VILNIUS UNIVERSITY
BUSINESS SCHOOL

DIGITAL MARKETING PROGRAMME

ISHARA MADURANGA WETTASINGHA

THE FINAL MASTER THESIS

Asmens duomenų nutekėjimo ir suvokiamos rizikos poveikis pasitikėjimui prekės ženklu ir tolesniam naudojimuisi internetinėmis prekyvietėmis	The Impact of Personal Data Leakage and Perceived Risk on Brand Trust and Continuous Use of Online Marketplaces

Student _____

(signature)

Thesis Supervisor _____

(signature)

Assoc. Prof. Dr. Elzė Rudienė

Vilnius, 2024

SUMMARY - LITHUANIAN

VILNIUS UNIVERSITY BUSINESS SCHOOL

DIGITAL MARKETING MASTER PROGRAMME

ISHARA MADURANGA WETTASINGHA

ASMENS DUOMENŲ NUTEKĖJIMO IR SUVOKIAMOS RIZIKOS POVEIKIS PASITIKĖJIMUI PREKĖS ŽENKLU IR TOLESNIAM NAUDOJIMUISI INTERNETINĖMIS PREKYVIETĖMIS

Supervisor – Assoc. Prof. Dr. Elzė Rudienė

Master's thesis was prepared in Vilnius, in 2024

Scope of Master's thesis – 144 pages.

Number of tables used in the FMT - 46 pcs.

Number of figures used in the FMT – 5 pcs

Number of bibliography and references – 164 pcs

Trumpas FMT aprašymas:

Internetinės prekyvietės, palyginti su tradicinėmis fizinėmis prekyvietėmis, šiais laikais užima ypatingą vietą pirkėjams apsiperkant, nes pastaruoju metu dauguma pirkėjų linkę pirkti produktus iš internetinių prekyviečių. Atsižvelgiant į visas šias naujas tendencijas, kartais gali būti, kad internetinės prekybos parduotuvės naudoja klientų apsipirkimo internetu elgsenos ir privatumo duomenis tam tikriems komerciniams tikslams su klientų žinia, o kartais ir be jų žinios. Tokiais tikslais, kaip asmeninės rekomendacijos, asmeniniai prizai, rekomendacijos pagal kliento kelionės vietą ir pan. Šiuo FMT buvo siekiama išsiaiškinti priežastis, dėl kurių klientai nuolat naudojasi internetinėmis parduotuvėmis net ir esant privatumo duomenų nutekėjimui ir suvokiamai rizikai.

FMT problema, tikslas ir uždaviniai:

Problema: kaip pasitikėjimas elektronine parduotuve, požiūris ir suvokiamas pasitikėjimas prekės ženklu veikia klientų ketinimus nuolat naudotis elektroninėmis parduotuvėmis, net ir esant susirūpinimui dėl privatumo ir suvokiamai duomenų nutekėjimo rizikai. Tyrimo tikslas - išsiaiškinti, kokios priežastys lemia, kad klientai nuolat naudojasi elektroninėmis parduotuvėmis net ir esant suvokiamai rizikai ir privatumo duomenų nutekėjimo rizikai. Pagal tyrimo modelį suvokiama duomenų nutekėjimo rizika ir privatumo duomenų nutekėjimas buvo nepriklausomi kintamieji, o nuolatinis naudojimasis elektroninėmis parduotuvėmis - priklausomas kintamasis. Požiūris ir pasitikėjimas buvo tarpininkai tarp nepriklausomų ir priklausomų kintamųjų. Suvokiamas pasitikėjimas prekės ženklu veikė kaip moderatorius tarp nepriklausomų kintamųjų ir požiūrio. Tyrimo tikslui pasiekti buvo pasirinktos dvi garsios internetinės parduotuvės. Viena iš jų - Pigu lt iš Lietuvos, kita - Daraz lk iš Šri Lankos.

FMT taikomi tyrimo metodai:

Šiame tyrime buvo naudojamas kiekybinis duomenų rinkimo metodas, nes reikėjo gauti aiškų galutinį rezultatą, naudojant surinktus duomenis, analizuojant juos analitiškai, o ankstesniuose tyrimuose, nurodytuose teorinei analizei, taip pat buvo naudojamas tas pats kiekybinis metodas. Taigi duomenys buvo renkami naudojant internetu platinamą klausimyną Google forumuose Lietuvoje ir Šri Lankoje apie internetines parduotuves.

