedure for Data Collection

The online survey tool that was used to create an online questionnaire was Qualtrics. The participants were asked to click on a link generated by Qualtrics (www.tinyurl.com/uvtnl) and then followed the instruction written in the online questionnaire. The data was collected in a

period over two weeks. All the participants participated voluntarily and were contacted through Facebook, private messages (WeChat, Facebook messenger and E-mail) or were asked personally in the University library. Regarding the Asian cultures, once the questionnaire was filled in the participants were asked to share the questionnaire among friends. This way, a larger audience was reached. The Dutch participants were not specifically asked to share the questionnaire, because that group was quickly large enough. The data was checked regularly to see which ethnic group needed more effort in order to gain a large enough sample.

3.5 Sample population

The online questionnaire was submitted by participants from three different countries, namely The Netherlands, Korea and China. This cross-cultural research can be seen as an extension of the research done by Lam (2007), because Lam's research only investigated one country this study includes several countries to make a better comparison. Furthermore, including more than one country helps making inferences about brand loyalty and self-disclosure between cultures more generalizable. The number of participants that completed the survey was 192. Among these participants 102 were Dutch, 37 were Korean, 45 were Chinese and 8 participants were from other countries. The demographic data of the respondents per country are shown in Table 3 to Table 6. Dividing the participants by gender 42 percent of the respondents were men and 58 percent were women (Table 3). Table 1 also provides insight about the gender differences between the different cultures. For example, 34 percent of the respondents were Dutch females, 13 percent was Korean and 11 percent was Chinese.

Table 3. Distribution of gender divided by cultural background

	The Netherlands	Korea	China	Total
Gender				
Female/ Male	62/40	24/13	20/25	106/78
Female/ Male (% of total)	33.7%/ 21.7%	13.0%/ 7.1%	10.9%/ 13.6%	57.6%/ 42.4%

N = 184

The average age of the participants was 25 years old (Table 4), with a range of 18-53. Looking at Table 4 the Dutch participants were the oldest with a mean of 25.3 years. Comparing age by gender, females that participated in this study were slightly older compared to males (females: 25.2 years, males 24.8 years).

Table 4. Distribution of age and gender divided by cultural background

	The Netherlands	Korea	China	Total
Age (Mean)	25.31	24.46	24.98	25.05
Female	25.32	24.79	25.55	25.24
Male	25.30	23.85	24.52	24.80

N = 184

Table 5 shows the educational level of the respondents. The table is divided by the respondents' cultural background and the total score of the educational level. Most of the respondent had a university degree (63 percent) and 21.7 percent achieved a higher education. Remarkable is that 95.6 percent of the Chinese respondents achieved a university degree.

Table 5. Distribution educational level divided by cultural background

	The Netherlands	Korea	China	Total
Education				
Elementary school / %	0/ 0%	0/ 0%	0/ 0%	0/ 0%
High school / %	15/ 14.7%	5/ 13.5%	2/ 4.4%	22/ 12.0%
Middle level education / %	5/ 4.9%	1/ 2.7%	0/ 0%	6/ 3.3%
Higher education / %	35/ 34.3%	5/ 13.5%	0/ 0%	40/ 21.7%
University degree / %	47/ 46.1%	26/ 70.3%	43/ 95.6%	116/ 63.0%

N = 184

Table 6 provides insight about the distribution within the different conditions. Additionally, the table shows the distribution of males and females and cultural background within the conditions. First of all, the distribution of respondents was equal among the branding (n=92) and no branding (n=92) condition. Within in the branding condition respondents were given the opportunity to choose between Apple and Samsung. The majority of the respondents preferred the brand Apple (67.4 percent) over the brand Samsung (32.6 percent). Secondly, within the gender group females 34.9 percent preferred Apple compared to 32.1 percent by males. In closing, 17 out of 22 Chinese respondents in the branding condition chose the brand Apple, which represents a percentage of 77.3. The preference of Apple among Dutch respondents was relatively lower (61.4 percent) compared to Chinese and Korean respondents. Of course in the no branding condition participants were forced to evaluate an unknown brand and therefore the percentages of the cultural background are 100 percent.

Table 6. Distribution over the conditions divided by gender and cultural background

	Branding		No Branding	Total
	<i>Apple</i>	<i>Samsung</i>		
Condition (%)	62/ 33.7%	30/ 16.3%	92/ 50.0%	184/ 100%
% within condition	67.4%	32.6%	100%	100%
Gender				
Female/ Male	37/25	16/14	53/39	106/78
Female/ Male within gender (%)	34.9%/ 32.1%	15.1%/ 17.9%	50.0%/ 50.0%	100%/ 100%
Cultural Background				
China / % within CB	17/ 77.3%	5/ 22.7%	23/ 100%	45
Korea / % within CB	10/ 76.9%	3/ 23.1%	24/ 100%	37
Netherlands / % within CB	35/ 61.4%	22/ 38.6%	45/ 100%	102

N = 184

CB = Cultural Background

The countries were selected because of their easy accessibility. This study was closely related to the study of Lee (2014) it was decided to team up and work together on retrieving participants. Lee (2014) was born in Korea, but did her master's degree in China therefore it was easy for her to find respondents of those two countries. At the same time I grew up in The Netherlands, which made it easier to find Dutch respondents. Another advantage of using these countries is that they could easily be divided into Western and Asian cultures. Cultures which are well known for having differences described by the dimensions of Hofstede (1984). The Netherlands was labelled as a Western culture and both Korea and China were labelled as countries that have an Asian culture. Participants from other countries who did fill in the survey were not taken into account in the research ($n=8$). This number of participants in these countries outside the scope was not high enough to consider them eventually to the scope. These participants came from countries such as France, Belgium, Greece and Bosnia. The target group of the study was students, since they are part of the age group that is familiar with tablets and use the Internet to shop online.

3.5 Measuring the Constructs

This study used several constructs to answer the research questions. These constructs were brand loyalty, self-disclosure and brand sharewink. Brand sharewink was split up in pre-purchase and post-purchase sharewink. The questions used in the questionnaire were developed using previous research that investigated related topics. The different items in the

questionnaire were numbered in order to get a quick overview of which items are mentioned in the conducted factor analyses and reliability tests. For example, item 25 represents the willingness to disclose a telephone number and item 34 represents financial information (Appendix 2). Whether the scales that were used were suitably was checked by means of a factor-analysis (Appendix 4 – Measurements). When conducting a factor-analysis the scale is suitable when the Kaiser-Meyer-Oklin value (KMO) has a minimum value of .6 and the Bartlett's test of Sphericity is significant ($p < 0.05$). Looking at the Scree Plot, factors with an 'Eigen value' greater than 1 were considered as a component of a variable. Items with a low loading could indicate that the item did not fit well with the other items. To overcome this problem all loadings were required to load above .3. The next step was the reliability analysis by means of Cronbach's Alpha. Values above .8 were considered as preferable and indicated that the scale had a high or very high internal consistency.

3.5.1 Self-Disclosure

Self-disclosure is defined as the process where people reveal information about themselves (Joinson & Pain, 2007). In business-consumer relationships this relates to the amount of personal information a user wants to leave behind with the brand. The scale to measure self-disclosure consisted of 17 types of personal information. The responses were coded in a way that high scores indicated that the consumer is more willing to disclose personal information. The KMO index of self-disclosure was 0.862 and the Bartlett's Test of Sphericity was significant. This indicated that the data was appropriate for a factor analysis to check the content validity. Looking at the Scree plot and applying the 'Eigen value greater than one' criterion, there were five components that describe different categories of self-disclosure. However, all the items loaded on one component and this explains why it was decided to use only one component to measure self-disclosure. In addition, the items that are loading on component 2 to 5 were not specifically related to a special category of self-disclosure which was described in the theory. The Cronbach's Alpha of self-disclosure was 0.914. This means that the reliability of the scale shows a very high internal consistency. Every item was checked afterwards and there were no reversed items. The 'corrected item-total correlation' of all items, was greater than 0.3. In addition, 'Cronbach's Alpha if the item was deleted' was smaller than the Cronbach's Alpha of the scale for all items.

3.5.2 Brand Loyalty

The items that were used to measure brand loyalty were derived from the study of Lam (2007) and revised to create the right aim. The scale for brand loyalty eventually consisted of four questions that asked about whether or not the respondents agreed on repeating a purchase of a tablet brand under different circumstances. An example of an item was: 'During my next purchase, I will buy the same brand as the last time'.

The KMO index of brand loyalty was 0.731 and the Bartlett's Test of Sphericity was significant. This indicated that the data was appropriate for a factor analysis to check the content validity. Based on the Scree plot and applying the 'Eigen value greater than one' criterion, there is only one component that describes Brand Loyalty. The Scree plot and the 'Eigen value greater than one' criterion showed that Brand Loyalty was indeed described by one component explaining 65.2% of the variance. This result supports the idea that the right questions were chosen to investigate brand loyalty. The reliability test for the whole scale showed a Cronbach's Alpha of 0.821 what means that the reliability of the scale shows a high internal consistency. Afterwards each item was checked. For the scale of brand loyalty there were no reversed items, so no items had to be recoded. The 'corrected item-total correlation' of all items, was greater than 0.3. In addition, 'Cronbach's Alpha if the item was deleted' was smaller than the Cronbach's Alpha of the scale for all items.