Tyrimai ir gauti rezultatai:

Tyrime dalyvavo 308 dalyviai iš Lietuvos ir Šri Lankos. Iš šių dalyvių 26,9 dalyvės moterys ir 73,1 dalyviai vyrai. Išanalizavus visus surinktus duomenis naudojant SPSS 2024 programinę įrangą, gauta, kad susirūpinimas dėl privatumo ar suvokiamas duomenų nutekėjimas neturi tiesioginės įtakos pasitikėjimui ar požiūriui. Suvokiamas pasitikėjimas parduotuvės prekės ženklu nesumažina tiesioginio neigiamo susirūpinimo dėl privatumo ar suvokiamos duomenų nutekėjimo rizikos poveikio požiūriui. Taip pat požiūris tarpininkauja ryšiui tarp susirūpinimo dėl privatumo ir nuolatinio naudojimosi internetinėmis parduotuvėmis, tačiau požiūris ne tarpininkauja ryšiui tarp suvokiamos rizikos ir nuolatinio naudojimosi internetinėmis parduotuvėmis. Pasitikėjimas turi tiesioginį teigiamą poveikį požiūriui, o požiūris turi tiesioginį teigiamą poveikį nuolatiniam naudojimuisi internetinėmis parduotuvėmis. Taip pat susirūpinimas dėl privatumo turi tiesioginį neigiamą poveikį nuolatiniam naudojimuisi internetinėmis parduotuvėmis, o kontroliuojantis požiūris ir

suvokiamas duomenų nutekėjimas turi nedidelį tiesioginį neigiamą poveikį nuolatiniam naudojimuisi internetinėmis parduotuvėmis.

FMT išvados:

Tai turėtų pelnyti klientų pasitikėjimą, išskyrus privatumo duomenų nutekėjimo ir suvokiamos rizikos užtikrinimą. Visada reikėtų apsaugoti klientų privatumo duomenis, kad į internetinę parduotuvę būtų pritraukta daugiau klientų ir kad kartą pasinaudoję klientai nuolat naudotųsi internetine parduotuve. Reklamoje, orientuotoje į naujus klientus, idealu paminėti, kad parduotuvė nesidalina privatumo duomenimis su trečiosiomis šalimis. Norint išlaikyti lojalius klientus, būtina nuolat palaikyti klientų pasitikėjimą internetine parduotuve. Klientams niekada nereikėtų rekomenduoti produktų iš trečiųjų šalių programėlių, pavyzdžiui, „Facebook “, „Instagram “, naudojant parduotuvės apsipirkimo istoriją. Tačiau visiškai galima rekomenduoti produktus, naudojantis klientų apsipirkimo istorija internetinėje parduotuvėje.

Informacija apie FMT rezultatų paskelbimą arba pritaikymą paskelbimui

Šio tyrimo išvados yra naudingos ir naudingos tiek skaitmeninės rinkodaros specialistams, tiek internetinių parduotuvių suinteresuotosioms šalims.

SUMMARY - ENGLISH

VILNIUS UNIVERSITY BUSINESS SCHOOL

DIGITAL MARKETING MASTER PROGRAMME

ISHARA MADURANGA WETTASINGHA

THE IMPACT OF PERSONAL DATA LEAKAGE AND PERCEIVED RISK ON BRAND TRUST AND CONTINUOUS USE OF ONLINE MARKETPLACES

Supervisor – Assoc. Prof. Dr. Elzė Rudienė

Master's thesis was prepared in Vilnius, in 2024

Scope of Master's thesis – 144 pages.

Number of tables used in the FMT - 46 pcs.