3.5.3 Brand Sharewink

Brand sharewink combined the moment of purchase with the five dimensions of information disclosure, namely demographic information, lifestyle information, purchase-related information, personal identifiable information and financial information. Asking the consumer for personal information before or after the purchase could be of influence on the amount of information the brand will receive. The distinction in the moment of purchase was also made to measure the content validity of both.

Pre-Purchase: By using a factor analysis the content validity was checked. The KMO index of pre-purchase sharewink was 0.706 and the Bartlett's Test of Sphericity was significant. This indicated that the data was indeed appropriate for a factor analysis to check the content validity. Based on the Scree plot and applying the 'Eigen value greater than one' criterion, there is only one component that describes the pre-purchase of brand sharewink. Cronbach's Alpha for the whole scale was 0.634 but the Cronbach's Alpha was 0.662 if item 33 - *personal identifiable information* - was deleted. The 'corrected item-total correlation' of item

33, was below 0.3. This means that item 33 could be removed from the scale. However, because the Cronbach's Alpha was not much higher than the original Cronbach's Alpha of 0.634 it was decided not to remove item 33.

Post Purchase: The content validity of post-purchase sharewink was checked by means of a factor analysis, because the KMO index of post-purchase sharewink was 0.676 and the Bartlett's Test of Sphericity again proved to be significant. Based on the Scree plot and applying the 'Eigen value greater than one' criterion, there is only one component that describes the post-purchase of brand sharewink. Cronbach's Alpha for the whole scale was 0.585 but the Cronbach's Alpha was 0.598 if, comparable with the scale for pre-purchase sharewink, item 33 - *personal identifiable information* - was deleted. The 'corrected item-total correlation' of item 33, was below 0.3. This indicated that the item was measuring something different from the scale as a whole. Therefore, item 33 could be removed from the scale. Comparable with pre-purchase sharewink the Cronbach's Alpha again showed not to be much higher when item 33 was deleted. This explains why it eventually was decided not to remove item 33 from the scale.

Summing up, all the constructs were measured with one component. The reliability of the constructs self-disclosure and brand loyalty showed to be highly reliable because $\alpha > 0.80$. This means that these two constructs have a high internal consistency. Furthermore, the constructs pre- and post-sharewink both had a Cronbach's Alpha lower than 0.80, which indicated that the scales for these two constructs had a low internal consistency.

3.5.4 Measurement of Control Variables

Although most of these control variables do not represent the primary focus of this study, it is wise to include these variables, because they could have an effect on self-disclosure and brand loyalty. To meet the requirements of causality and spuriousness the following control variables were used: gender, age, education and cultural background (country of origin). This is done to exclude the influence of these variables on the relationship between the variables in the conceptual model. Cultural background represented by two dummy variables, contrasting Dutch participants (scored 0) and Chinese participants (scored 1), and Korean participants (scored 1). Cultural background was taken into account, because the sample consisted of three different participant groups from The Netherlands, China and Korea. The other control variables consisted of participants characteristics which, based on past research, might be related to variables in this study. 'Age' was measured in years, 'Gender' was represented by a

dummy variable contrasting females (scored 0) and males (scored 1), 'Education' was represented in 5 different education levels. Brand sharewink was divided by 'Pre-purchase' and 'Post-purchase' sharewink and this explains why for every type of information two means and standard deviations were measured. An overview of the measurements of the scales can be found in Table 7.

Table 7. Measurements of the scales

	Mean	SD	Mean	SD	KMO	α(reliability)
Age (years)	25.06	4.559				
Brand Sharewink						
Pre-purchase/ Post-purchase					.706/ .676	.634/ .585
Demographic Information	1.41	.493	1.28	.449		
Lifestyle Information	1.58	.495	1.48	.501		
Purchase Information	1.70	.461	1.59	.494		
Personal Identifiable Information	1.80	.402	1.64	.481		
Financial Information	1.94	.238	1.93	.257		
Self-Disclosure	2.58	.769			.862	.914
Brand Loyalty	2.92	.888			.731	.821
N	184	184	184	184	184	184

3.6 Perspective

This chapter discussed in detail what methods were used to help answer the research questions. It was also explained why there was chosen to use specific stimuli and why an online questionnaire was used to get access to the different cultures. The chapter ended with the procedure for data collection, a discussion that involved the sample population and the measurements of the different constructs and control variables.

4. Results

In order to test the hypotheses, multiple linear regressions using SPSS are employed to examine the effect of cultural background and brand loyalty on self-disclosure. At first, this chapter gives a further explanation of the conducted analysis, afterwards it discusses the correlation matrix and the regression analysis. To examine if there is a mediating effect of brand loyalty the path analysis is discussed. Furthermore, the differences between pre-purchase and post-purchase sharewink are analyzed and discussed. In closing, this chapter shows a path model to provide an overview of which hypotheses are confirmed and which can be refuted.

4.1 Conducting the Analysis

A linear regression analysis is used to test the direct relationship between brand loyalty and self-disclosure. As well as to test the direct relationship between cultural background and self-disclosure and the relationship between cultural background and brand loyalty. In addition, this study also tested if there was a mediating effect of brand loyalty on the relationship between cultural background and self-disclosure. As mentioned above, the dependent variable is self-disclosure and brand loyalty and cultural background are the core independent variables. Of which brand loyalty is the mediating variable in the relationship between cultural background and self-disclosure. Because the conceptual model includes several hypotheses about the mediating effects of brand loyalty a path analysis is used to test the model for these effects. A path analysis combines multiple regression equations in a path model, to forecast direct and indirect effects (Barron & Kenny, 1986). To measure the relationships between cultural background, brand loyalty and self-disclosure, three hierarchical regression analyses are conducted. Additionally, to measure the direct relation between cultural background and brand loyalty two hierarchical regression analyses are conducted.

4.2 Looking for Correlations

The correlation matrix in Appendix 5 shows the correlations, means and standard deviations of the variables from the conceptual model and the control variables. The different nationalities (Dutch, Chinese and Korean) are also included in the matrix. The first step is to check the possibility of multicollinearity, which refers to the situation when independent variables show a high correlation to one another. When the variables have a correlation higher than 0.8 this could indicate multicollinearity and this means that the two variables probably measure the same concept.

Looking at the correlation matrix in Appendix 5 no correlation of 0.8 or higher can be found, which indicates that there is no multicollinearity between the variables. The correlation matrix has some facts that are important to discuss, which are shown in Table 8 and Table 9. First of all Table 8 shows a small positive and significant correlation between brand loyalty and self-disclosure. This could imply as expected in hypothesis 1 that brand loyalty has a positive effect on self-disclosure. It is noteworthy to emphasize that there is a very small non-significant correlation between the different cultural backgrounds and brand loyalty. This could mean that the cultural background of respondents has no influence on brand loyalty. The same goes for the correlations between cultural background and self-disclosure. The correlations between these variables are very small and not significant.

Table 8. Correlations between brand loyalty, cultural background and self-disclosure

	M	SD	Self-Disclosure	Brand Loyalty
Brand Loyalty (1)	2.92	0.89	.181*	
CB: China (2)	0.24	0.43	.063	-.077
CB: Korea (2)	0.20	0.40	.006	-.023

N = 184

** : *P* < .01

* : *P* < .05

(1) 1 = Strongly disagree to 5 = Strongly agree

(2) Dummy 1: Cultural Background: China = 1, The Netherlands = 0, Korea = 0

Dummy 2: Cultural Background: Korea = 1, The Netherlands = 0, China = 0

Another notable fact of the correlation matrix is shown in Table 9, which shows the correlations between the different information dimensions of brand sharewink. The correlation between disclosing demographic information pre-purchase and post-purchase is

highly significant. This suggests that there is a strong relationship between these two variables. Another highly significant correlation is found between disclosing lifestyle information before and after the purchase of a product. This could again imply a strong relationship between these variables. The third information dimension that shows a high and significant correlation between disclosing information before and after the purchase of a product is purchase-related information. The final correlation, which is high and significant, is shown between disclosing financial information before and after the purchase. These high correlations imply that there is a strong relationship between disclosing information before and after the purchase of a product. This could mean that consumers who disclose certain information before their purchase will disclose the same information after their purchase, which contradicts hypothesis 5. In order to further investigate these correlations regression analysis are conducted in the following paragraph.

Table 9. Correlations between pre-purchase and post-purchase sharewink

Sharewink (1)	M	SD	Demographic Info (B)	Lifestyle Info (B)	Purchase Info (B)	Financial Info (B)
Demographic Info (A)	0.28	0.45	.648**	.255**	.225**	.105
Lifestyle Info (A)	0.48	0.50	.282**	.667**	.238**	.152*
Purchase-related Info (A)	0.59	0.49	.314**	.251**	.693**	.301**
Financial Info (A)	0.93	0.26	.229**	.325**	.417**	.736**

N = 184

** : *P* < .01

* : *P* < .05

(1) 1 = Yes, 2 = No

(A) = After purchase

(B) = Before purchase

4.3 Testing the Hypotheses

To test the hypotheses, different regression analyses have been conducted. In the hierarchical multiple regression in Table 10 three models are included. The first model includes the control variables age, gender and education. The model explains only 2.2% of the variance of self-disclosure and the regression equation is not significant for $p > 0.05$ with an F-value of 1.362. The table shows that none of the control variables are making a statistically significant contribution.

In model 2 the dummy variables “cultural background China” and “cultural background Korea” were added to the control variables. In the dummy variable of China, the Netherlands and Korea are coded as 0 and China as 1. In the dummy variable of Korea, the Netherlands and China are coded as 0 and Korea as 1. Remarkable is that both dummy variables for cultural background are not significant. This indicates that there is no significant difference in self-disclosure between Dutch, Korean and Chinese participants. The amount of how much model 2 explains is slightly increased to 2.8%. This model explains 2.8% of the variance self-disclosure and this means that the R^2 change is 0.5%. Again the regression equation is found to be non-significant for $p > 0.05$ with an F-value of 1.009.

In the third model the mediating variable brand loyalty is added to the control and dummy variables. In this case the model explains 5.5% of the variance of self-disclosure and this means that the R^2 change is 2.8%. The regression equation is found to be significant for $p < 0.05$ with an F-value of 1.722. In this model brand loyalty makes a statistically significant unique contribution to self-disclosure.

Table 10. Multiple Regression Analysis of Hypothesis 1 to 4.

Variable	Model 1		Model 2		Model 3	
	β	SD	β	SD	β	SD
Age	-.007	.437	-.007	.013	-.005	.013
Gender	.204	.115	.190	.116	.162	.116
Education	-.049	.057	-.067	.060	-.053	.060
CB: China			.142	.146	.164	.145
CB: Korea			.070	.149	.083	.147
Brand Loyalty					.146*	.064
F	1.362		1.009		1.722	
R ²	.022		.028		.055	
R ² change	.022		.005		.028	
N	184		184		184	

Dependent variable: Self-Disclosure: / * $p < 0.05$

In order to investigate the relationship between brand loyalty and cultural background a second hierarchical regression analysis is conducted (Table 11). This analysis consists of two models. The first model includes the control variables age, gender and education. The model explains only 2.9% of the variance of brand loyalty and the regression equation is not significant for $p > 0.05$ with an F-value of 1.811. The table shows that none of the control variables are making a statistically significant contribution.

In model 2 the dummy variables “cultural background China” and “cultural background Korea” are added to the control variables. In the dummy variable of China, the Netherlands and Korea are coded as 0 and China as 1. In the dummy variable of Korea, the Netherlands and China are coded as 0 and Korea as 1. Like the first hierarchical regression analysis both dummy variables for cultural background are again not significant. This indicates that there is no significant difference of brand loyalty between Dutch, Korean and Chinese participants. The amount of how much model 2 explains is slightly increased to 3.4%. This model explains 3.4% of the variance brand loyalty and this means that the R² change is 0.5%. Again the regression equation is found to be non-significant for $p > 0.05$ with an F-value of 1.250.

Table 11. Multiple Regression Analysis of Hypothesis 2 to 4.

Variable	Model 1		Model 2	
	β	SD	β	SD
Age	-.013	.014	-.013	.015
Gender	.180	.132	.194	.134
Education	-.117	.065	-.098	.069
CB: China			-.150	.168
CB: Korea			-.084	.171
F	1.811		1.250	
R ²	.029		.034	
R ² change	.029		.005	
N	184		184	

Dependent variable: Brand Loyalty: / *p < 0.05

In order to test hypothesis about brand sharewink the means scores were calculated to look for differences between pre-purchase and post-purchase sharewink. The different means of the five information dimensions are shown in Table 12. A score closer towards 1 indicates that consumers are more likely to disclose that type of the information (Yes=1). The opposite is true when scoring 2, the closer the score towards 2 the bigger the chance is that consumers are likely to keep this type of information private (No=2). Looking at when information of the consumer is requested, it is noticeable that in all the dimensions pre-purchase scores are somewhat higher than in the post-purchase of brand sharewink. This indicates that consumers are less likely to say yes to information requests before the purchase of a product.

Table 12. Likelihood to share personal information

Information Dimension	Pre-purchase	Post-purchase
	<i>Mean</i>	<i>Mean</i>
Demographic	1.41	1.28
Lifestyle	1.58	1.48
Purchase-related	1.70	1.59
Personal Identifiers	1.80	1.64
Financial	1.94	1.93

N = 184

Table 13 shows the mean decrease of pre-purchase and post-purchase sharewink regarding the five information dimensions. This table indicates that the mean scores drop after the purchase of a product. Meaning, lower mean scores indicate that consumers are more likely to share information after the purchase of a product compared to before the purchase.

Table 13. Mean decrease pre-purchase and post-purchase sharewink

Information Dimension	Mean	SD	t	df
Demographic	.130	.397	4.455*	183
Lifestyle	.098	.406	3.264*	183
Purchase-related	.109	.376	3.925*	183
Personal Identifiers	.158	.434	4.929*	183
Financial	.011	.181	0.817	183

N = 184

Five paired-samples t-test are conducted to evaluate the impact of the requests of the different information dimensions before and after the purchase. In the demographic information dimension there was a statistically significant decrease in disclosing information from pre-purchase ($M = 1.41$, $SD = .493$) to post-purchase ($M = 1.28$, $SD = .449$), $t(183) = 4.455$, $p < .005$ (*two-tailed*). The mean decrease in demographic information disclosure was .130 with a 95% confidence interval ranging from .073 to .188. The eta squared statistics (.1) indicated a large effect.

The second information dimension lifestyle showed that there was a statistically significant decrease in disclosing information from pre-purchase ($M = 1.58$, $SD = .495$) to post-purchase ($M = 1.48$, $SD = .501$), $t(183) = 3.264$, $p < .005$ (*two-tailed*). The mean decrease in lifestyle information disclosure was .098 with a 95% confidence interval ranging from .039 to .157. The eta squared statistics (.06) indicated a moderate effect.

The purchase-related information dimension showed that there was a statistically significant decrease in disclosing information from pre-purchase ($M = 1.70$, $SD = .461$) to post-purchase ($M = 1.59$, $SD = .494$), $t(183) = 3.925$, $p < .005$ (*two-tailed*). The mean decrease in purchase-related information disclosure was .109 with a 95% confidence interval ranging from .054 to .163. Looking at what kind of magnitude the effect had, the eta squared statistics again indicated (.06) a moderate effect.

There was a statistically significant decrease in disclosing personal identifiable information from pre-purchase ($M = 1.80$, $SD = .402$) to post-purchase ($M = 1.64$, $SD = .481$), $t(183) = 4.929$, $p < .005$ (*two-tailed*). The mean decrease in personal identifiable information disclosure was .158 with a 95% confidence interval ranging from .095 to .221. The eta squared statistics (.12) indicated a large effect.

The fifth and final information dimension showed there was not a statistically significant decrease in disclosing financial information from pre-purchase ($M = 1.94$, $SD = .238$) to post-purchase ($M = 1.93$, $SD = .257$), $t(183) = .816$, $p < .005$ (*two-tailed*). The mean decrease in personal identifiable information disclosure was .011 with a 95% confidence interval ranging from -.015 to .37. No effect size was calculated, because there was no significant decrease.

4.4 Answering the Hypotheses

By looking at the first regression analysis the hypothesis of this study can be confirmed or refuted. Hypothesis 1 stated that a higher degree of brand loyalty has a positive effect on the consumers' willingness to disclose personal information. In model 3 brand loyalty was added and this showed to have a significant effect on self-disclosure (Table 10, model 3: $\beta = .146$, $p = .024$). This means that there is indeed a positive relation of brand loyalty on self-disclosure and therefore hypothesis 1 can be confirmed.

The second hypotheses divided into 2a and 2b, stated that individualistic cultures (The Netherlands) have higher levels of brand loyalty and therefore are more willing to disclose personal information, compared to collectivistic cultures (Korea and China). These collectivistic cultures have lower levels of brand loyalty and therefore are less willing to disclose information. To look if these hypotheses can be confirmed we need to look at the second multiple regression analysis. Model 2 shows quite unexpected that cultural background does not affect brand loyalty. Cultural background does not make a significant contribution (Chinese cultural background: $\beta = -.150$, $p = .373$ and Korean cultural background: $\beta = -.084$, $p = .625$) to the level of brand loyalty and therefore hypotheses 2a and 2b can be refuted. Showing no significant difference between cultural backgrounds has consequences for the cultural dimensions, because they cannot be taken into account to explain why certain cultures exhibit more brand loyalty than others. This result also means that the hypotheses 3a, 3b and 4a, 4b can be refuted as well. It is worth mentioning that

cultural background did not show to have any effect on self-disclosure. This supports the outcome that these cultural backgrounds do not differ from each other significantly.