Number of figures used in the FMT – 5 pcs

Number of bibliography and references – 164 pcs

The FMT described in brief:

In modern days, online marketplaces has taken a special place compared to traditional, physical marketplaces when shopping by customers as recently most of customers tend to by products from online marketplaces. With all those new trends, sometimes, it can be obtained that customer's online shopping behavior data and privacy data are used by online shopping stores for some commercial-based purposes with the acknowledgement of customers or sometimes without the acknowledgement of the customers. For purposes such as personal recommendations, personalized prizing, recommendations based on customer's travel location etc. From this FMT, it was intended to find out reasons behind customers are using online stores continuously even with privacy data leakage and perceived risk.

Problem, objective and tasks of the FMT:

The problem was how do trust, attitude and perceived brand trust of the e store effect on customer's intention towards continuous use of e stores even with privacy concerns and

perceived data leakage risk. The research aim was to find out reasons behind customers are using online stores continuously even with perceived risk and privacy data leakage. According to research model, perceived data leakage risk and privacy data leakage were independent variables and continuous use of online stores was the dependent variable. Attitude and trust were mediators between independent and dependent variables. Perceived brand trust acted as moderator between independent variables and attitude. As the objective, two famous online stores were selected. One is Pigu lt from Lithuania and other one is Daraz lk from Sri Lanka.

Research methods used in the FMT:

A quantitative data collection method was used for this research as it was needed to obtain a clear final result using collected data analyzing in a analytical way and previous studied referred for theoretical analysis also used the same quantitative method. So, data were collected using an online distributed questionnaire by Google forums in Lithuania and Sri Lanka about online stores.

Research and results obtained:

For the survey 308 participants were participated from both Lithuania and Sri Lanka. From those participants, 26.9 female participants and 73.1 male participants. After analyzing all collected data using SPSS 2024 software, it was obtained that privacy concerns or perceived data leakage are not directly affecting on trust or attitude. Perceived brand trust of the store doesn't reduce the direct negative impact by privacy concerns or perceived data leakage risk on attitude. As well attitude mediate the relationship between privacy concerns and continuous use of online stores, but attitude doesn't mediate the relationship between perceived risk and continuous use of online stores. Trust has a direct positive impact on attitude and attitude has a direct positive impact on continuous use of online stores. As well, privacy concerns have a direct negative impact on continuous use of online stores while controlling attitude and perceived data leakage has a small direct negative impact on continuous use of online stores.

Conclusions of the FMT:

It should earn customer trust except securing privacy data leakage and perceived risk. Always the privacy data of customers should be protected to attract more customers to online store and to make once used customers to use the online store continuously. When advertising targeting new customers, it is ideal to mention that the store is not sharing privacy data with

third parties. To retain loyal customers, it is essential to maintain customer trust of the online store continuously. Customers should never be recommended about products by third party apps such as Facebook, Instagram using shopping history at the store. But it is completely ok to recommend about products using shopping history of customers inside the online store.

Information about the publication of FMT results or adaptation for publication

Findings of current research is beneficial and useful for both digital marketing specialists and online shopping store stakeholders.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

INTRODUCTION

Online shopping is also a kind of e-commerce that allows customers to buy almost all their needs online and get them delivered to their doorsteps. As well, most sellers try to sell their goods online because it is becoming more famous day by day. The reasons for becoming online shopping famous compared to other traditional channels are less lime consumption, easiness of reaching and variety of choices and options when buying a good (Venkatesh et. al. 2022). With the new trendy environment, according to the increase in the number of internet users, buyers who have the confidence to buy online also are increasing with time (Al-Bazaiah 2022). One of the main reasons for this incensement is compared to the early days, recently there are many choices in online marketplaces and the customer can compare and buy the best deal in seconds (Rahman et. al. 2017). In this environment, one of the biggest challenges both users and sometimes sellers have to face is releasing privacy data, online behaviour and buying patterns accidentally or on purpose into third parties and using that data for their own commercial and advertising purposes (Goode et. al. 2017). Previous researchers have defined the user's privacy as their ability to control which amount of data and behaviour can be released to third parties or for other purposes. But it is doubtful whether it is happening in this highly competitive online space (G.R. Milne and Culnan 2004). When consumers are identified and understand that their privacy data are stolen and used for other purposes and those data are thieves, they often express negative comments toward those incidents (Marcus and Davis 2014). Even though customers are expressing negative behaviour towards data misuse, most of those negative comments are expressed for data misuse which violates customers' mentality and feelings. The most interesting and considerable thing is that customer interaction on real data misuse which is directly beneficial for site owners in a commercial way, is less and neglectable compared to mental and related data misuse. So, in other words, customers don't care about the most important type of data misuse, and they continue engaging with those data misusers again and again (Scharf 2007).