The fifth and final hypothesis declared that online consumers are disclosing less personal information before the purchase of a product than afterwards. It can be concluded that when consumers are asked before the actual purchase of a product they will disclose less personal information than when the product is already bought. Table 12 also shows that people are most prepared to share demographic information and least prepared to disclose financial information towards a brand. Within the five information dimensions four dimensions showed to be statistically different in pre-purchase and post-purchase information disclosure. These were the demographic, lifestyle, purchase-related and personal identifiable information dimensions. This means that if these four dimensions are asked after the purchase of a product, people will probably disclose this information earlier than compared when these types of information are requested beforehand. The fifth dimension, which covers financial information showed no statistical difference in the pre-purchase or post-purchase phase. This means that it does not matter for people when this information is requested. And secondly that people are least likely to share financial information with a brand. Concerning the hypothesis, this indicates that the hypothesis can be partially confirmed.

4.5 Towards a Path Model

To give an overview of the direct and indirect effects and which hypothesis are confirmed or rejected, a path model is used. In this model in Figure 5 the significant (*green, solid line*) and non-significant (*red*) relationships are shown. Only the relationship between brand loyalty and self-disclosure is significant ($\beta = .146, p = .024$). Therefore the model shows that there is no mediating effect of brand loyalty between the relationship of cultural background and self-disclosure. The model also displays a positive relationship between self-disclosure and post-purchase sharewink.

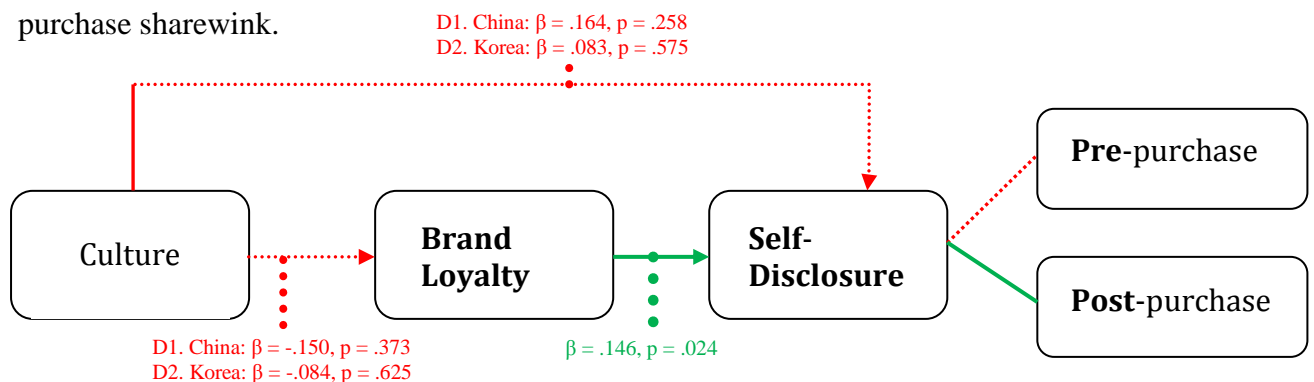


Figure 5. Path model

5. Conclusion & Discussion

This study investigated the role of cultural background on self-disclosure, while taken into account the possible mediating effect of brand loyalty. Besides, this study researched if the type of disclosed information differed when this information was being requested before or after the purchase of a product. The relations are investigated, based on a survey that was distributed among Dutch, Korean and Chinese people and was completed by 184 participants. This chapter discusses the main conclusion for each hypotheses and continues with discussing the limitations of this research. Finally, the end of this chapter provides recommendations for future research.

5.1 Conclusions

Brand Loyalty – Self-Disclosure: With the ever increasing popularity of the Internet as a shopping tool, the demand of personal information that is requested of the online consumers, is simultaneously increasing as well. For marketers or brands gathering information about online consumers is important, because this information can be used to make advertisements more personalized (Antheunis & van Noort, 2011). Something the Internet lends itself well to.

Based on the literature review it was concluded that trust is an important pillar for both brand loyalty and online self-disclosure. The characteristics of the Internet make online consumers more reluctant towards disclosing personal information online (Xie et al., 2006) and to decrease this reluctance trust needs to be established. On the other hand trust also plays a pivotal role in building and maintaining a relationship between the consumer and seller (Sahin, et al., 2011). Building a meaningful relationship with the consumer implies a strong commitment towards the brand and can thus result in a consumer wanting to repeat the purchase done with that same brand. If a consumer continues to buy products from the same brand without considering other brands that sell the same product, this can be labeled as a brand loyal consumer. For these reasons this study expected to find a positive effect of brand loyalty on self-disclosure.

This study indeed revealed that there is a positive relationship between brand loyalty and self-disclosure. The value of brand loyalty in this information age can be explained by the way it causes privacy protection concerns to temper. This tempering effect has a positive influence on changing the attitude of the consumer towards online self-disclosure. In other words, the relationship suggests that it is important for companies to focus on creating brand loyal consumers because this contributes to a consumer that is more willing to disclose

personal information. This cannot only help making advertising more personalized, but can also benefit the development of products or services that are more responsive to the wishes of that particular consumer. Not to mention what a brand loyal consumer can create with positive word of mouth on the Internet. Especially, in social network sites where a positive or negative experience with a brand can spread very rapidly and reach audiences beyond imagination. This combined with the other advantages that brand loyalty produces, such as allowing the seller to ask premium prices, creating bargaining power with suppliers and the fact that these products need less marketing implies that brand loyalty is something which is undoubtedly valuable to companies.

Culture – Brand Loyalty – Self-Disclosure: According to the research of Lam (2007) some cultures are more prone to be brand loyal than others. This study investigated if the Asian culture (Korea and China) differed from the Western culture (The Netherlands) in the degree of brand loyalty. The Dutch culture can be characterized as an individualistic culture with relative high levels of uncertainty avoidance and low levels of power distance. The opposite is true for the Asian cultures, which are characterized by a collectivistic moral and experience lower levels of uncertainty avoidance and high levels of power distance. Based on the findings of Lam several hypotheses (2a – 4b) were formulated that incorporated the cultural dimensions (Hofstede, 1984). Those hypotheses also included the proneness to be brand loyal and the willingness to disclose personal information. In other words, the hypotheses investigated if brand loyalty played a mediating role in the influence of culture on self-disclosure. The results showed that there was no significant relation between culture and brand loyalty. This means that Asian and Western cultures do not differ in the proneness to be brand loyal. The outcomes of the data analysis presented in the previous chapter revealed that there was no mediating effect of brand loyalty on the relationship between culture and self-disclosure. These results could mean that cultures show less and less distinct features of the cultural dimensions described by Hofstede in 1980. And secondly, that these cultures exhibit the same degree of brand loyalty, which signifies that consumers of these cultures, should disclose similar information when they are loyal to a particular brand. This implies that companies do not need to create a culturally focused approach to establish brand loyalty.

Pre-purchase - Post-purchase Sharewink: If consumers want to disclose personal information with the brand it is suggested that this partially depends on when this information is requested. The study has shown that people will share more information after the product is

purchased than before. This can be supported by the fact that after the purchase of a product more trust is established (Yoon, 2002) due to order fulfillment. This important factor yields trust and this ultimately results into more disclosure of personal information by the consumer. Also, the type of information that was asked showed differences in the likeliness to disclose particular information or not. It can be concluded that consumers are more likely to share demographic and lifestyle information with a brand compared to financial information. These findings are in line with the results of the research done by Phelps et al. (2000) who also found that demographic and lifestyle information is something consumers are willing to share unlike financial information.

Main Conclusion: Based on the confirmed and refuted hypotheses it can be concluded that brand loyalty has a positive effect on self-disclosure. However, this study also revealed that cultural background has no influence on brand loyalty, which implies that brand loyalty has no mediating effect between cultural background and self-disclosure. The investigated cultures did not show differences and therefore this study demonstrates that cultures to no extent have influence on brand loyalty or self-disclosure. Moreover, asking a consumer personal information after the purchase of a product will probably lead to more sharing of personal information compared to before the purchase. However, these differences in the likeliness to share information before or after the purchase of a product were somewhat small. Therefore, the conclusion must be drawn with caution, that the moment in the buying process indeed to some extent has an effect on the likeliness of a consumer to disclose personal information towards a brand.