In this research, it has been stated that e-commerce mainly depends on trust (Suh and Han 2003). As well it is highly important because it allows customers to overcome the risk of online marketing (McKnight, Choudhury and Kacmar 2002). From previous studies, it has identified some factors which are affecting online trust of consumers such as the functionality of the website and easiness of handling (Aiello et al., 2020), Clearness of navigation and usability of the website (Awad et. al. 2008) and Attractiveness and architecture of the website (Urban et. al. 2009). And another interesting fact that shows the impact of data leakage on

consumers is that even after 70 million individuals were affected by data branches in 2013, only 35% stated that their trust and buying behaviour were changed due to that incident (Simon & Cagle, 2017). But this study describes the situation further, that the strength of user interface, easiness and clarity of the website navigation management, brand name and brand strength are highly affected factors when considering online trust of consumers compared to security concerns and privacy data misuses (Akoglu & Özbek, 2021). And more deeply it is justified by this study that a customer's willingness to buy products online mainly depends on the website architecture and navigation, it is true that security statements and other security concerns and statements increase trust and honesty, but they never increase the consumer's buying willingness online (Schlosser, White and Lloyd 2006). As well, another hidden side is disclosed by the study that customers are willing to open and distribute their sensitive information without any privacy concerns when they believe that others also have done the same (Acquisti, John and Loewenstein 2012). As well, another way of supplying sensitive privacy data while using and trusting the brand is for customers to accept offers and free vouchers by supplying their sensitive information to online marketplaces to use for their commercial and marketing purposes, without considering the risk (Schumann, Wangenheim, and Groene 2014). Individuals who are surfing online consider privacy concerns thoroughly before making a move (Martin et. al.2017) Sellers and product owners are also encouraged to collect more private data and buying behaviour based on this study that customers are more likely to respond to personalized ads and offers more than random ads and offers on Facebook even when they can easily control that by settings (Tucker 2014). As well as the quality and the look (decent, professional) of the way of collecting sensitive privacy data from consumers highly affect on their disclosure and introduction but with a privacy statement, it decreases the customer's action on disclosing their private data (Adams et. al. 2017). Some studies show that perceived risk plays a main role in customers' intention to make the buying decision online (Lazaroiu et. al. 2020). As well, some other studies have described that when consumers are making a purchase, risk is always presented, and it is multidimensional. So trust must be needed to complete the purchase (Lou and Yuan 2019). But that doesn't clearly describe which factors the trust depends on.

Most of the previous studies about data misuse and leakage are only based on incidents after a perceived risk-based incident, not associated with the data stealing by sellers while consumers use their most trusted brand or online marketplace. When considering the year 2014, 69,790 cyber data crimes have taken place around 61 countries (Bagley et. al. 2015). In those

cases, customers identify that as a crime. As well, sometimes customers don't understand that he or she was subjected to a privacy data crime. So first, the privacy detail leakage while surfing trusted stores, some customers should be educated to get it as a crime. So, when engaging in the research, it is essential to categorize customers according to online knowledge, and cultural and geographical background. It clearly proves the strength of user interface, easiness and clarity of the website navigation management, brand name and brand strength are highly affected factors when considering online trust of consumers compared to security concerns and privacy data misuses (Bart et. al. 2005). To have a widely distributed result, it is essential to examine various types of customers with various online education backgrounds and who live in different cultural backgrounds during the same research. While it is said Individuals who are surfing online consider privacy concerns thoroughly before making a move (Martin et. al.2017), some researches state that a customer's willingness to buy products online mainly depends on the website architecture and navigation, it is true that security statements and other security concerns and statements increase trust and honesty, but they never increase the consumer's buying willingness online (Schlosser, White and Lloyd 2006). So, it is essential to identify, under which circumstances, effects and levels of online education, are customers behaving in these two completely different ways. As well as it was very hard to find a research which has done in two different cultural and geographical locations regarding this. So, to identify exact factors, we have to conduct the exact same research in two different geographical and cultural locations. Customers are more likely to respond to personalized ads and offer more than random ads and offers on Facebook even when they can easily control that by settings (Tucker 2014). Recently, personalized prices have also been offered to the targeted customers who are not price sensitive by online marketplaces based on the specific needs of customers who are searching for using their cookies. The customized price offering is very disadvantageous for customers who aren't sensitive to the price (air tickets etc.….). Even Though it is a bit complex to analyze whether it is fair or unfair. But ethically, there is a problem with that (Smink et. al. 2020). So, recently most consumers have used VPN or some other hidden ways even for searching needs. So, this research should be repeated in this new trendy environment to see the exact result according to the present day. Finally, there is some research that the final extract is not acceptable such as it says that while we are in the digital economy, we have come to the end of privacy (Schomakers et. al. 2020).