5.2 Limitations and Future Research

This study contributes to existing literature about brand loyalty and online self-disclosure. However, several limitations have to be taking into account when examining the results found by this study. One major limitation of this research was the size of the sample. The survey was completed by 184 people of whom 102 were Dutch, 37 Korean, 45 Chinese and 8 had different countries of origin. Especially a bigger sample of Korean and Chinese people is more convenient to guarantee the reliability of the study and to find significant results. These significant results are needed to achieve reliable conclusions. Therefore, the conclusions that are made in this study must be drawn with caution. One of the explanations of the low response rate could be that most Korean and Chinese people were contacted through Facebook. Not being friends with these people could have caused the request to fill in the

questionnaire to end up in the mailbox labeled 'other mail'. Most people do not look in this mail box and this might be the cause that they did not participate in the survey. In future research more personal ways of asking participants to fill in the questions should be used.

Another limitation of this research that is closely related to the limitation mentioned above, is the construct culture. A lot of the Chinese participants that were asked to fill in the questionnaire did not live in the same country they were born in. This could have been of influence on the results, because they were considered to be part of the Asian culture, but in fact were living in a Western culture. This limitation is supported by the research of Broeder, Stokmans and van Wijk (2012) who state that the country of origin loses its usefulness due to demographic factors. Especially, when people live in a different country for a longer period of time this construct loses its practicality. This could explain why there were no significant differences found between the different cultures. A limitation that has considerable impact when looking for differences between the cultural dimensions. For future research it might be important to look for participants that not only are born but also still live in the country of origin. Although Hofstede (2002) in his defense of McSweeney's (2002) critique argues that examining cultures on a national level is the only way for comparison, it might be interesting for future research to take into account individualistic scores on cultural dimensions to investigate if these cultural dimensions are still effective to make assumptions about whole countries. This idea of looking at individualistic scores within cultures is supported by the work of Cao and Everard (2008). Their research shows that individuals within cultures can score differently than the presumed cultural dimensions of which their culture belongs to. Moreover, Lam (2007) also used individual scores of culture to look for differences in the proneness to brand loyalty. His study suggests that an individual's tendency to brand loyalty may be influenced by their cultural values. Therefore, this research suggests that future research should include individuals' scores on the different dimensions.

A different limitation of this study was the use of only one type of product. Lam's (2007) research did not use products, but suggested that products should be taken into account, while measuring brand loyalty. The type of product that is used might affect the way that respondent scores on brand loyalty. For example, if respondents were also faced with a second product, like a mobile phone. They might have scored different on brand loyalty. A mobile phone is a type of product that due to its longer existence might already have been bought several times by that same respondent. These repeated purchases of the same type of

product could make a difference on the individuals' proneness to brand loyalty. In addition, the participants were not asked if they would buy a tablet or not. If the answer would have been no, this might have influenced the way the participants evaluated to tablet, which consequently could have influenced the willingness to disclose personal information. It is therefore advisable that future research uses different types of products to investigate if brand loyalty differs, when different types of products need to be evaluated. And secondly, participants should be asked if they would buy the presented product or not.

A fourth limitation deals with the usefulness of the scales that were used to investigate brand sharewink. By only using nominal scales for this question, this research can only rely on frequencies instead of investigating relations between these constructs. It would be interesting to see if people would be more or less willing to disclose personal information beforehand or rather reveal information after the product is purchased. This study therefore suggests that future research should use ordinal scales instead of nominal scales. Besides, it would be interesting to see what information requests do with the purchase intention of an online consumer. Research done by Phelps et al. (2000) found that information requests can have a negative effect on purchase intention. Especially, with the inclusion of brand loyalty, it should be fascinating to see if this still is the case, when this consumer has a tendency to be brand loyal.

A final limitation of this study is that it did not take privacy protection concerns into account, a factor which can be of influence of how willing a consumer is to disclose personal information towards a brand. Being a loyal consumer not only results in buying the same brand over and over again, but is also known to cause changes in privacy protection concerns. Having a strong relationship with the brand can cause these concerns to temper or possibly even evaporate and as a consequence the consumer can develop a more positive attitude towards sharing personal information (Smit et al., 2007). Additionally, a distinction could be made between brands and how consumers of those brands think about their privacy protection. It could be the case that having a well-established brand name has an influence on the way consumers deal with privacy. By way of explanation, do familiar brands decrease privacy protection concerns of consumers, and the other way around, does an unfamiliar brand increase privacy protection concerns.

5.3 Practical Implications

Of course this study investigated brand loyalty mainly among people that were in the age between 18 and 30, an age group that is considered to be homogeneous, which makes it easier to generalize conclusions. This study again proves that having brand loyal consumers can be valuable for a company. In this particular study it is showed, that brand loyalty indeed increases the willingness of the consumer to disclose personal information. A finding that contributes to the existing literature about brand loyalty and online self-disclosure. Another reason why this finding is important is because nowadays we live in a society where almost every product or service can be personalized. Without the information of users this development into a personalized society would never had happen. To keep up with these developments and at the same time improving products and services, companies should focus on making consumers loyal to the brand. One way to do this is by employing new marketing strategies that will try to make the consumer feel more related with the brand. For example, creating advertisements that show why this brand is so essential in the consumers' life. While implementing new marketing strategies, companies should always keep in mind that clearly stating the "cost-benefit" tradeoff is essential in creating the willingness to disclose personal information. The benefits of disclosing personal information should always outweigh the costs. Only then consumers will accept the risk of giving up their privacy.

Furthermore, the study showed that information is more likely to be released after the purchase of a product than before. Especially, demographic and lifestyle related information, showed to be the most willing type of information to be disclosed by the consumer. These results can be of help for companies to formulate policies on information retrieval. Policies that describe the way companies should collect and use personal information of their consumers. In view of financial information, companies should develop procedures that will reduce the concerns that this type of information involves. For example, developing procedures that will make consumers more aware about the ability to control their own personal information. Establishing positive self-efficacy beliefs about information control could help develop a positive attitude towards using personal data by that same company. In other words, clearly giving the consumers the opportunity to control to what extent they want to share information might positively influence and increase the overall willingness to share personal information with the brand. This idea is supported by Phelps et al. (2000) who declare that consumers no matter how big or small their privacy concerns are always have a desire to control their own information. Giving consumers control over their personal

information on the Internet is something which online privacy is all about. It shows that the company or brand respects the consumer's privacy, which creates trust between the consumer and the brand. Creating trust not only reduces reluctance towards online self-disclosure but can also help overcome perceived risk and uncertainty. Two elements that are frequently present in the online environment. Moreover, trust is a very important factor in building brand loyal consumers and therefore these policies about information retrieval should be taken very seriously.

Summing up, information policies should allow companies to balance consumer concerns with legitimate business needs for financial and other types of information, and at the same time make products and services more personalized for the consumers that disclose their personal information. A relationship that involves mutual benefit, is that not something we all want?

References

- Antheunis, M., & van Noort, G. (2011). Personalized advertising campaigns in social network sites: Are there hazards or opportunities? (pp. 1-11). Paper presented at the ICORIA conference, Berlin, Germany.
- Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 11-73.
- Boyd, D., & Ellison, N. B. (2007). Social network sites: Definition, history, and scholarship. *Journal of Computer-Mediated Communication*, 13(1), 210-230.
- Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: What is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 52-68.
- Broeder, P. (2014). Scaling cultural persuasivity in online advertisements. Tilburg University.
- Broeder, P., Stokmans, M., & van Wijk, C. (2012). Etniciteit en leesklimaat. De noodzaak van een strakke begripsbepaling geïllustreerd aan een peiling van leesgedrag. *Papers of the Anéla 2012 Applied Linguistics Conference* (p. 213).
- Buttery, E. A., & Leung, T. K. (1998). The difference between Chinese and Western negotiations. *European Journal of Marketing*, 32(3/4), 374-389.
- Chaudhuri, A., & Holbrook, M. B. (2001). The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of Marketing*, 65(2), 81-93.
- Cao, J., & Everard, A. (2008). User attitude towards instant messaging: The effect of espoused national cultural values on awareness and privacy. *Journal of Global Information Technology Management*, 11(2), 27-45.

Choi, J., & Geistfeld, L. V. (2004). A cross-cultural investigation of consumer e-shopping adoption. *Journal of Economic Psychology*, 25(6), 821-838.

CNN (2014). Facebook's Mark Zuckerberg: 'WhatsApp worth more than 19 Billion
Retrieved on February 26th from
<http://edition.cnn.com/2014/02/24/business/facebooks-mark-zuckerberg-woos-the-mobile-tech-crowd/index.html?iref=allsearch>

Culnan, M. J., & Bies, R. J. (2003). Consumer privacy: Balancing economic and justice considerations. *Journal of Social Issues*, 59(2), 323-342.

Danaher, P. J., Wilson, I. W., & Davis, R. A. (2003). A comparison of online and offline consumer brand loyalty. *Marketing Science*, 22(4), 461-476.

Debatin, B., Lovejoy, J. P., Horn, A. K., & Hughes, B. N. (2009). Facebook and online privacy: Attitudes, behaviors, and unintended consequences. *Journal of Computer-Mediated Communication*, 15(1), 83-108.

De Weerd, I.G.J.M. (2014). *Jij kiest, ik koop: De invloed van een beautyblogger op de houdingen koopintentie van mascara met betrekking tot cultuurverschillen*. (Bachelor Thesis, Tilburg University, The Netherlands).

Dommeyer, C. J., & Gross, B. L. (2003). What consumers know and what they do: An investigation of consumer knowledge, awareness, and use of privacy protection strategies. *Journal of Interactive Marketing*, 17(2), 34-51.

Ellison, N. B., Steinfield, C., & Lampe, C. (2007). The benefits of Facebook "friends:" Social capital and college students' use of online social network sites. *Journal of Computer-Mediated Communication*, 12(4), 1143-1168.

Facebook to acquire WhatsApp. (2014). Retrieved on February 26th from
<http://newsroom.fb.com/News/805/Facebook-to-Acquire-WhatsApp>

Galegher, J., Sproull, L., & Kiesler, S. (1998). Legitimacy, authority, and community in electronic support groups. *Written Communication, 15*(4), 493-530.

Geert Hofstede (2014). [National scores on the different cultural dimensions]. Retrieved on July 10th from <http://geert-hofstede.com/cultural-survey.html>

Gefen, D., & Straub, D. W. (2004). Consumer Trust in B2C E-commerce and the importance of Social Presence: experiments in e-products and e-services. *Omega, 32*(6), 407-424.

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

Gommans, M., Krishnan, K. S., & Scheffold, K. B. (2001). From Brand Loyalty to E-Loyalty: A conceptual framework. *Journal of Economic & Social Research, 3*(1), 43-58.

Gross, R., & Acquisti, A. (2005). Information revelation and privacy in online social networks. In *Proceedings of the 2005 ACM workshop on Privacy in the electronic society* (pp. 71-80).

Ha, H. Y., & Perks, H. (2005). Effects of consumer perceptions of brand experience on the web: brand familiarity, satisfaction and brand trust. *Journal of Consumer Behaviour, 4*(6), 438-452.

Hoffman, D. L., Novak, T. P., & Peralta, M. (1999). Building consumer trust online. *Communications of the ACM, 42*(4), 80-85.

Hofstede, G. (2002). Dimensions do not exist: A reply to Brendan McSweeney. *Human Relations, 55*(11), 1355-1361.

Hofstede, G. (1991). *Cultures and Organisations: Software of the Mind*, McGraw-Hill, Maidenhead.

Hofstede, G. (1983). National cultures revisited. *Cross-Cultural Research, 18*(4), 285-305.

- Hofstede, G. (1980). Cultures consequences. *International Differences in Work-Related Values*. Beverly Hills: Sage.
- Hofstede, G., & Bond, M. H. (1984). Hofstede's Culture Dimensions An Independent Validation Using Rokeach's Value Survey. *Journal of Cross-Cultural Psychology*, 15(4), 417-433.
- Hsu, M. H., Ju, T. L., Yen, C. H., & Chang, C. M. (2007). Knowledge sharing behavior in virtual communities: The relationship between trust, self-efficacy, and outcome expectations. *International Journal of Human-Computer Studies*, 65(2), 153-169.
- Joinson, A. N. (2008). Looking at, looking up or keeping up with people?: motives and use of Facebook. In *Proceedings of the SIGCHI conference on Human Factors in Computing Systems* (pp. 1027-1036).
- Joinson, A. N., & Paine, C. B. (2007). Self-disclosure, privacy and the Internet. *The Oxford Handbook of Internet Psychology*, 235-250.
- Kacen, J. J., & Lee, J. A. (2002). The influence of culture on consumer impulsive buying behavior. *Journal of Consumer Psychology*, 12(2), 163-176.
- Kau, A. K. (2004). Culture's influence on consumer behaviors: Differences among ethnic groups in a multiracial Asian country. *Advances in Consumer Research*, 31(2), 366-372.
- Keller, K. L. (2003). Brand synthesis: The multidimensionality of brand knowledge. *Journal of Consumer Research*, 29(4), 595-600.
- Kim, J., Jin, B., & Swinney, J. L. (2009). The role of e-tail quality, e-satisfaction and e-trust in online loyalty development process. *Journal of Retailing and Consumer Services*, 16(4), 239-247.
- Kwon, W. S., & Lennon, S. J. (2009). What induces online loyalty? Online versus offline brand images. *Journal of Business Research*, 62(5), 557-564.

- Lam, D. (2007). Cultural influence on proneness to brand loyalty. *Journal of International Consumer Marketing*, 19(3), 7-21.
- Laurenceau, J. P., Barrett, L. F., & Pietromonaco, P. R. (1998). Intimacy as an interpersonal process: The importance of self-disclosure, partner disclosure, and perceived partner responsiveness in interpersonal exchanges. *Journal of Personality and Social Psychology*, 74(5), 12-38.
- Lee, Y. (2014). Culture and location privacy: Cultural comparison of location privacy in China, Korea and the Netherlands. (Master Thesis, Tilburg University, The Netherlands).
- Lim, K. H., Leung, K., Sia, C. L., & Lee, M. K. (2004). Is eCommerce boundary-less? Effects of individualism-collectivism and uncertainty avoidance on Internet shopping. *Journal of International Business Studies*, 35(6), 545-559.
- Lowry, P. B., Cao, J., & Everard, A. (2011). Privacy concerns versus desire for interpersonal awareness in driving the use of self-disclosure technologies: The case of instant messaging in two cultures. *Journal of Management Information Systems*, 27(4), 163-200.
- Lu, Y., Zhao, L., & Wang, B. (2010). From virtual community members to C2C e-commerce buyers: Trust in virtual communities and its effect on consumers' purchase intention. *Electronic Commerce Research and Applications*, 9(4), 346-360.
- Markey, R. G., & Hopton, C. (2000). E-customer loyalty-applying the traditional rules of business for online success. *European Business Journal*, 12(4), 173-79.
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *The Journal of Strategic Information Systems*, 11(3), 297-323.

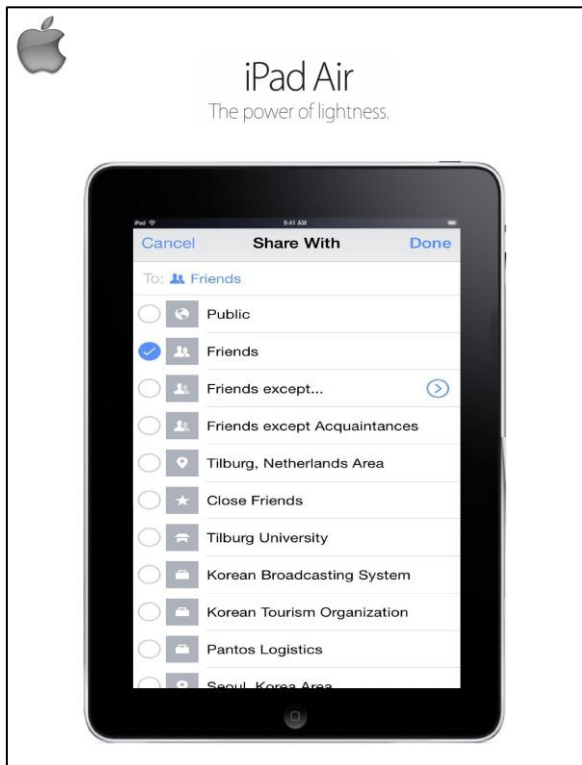
- McSweeney, B. (2002). Hofstede's model of national cultural differences and their consequences: A triumph of faith-a failure of analysis. *Human Relations*, 55(1), 89-118.
- Milne, G. R., & Culnan, M. J. (2004). Strategies for reducing online privacy risks: Why consumers read (or don't read) online privacy notices. *Journal of Interactive Marketing*, 18(3), 15-29.
- Nickel, J., & Schaumburg, H. (2004, April). Electronic privacy, trust and self-disclosure in e-recruitment. In *CHI'04 Extended Abstracts on Human Factors in Computing Systems* (pp. 1231-1234).
- Nowak, G. J., & Phelps, J. (1995). Direct marketing and the use of individual-level consumer information: Determining how and when "privacy" matters. *Journal of Direct Marketing*, 9(3), 46-60.
- Nu.nl. (2014). Derde van Nederlanders stopt met WhatsApp na overname. Retrieved on February 26th from <http://www.nu.nl/internet/3715328/derde-van-nederlanders-stopt-met-whatsapp-overname.html>
- Odin, Y., Odin, N., & Valette-Florence, P. (2001). Conceptual and operational aspects of brand loyalty: an empirical investigation. *Journal of Business Research*, 53(2), 75-84.
- Pallant, J. (2007). *SPSS survival manual: a step by step guide to data analysis using SPSS*. Berkshire: Open University Press.
- Phelps, J., Nowak, G., & Ferrell, E. (2000). Privacy concerns and consumer willingness to provide personal information. *Journal of Public Policy & Marketing*, 19(1), 27-41.
- Rubin, Z. (1975). Disclosing oneself to a stranger: Reciprocity and its limits. *Journal of Experimental Social Psychology*, 11(3), 233-260.