Study problem

Why are customers continuously using online stores even after they realizing those stores are tracking their online behavior and using their privacy data for commercial purposes?

Study aim

To determine factors affecting on customers to use online stores continuously even with privacy data leakage and perceived risk.

Research objectives

1. Study previous reaches based on the impact of personal data leakage on online stores, impact of perceived risk on online stores and continuous usage of online marketplaces.

2. Examining how current research findings are aligned and matched with results of previous research.

3. Analyzing the effect of privacy data leakage and perceived risk on customer's using of online stores continuously and analyzing other factors which are affecting customers to use online stores continuously and how are those other factors affected by privacy data leakage and perceived risk.

4. Developing the methodology for the current research as it can be accessed the effect of perceived risk and privacy concerns on continuous usage of online stores.

5. Developing a conceptional framework for the current research based on findings of past research combined with hypothesizes statically analyzed and developed by the current research.

6. Identifying the exact effect of perceived risk and privacy data leakage on continuous use of online stores.

7. Presenting research findings and educating digital marketing specialists based on those findings and mentioning recommendations and improvements for future research areas based on continuous use of online stores with perceived risk and privacy data leakage.

Methods applied in the current study

Scientific studies of previously published academic and research papers. The primary data collection was based via an online questionnaire set to be non-probability sampling and collected data were analyzed statically using the IBM SPSS software.

Structure of the work

The current research contains four number of sections. From those four, section 1 and 2 are presenting the analysis of previous scientific literature available currently regarding continuous use of online stores, perceived risk, privacy data leakage risk, customer loyalty towards online stores and other factors affecting on continuous use of online stores. Moreover, previous research problems and findings are compared and analyzed to determine solutions for gaps in the current research. Chapter 3 contains the research methodology which is developed to find out factors affecting on using online stores continuously with privacy data leakage and perceived risk. The research model was introduced based on analyzing of previous research findings and methods used in current research. As well, the development of questionnaire and sampling procedures were developed by analyzing results and questionnaires of previous studies. And the questionnaire was administrated based on non-probability sampling method. Under the section 4, SPSS software was used to analyze collected data to make conclusions. To assure the reliability of circles of collected data, Cronbach's alpha testing was applied. Furthermore, all data were analyzed to determine which hypothesis should be accepted and which should be rejected. And final conclusions were made upon accepted and rejected hypothesizes. Those conclusions and research findings are beneficial for digital marketing specialists to attract more customers and retain loyal customers while improving customer user experiences by customer shopping behavior at the online store.

1. THEORETICAL ANALYSIS ABOUT THE CUSTOMER'S CONCERNS ABOUT THE PERSONAL DATA LEAKAGE AND PERCEIVED RISK WHILE THEY ARE CONTINUOUSLY ENGAGING ON THEIR TRUSTED AND LOYAL ONLINE MARKETPLACES