- Sahin, A., Zehir, C., & Kitapçı, H. (2011). The effects of brand experiences, trust and satisfaction on building brand loyalty; an empirical research on global brands. *Procedia-Social and Behavioral Sciences*, 24(3), 1288-1301.
- Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing*, 66(1), 15-37.
- Smit, E., Bronner, F., & Tolboom, M. (2007). Brand relationship quality and its value for personal contact. *Journal of Business Research*, 60(6), 627-633.
- Special, W.P., & Li-Barber, K. T. (2012). Self-disclosure and student satisfaction with Facebook. *Computers in Human Behavior*, 28(2), 624-630.
- Spiekermann, S., Grossklags, J., & Berendt, B. (2001). E-privacy in 2nd generation E-commerce: privacy preferences versus actual behavior. In *Proceedings of the 3rd ACM conference on Electronic Commerce* (pp. 38-47). ACM.
- Tidwell, L. C., & Walther, J. B. (2002). Computer mediated communication effects on disclosure, impressions, and interpersonal evaluations: Getting to know one another a bit at a time. *Human Communication Research*, 28(3), 317-348.
- Xie, E., Teo, H. H., & Wan, W. (2006). Volunteering personal information on the internet: Effects of reputation, privacy notices, and rewards on online consumer behavior. *Marketing Letters*, 17(1), 61-74.
- Yoon, S. J. (2002). The antecedents and consequences of trust in online-purchase decisions. *Journal of Interactive Marketing*, 16(2), 47-63.
- Youn, S. (2009). Determinants of online privacy concern and its influence on privacy protection behaviors among young adolescents. *Journal of Consumer Affairs*, 43(3), 389-418.

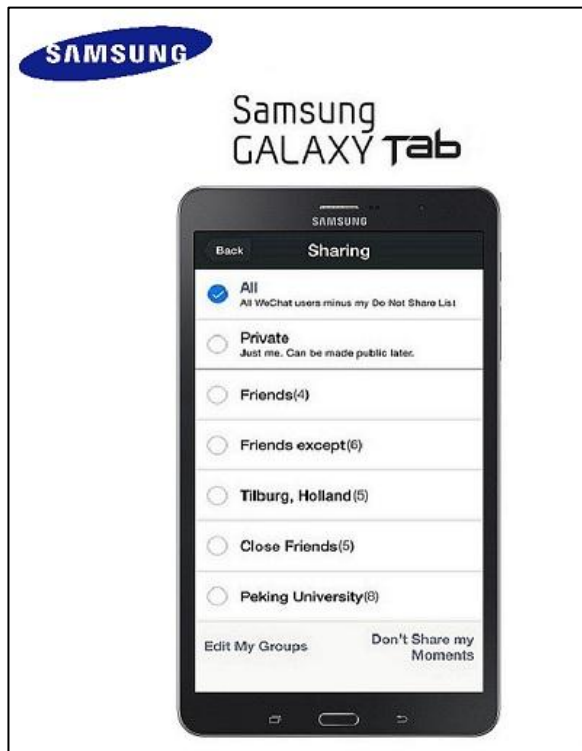
Zhao, S., Grasmuck, S., & Martin, J. (2008). Identity construction on Facebook: Digital empowerment in anchored relationships. *Computers in Human Behavior*, 24(5), 1816-1836.

Appendix 1 Stimuli

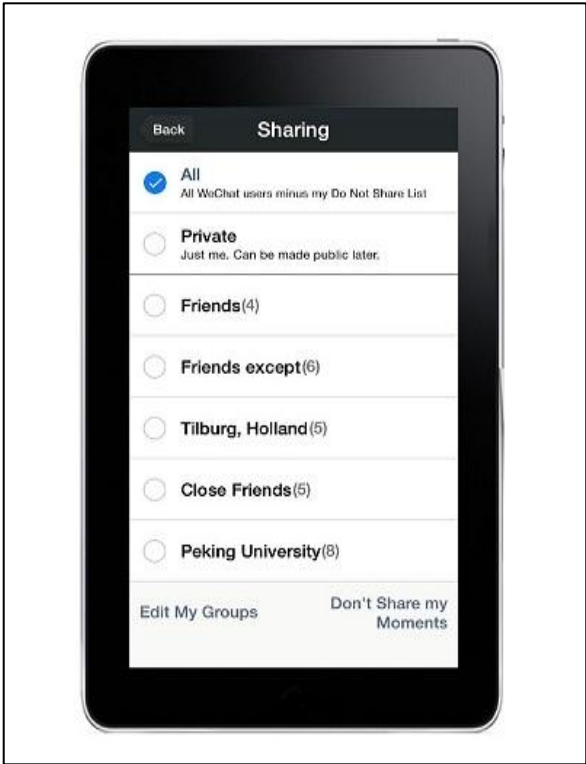
Stimuli



Branding Stimuli: Apple



Branding Stimuli: Samsung



No Branding Stimuli

Appendix 2 Questionnaire

Questionnaire

At the moment Tilburg University is doing a study about online shopping and social media. This survey will take appr. 5-10 minutes to complete.

Thanks for your cooperation!

Research group, 'Online shopping and social media', Tilburg University

Jorick Bots

Start

Section 1

1. What is your gender?

Female

Male

2. What is your age?

.....

3. What country were you born in?

China

South Korea

The Netherlands

Others, please specify

4. In what country do you live at the moment?

China

South Korea

The Netherlands

Others, please specify

5. To what ethnic group do you belong?

Chinese

Korean

Dutch

Others, please specify

6. Which languages do you mostly speak at home?

Chinese

Korean

Dutch

Others, please specify

7. What is the highest level of education you have completed?

Elementary school

- 0 High school
- 0 Middle level education
- 0 Higher education
- 0 University

Next page, go to next page

Section 2

8. Imagine you are buying a tablet online. If you have to choose between a tablet of Apple and Samsung, from which brand would you buy a tablet?

- 0 Apple
- 0 Samsung

The following statements are about brand loyalty. Please indicate whether you agree or disagree

	Completely Disagree	Disagree	Agree	Completely Agree
9. I always buy the same brand of tablet	0	0	0	0
10. During my next purchase, I will buy the same brand as the last time	0	0	0	0
11. Even when I hear negative information about the tablet brand, I will still buy the tablet	0	0	0	0
12. Even if the price of that tablet strongly increases, I will still buy the tablet	0	0	0	0

Next page, go to next page

Section 3 (including image)

“Please look at the image below. Imagine you are buying an Apple tablet online. Before purchasing the tablet, if Apple would ask you, would you be willing to share the following information?”

Stimulus

	Definitely will not	Probably will not	Probably will	Definitely will
13. Gender	0	0	0	0
14. Marital status	0	0	0	0
15. Current occupation	0	0	0	0
16. Age	0	0	0	0
17. Favorite hobbies	0	0	0	0
18. Political affiliation	0	0	0	0
19. Favorite television programs	0	0	0	0
20. Favorite charity	0	0	0	0
21. Favorite leisure activities	0	0	0	0

22. Online store I shop most often	0	0	0	0	0
23. Last product bought online	0	0	0	0	0
24. Last brand bought online	0	0	0	0	0
25. Telephone number	0	0	0	0	0
26. Social security number	0	0	0	0	0
27. Email address	0	0	0	0	0
28. Annual income	0	0	0	0	0
29. Monthly savings	0	0	0	0	0

“Please indicate if you would be willing to share the following types of information before and after the purchase of this (Apple/ Samsung) tablet”.

	Before Purchase		After Purchase	
	Yes	No	Yes	No
30. Demographic information (e.g. Gender, Marital status)	0	0	0	0
31. Lifestyle information (e.g. Hobbies, Favorite television programs)	0	0	0	0
32. Purchase information (e.g. Last product bought online)	0	0	0	0
33. Personal identifiable information (e.g. Email address, Telephone number)	0	0	0	0
34. Financial information (e.g. Annual income, Monthly savings)	0	0	0	0

35. In the beginning of the survey we asked you to choose a brand of tablet (Apple or Samsung). Can you please indicate why you chose this brand?

0 Image

0 Features

0 Price

0 Other, please specify

Appendix 3 Expert Feedback Pilot Study

Jessika Rutten:

Introduction

Small spelling mistake it should be → Can be traced back

Overall comments

Are you using a full version of qualtrics? Or a trial version? The trial version has some limitations so you should be careful with that.

I think when you show a new image, you should start on a new page, otherwise the page is too long. And it will be more clear to participants that you are moving to a new subject.

I do agree with mister Broeder, there are too many questions; I think when it is this long many people will quit without finishing.

Survey Questions

Make the options in the scale neither agree nor disagree → neutral I think that is easier to read and understand.

Question: *I often switch from one brand of tablet to another?* Its kind of unclear you mean like buying? I don't think people buy tablets that often. That might have bought their first one just now since it is kind of new, and will buy the next one in another 6 years. → For the next three questions after this question I have the same feeling, it's not like people are buying tablets monthly I think .

I feel there are a lot of the same questions in the four blocks about buying a tablet.

I would create for each topic a new page, and put an image at the top of a page followed by questions about the image.

Christina Poimenidou:

1. Generally nice study
2. The problem for me was that I just bought a tablet and generally I am not considering to buy a new one, so it was kind of hard to answer a lot of the questions (I am not experienced with tablets, nor loyal to a brand)
3. Also, I got a bit confused with the second part of questions about the people in charge as I could not see the relation with the first part of questions
4. I would include the review for the mascara within Qualtrics as a text entry, because it is a bit "risky" to enable the respondents to exit the questionnaire, as something may crash or they may never return back to continue.
5. The questionnaire is too long
6. So, to conclude I liked the study, but I would probably separate it or reduce the number of questions and try to find a connection between the 3 parts or just include a small text as instruction in the beginning of its part.
7. The biggest problem: not sure about tablets (see comment 1)

Appendix 4 Measurements

3.1.1 Factor Analysis - Brand Loyalty

Component Matrix^a

	Component
	1
10. During my next purchase, I will buy the same brand as the last time	,866
9. I always buy the same brand of tablet	,838
12. Even if the price of that tablet strongly increases, I will still buy the tablet	,781
11. Even when I hear negative information about the tablet brand, I will still buy the tablet	,738

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,608	65,203	65,203	2,608	65,203	65,203
2	,696	17,408	82,611			
3	,455	11,381	93,991			
4	,240	6,009	100,000			

Extraction Method: Principal Component Analysis.

3.1.2 Reliability Analysis - Brand Loyalty

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,821	,821	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
9.	8,59	6,862	,678	,585	,758
10.	8,38	6,948	,729	,615	,733
11.	8,91	7,728	,558	,343	,812
12.	9,22	7,747	,614	,392	,787

3.2.1 Factor Analysis - Self-Disclosure

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,862
Bartlett's Test of Sphericity	Approx. Chi-Square	2062,745
	df	136
	Sig.	,000

Component Matrix^a

	Component				
	1	2	3	4	5
19. Favorite TV	,796			-,421	
20. Favorite charity	,788			-,393	
18. Political affiliation	,750		-,320	-,317	
17. Favorite hobbies	,748	-,309			
23. Last product	,746				-,485
22. Online shop	,715				-,505
21. Favorite leisure	,710		-,304		
14. Marital status	,684	-,413			
29. Monthly savings	,659	,536			
16. Age	,646	-,507			
28. Annual income	,641	,399			,308
24. Last brand	,623				-,333
15. Occupation	,572		-,498	,353	
25. Telephone nr	,569	,381	,394		,398
13. Gender	,503	-,488		,473	
26. Social security nr	,413	,504	-,429	,301	
27. Email address	,463		,717		

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

3.2.2 Reliability Analysis - Self-Disclosure

Reliability Statistics

	Cronbach's Alpha Based on Standardized Items	N of Items
Cronbach's Alpha	,914	17

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
13. Gender	40,03	158,114	,459	,515	,912
14. Marital status	40,83	150,425	,633	,579	,908
15. Current occupation	40,69	154,051	,524	,590	,911
16. Age	40,84	152,290	,588	,627	,909
17. Favorite hobbies	41,57	149,602	,686	,679	,906
18. Political affiliation	41,55	148,369	,690	,732	,906
19. Favorite TV programs	41,19	147,193	,735	,770	,904
20. Favorite charity	41,18	147,361	,731	,742	,905
21. Favorite leisure activities	40,98	149,634	,652	,614	,907
22. Online store I shop most often	41,24	150,631	,654	,661	,907
23. Last product bought online	41,53	148,950	,694	,783	,906
24. Last brand bought online	41,63	152,006	,569	,567	,910
25. Telephone number	42,39	157,156	,526	,596	,911
26. Social security number	41,76	156,850	,364	,544	,916
27. Email address	41,87	157,098	,396	,571	,915
28. Annual Income	42,48	156,710	,589	,616	,909
29. Monthly savings	41,99	152,164	,606	,730	,908

3.3.1 Factor Analysis - Pre-purchase

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,706
Bartlett's Test of Sphericity	Approx. Chi-Square	120,115
	df	10
	Sig.	,000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,108	42,151	42,151	2,108	42,151	42,151
2	,964	19,272	61,423			
3	,809	16,188	77,611			
4	,584	11,673	89,284			
5	,536	10,716	100,000			

Extraction Method: Principal Component Analysis.

3.3.2 Reliability Analysis - Pre-purchase

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,634	,643	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
30. Demographic info (B)	7,02	1,131	,467	,236	,537
31. Lifestyle info (B)	6,84	1,128	,467	,245	,537
32. Purchase info (B)	6,73	1,172	,479	,284	,530
33. Personal info (B)	6,63	1,503	,201	,064	,662
34. Financial info (B)	6,48	1,574	,391	,185	,603

(B) = Before purchase

3.4.1 Factor Analysis - Post-purchase

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,676
Bartlett's Test of Sphericity	Approx. Chi-Square	90,438
	df	10
	Sig.	,000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1,961	39,212	39,212	1,961	39,212	39,212
2	,947	18,938	58,150			
3	,831	16,618	74,768			
4	,702	14,047	88,815			
5	,559	11,185	100,000			

Extraction Method: Principal Component Analysis.

3.4.2 Reliability Analysis - Post-purchase

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,585	,605	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
30. Demographic Info (A)	6,64	1,237	,430	,197	,479
31. Lifestyle Info (A)	6,43	1,242	,336	,157	,536
32. Purchase Info (A)	6,33	1,174	,421	,213	,481
33. Personal Info (A)	6,28	1,382	,225	,082	,598
34. Financial Info (A)	5,99	1,563	,372	,160	,542

(A) = After purchase

Appendix 5 Correlation Matrix

Correlation Matrix Total

	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1. Self-Disclosure (1)	2.59	0.77	1,00																
2. Demographic Info: B (2)	0.41	0.49	-.374**	1,00															
3. Lifestyle info: B(2)	0.58	0.49	-.478**	.412**	1,00														
4. Purchase info: B(2)	0.70	0.46	-.424**	.380**	.397**	1,00													
5. Personal Identifiers: B(2)	0.80	0.40	-.181*	.168*	.124	.110	1,00												
6. Financial Info: B(2)	0.94	0.24	-.394**	.209**	.251**	.381**	.217**	1,00											
7. Demographic Info: A(2)	0.28	0.45	-.317**	.648**	.255**	.225**	.129	.105	1,00										
8. Lifestyle Info: A(2)	0.48	0.50	-.380**	.282**	.667**	.238**	-.030	.152*	.300**	1,00									
9. Purchase Info: A(2)	0.59	0.49	-.473**	.314**	.251**	.693**	-.035	.301**	.347**	.282**	1,00								
10. Personal Identifiers: A(2)	0.64	0.48	-.198**	.113	.078	.170*	.529**	.098	.235**	.066	.155*	1,00							
11. Financial Info: A(2)	0.93	0.26	-.415**	.229**	.325**	.417**	.126	.736**	.171*	.267**	.329**	.192**	1,00						
12. BrandLoyalty (3)	2.92	0.89	.181*	-.090	-.067	.213**	-.084	.217**	-.050	-.063	.213**	-.065	.163*	1,00					
13. CB: China (4)	0.24	0.43	.063	-.060	-.132	-.063	-.030	.177*	.071	.006	-.011	.056	.041	.077	1,00				
14. CB: Korea (4)	0.20	0.40	.006	-.030	-.152*	-.081	-.019	.012	.023	.160*	-.075	.008	-.02	.023	.285**	1,00			
15. Age	25.06	4.56	-.038	.016	.077	-.020	.147*	.023	.045	.093	.081	.077	.032	.050	-.010	-.066	1,00		
16. Gender: Males (5)	0.43	0.50	.131	-.085	-.142	.018	.146*	.031	-.089	-.016	.072	-.138	.064	.099	.152*	-.074	-.048	1,00	
17. Education	4.36	1.01	-.054	.111	.007	-.022	.179*	-.024	.153*	-.053	-.041	.165*	.049	-.12	.287**	.023	-.152*	.033	1,00

** : P < .01

* ; P < .05

(2) 1= Yes, 2= No

(1) 1= Definitely will not, 5=Definitely will

(3) 1= Strongly dis agree to 5 = Strongly agree

(4) Dummy 1: Cultural Background: China= 1, The Netherlands = 0, Korea= 0

Dummy 2: Cultural Background: Korea =1, The Netherlands= 0, China= 0

(5) 1=Female 0 = Male