1.1 Online marketplaces and how privacy started to play an important role in online marketing

E-commerce is commerce conducted by using computerized devices through communication platforms which enables sellers to break physical boundaries in an efficient and effective way by breaking traditional and physical barriers. It is cost effective, time saving and efficient in all ways compared to physical and traditional stores (Saeed Saquib, 2023). Compared to physical and traditional stores, all structures and traditions including human resources, procedures, technology, ethics, and security concerns were adopted or sometimes completely changed in e-commerce platforms. Even Though, e commerce was able to break some boundaries, still e commerce stores are also dependent on political, geographical, economic, social and technological factors as same as physical stores (Rizwan et. al.2021). However, different security aspects, purchasing methods, cultural aspects, shopping methods, easiness of access were factors which affected the popularity of e-commerce within a considerably short time of period (Ashraf M. et. al. 2020). Recently and finally the COVID 19 pandemic and lockdowns happened due to that gave an acceleration to e-commerce sites as most users who didn't use e-commerce before entered into these online platforms (Alzaidi & Agag, 2022). During this period, most users became more experienced in online shopping because they needed to shop online even for fulfilling their basic needs. And that was a reason for changing their buying behavior into online shopping even after those lockdowns. As well in the side of sellers also it was highly affected because most traditional sellers were adapted to online selling due to long lockdowns and inability of reaching their customers physically (Saeed Saquib 2023).

Privacy is described as the own way of controlling one's own private data in someone's private space that can be defined by the same person who protects their own privacy (B Alsajjan and C Dennis, 2006). So, privacy has its own limits which depend on the person or group which covers their privacy from the external environment. The controlling person can clearly define which data should be shared with the external environment and which data should not be shared

with the external environment. That is a personal perspective depends on an individual person when privacy comes into an individual person. Most researchers stated that privacy is a basic human right and each individual can determine for which extent they are disclosing and sharing their information with internal society (Martin and Palmatier 2020). To describe privacy clearly, autonomy also should be presented. More simply, it is the way of an individual person who introduce himself or herself to others (Marmor A. 2020). But sometimes the word privacy becomes confused when the word autonomy appears. It has been mentioned as a great example to describe autonomy and privacy. If we just thought, there is a Xray machine for my neighbor and he can see through my walls using that machine. But still, he doesn't do that. Then it is autonomy. But, if he started to watch through my walls using that machine, that is privacy. From that he enters my privacy and things I don't share with the external environment. Then autonomy is mostly about controlling and privacy about sharing information and knowledge. so, privacy is important for every person they consider privacy (Taylor, 2003). It was found out that online based shopping stores mainly control customer data and customers have less power to overcome or control that issue. Because of that unfair power distribution about customer privacy data, customers feel more insecure about their privacy data while using online stores. As well as the flexibility and transparency of privacy data of customers are in a risk while using online stores and to secure that it is necessary to implement new regulations and update some existing regulations. With those precautions, online marketplaces will become more safer places for customers in the hand on privacy concerns (Bandara et al., 2020).

The digital age can be symbolized as cameras which are continuously looking at users and their behavior but don't share what they observe. But still observing continuously (Dinev & Hart, 2004). With the development of online structures, collecting, using, distributing, stoting, manipulation, and transmitting of individuals private data under an information technology based ethical background was introduced privacy in online (Martin K., 2017). After e-commerce websites were introduced in the early 90s, privacy information disclosure became a serious concern step by step (Turban et. al. 2017). It mainly became serious, when creating an account for an individual in those websites, they needed to disclose their privacy information. (Liu et. al. 2010). Simply, at the school we are taught how to protect our privacy from others by separating our private space, covering by barriers, not letting unwanted people listen to our private conversations etc. But when we come into the digital world, privacy data leakage can't be stopped in such simple and well-defined ways. Because this digital environment as well as ways of leaking our data are very complex and sometimes hard to define

(Maseeh et al., 2021). If we think of the Digital Economy as a machine which creates knowledge, innovation, and effectiveness into the field of economy in a digital way, personal data is the oil which is needed for operating that machine continuously. That shows the importance of personal data for the digital economy. So, machine drivers of the digital economy always try to find holes to take data as much as they need (Roghanizad et. al. 2015). Then some research mentions that with this digital economical era, we have reached the end of privacy. It is hard for us to think and describe privacy in a digital space like the physical world (Eva-Maria Schomakers et. al. 2021). According to some descriptions, understanding and seeing advantages of having a huge amount of data have been driven into using those data without proper permission from owners and people are worrying about their inability to control their own privacy data (European Commission 2015). But we have to accept that sometimes privacy concerns differ according to culture, education level and some other geographical factors (Nadeem et. al., 2020). As well as it has been found, online business companies consider privacy and security concerns about their customers differently depending on different geographical regions (Saeed S., 2023). It was found out that sensitive customer privacy data is in risk while customers are disclosing them to online marketplaces, and they are being used for unsecured tasks by online marketplaces. As well as customer's transaction data is also in kind of risk. It was recommended some precautions to overcome those data leakage such as biometric authorization, educating and counselling online store customers and implementation new security measures towards customer privacy protection (Oguta, 2024).

One of the main reasons for the leakage of user's data is, parties which are using data are not transparent as well as they confuse users and don't describe clearly what is doing with those data. As well at which extent are they disclosing those data (Spiekermann et. al. 2015). On the other hand, according to some research, the definition of privacy is beneficial for parties who misuse data because that says the Privacy is something unclear and hard to define in a standard way. So, privacy data use that as an advantage to hunt users who surf online and misuse their data in unethical ways (Miao M. et. al. 2021). When consumers are making decisions in the practical world, sometimes they do not consider privacy much. In most social networks, with a less payment, there is a beneficial access to a more secure version. As an example, the paid version is with more privacy controls. But, at that concern, consumers are always selecting free versions without any privacy control and giving all privacy data to a third party or to the same platform, mostly for commercial purposes. So the less importance given by customers for their own personal data lead them into be the victims of their privacy data

misuse (Krasnova et.al. 2014). And previously play station service was shut down for more than 24 days due to privacy data leakage. It was very negatively impacted on the reputation of Sony and their CEO had to make a public apology regarding that incident. It showed how important customer's privacy data protection is for a company's reputation and image (Wakefield, 2024).

As it was mentioned before for the physical space, this is how we can adjust privacy leakage into digital spaces. In the digital space, our right to protect our data or knowledge we would not like to share with other parties or living in the digital space without being observed by unwanted people. As well as our right to protect values which we don't like to share with others who are in the digital space or even in the physical space (Robinson et. al.2020). As we all know, users or in another name customers are the most important factor for any e-commerce site because the site depends on them. If those customers feel any insecurity due to privacy concerns of any site, they usually don't make the purchasing decision. That affects very badly for an online based selling platform (Saeed S. 2023). But in some cases, it is clear that user's data are leaking due to their misunderstandings, misbehavior and non-caring behavior. Most online platforms offer many advanced controls, and they instruct users how to behave in their platform to protect their own data. But users don't follow those rules. It is true, most of these rules are implemented by platforms only considering their protection from laws and to skip the responsibility in case of data leakage (Barth et. al. 2023). As well, it is discussed about the ethical consideration about customer's privacy data protection in Digital Marketing, it is true that there is a right and need to collect, analyze and use customer's privacy data into a certain extent, but they have a ethical bond to protect sensitive data and other data which has not approved by the customer to disclose into other parties for any purpose. As we all know, data security has a tight knit relationship with data privacy. So, when digital marketing agencies are thinking about protecting and retaining their customers as well as thinking about their image and reputation, they should use advance and new technologies to protect their customer's privacy database from third parties as well and should not use those data even for own commercial purposes without the extended approval from customers (Exploring the Art of Digital Marketing, Dr. Safia Farooqui et. al ISBN: 978-93-93810-85-4; pages 41,42 and 43).

1.2. How does our privacy data is misused in online marketplaces

Being personalized in the Digital Marketing space is one of the main ways users let digital market agencies to use their behavior and data. Usually, personalization can be defined

as offering the right suggestion, to the correct customer in the correct time according to their needs and requirements at that moment (Chandra et al., 2022). A considerable number of research had been conducted regarding the personalization and so many types of definitions based on various themes and context has been invented. Personalization is a type of customerization to enjoy more benefits, more convenience according to resources owned in the moment. As well personalization can happen by the side of the customer as well as from the side of the digital marketer (Peppers and Roggers **1997**). According to another definition, personalization is a two-dimensional aspect which has customer profile and content. This definition is based on the customer information theme (instone **2000**). As well, personalization is matching the object with the requirements and needs of the subject. As an example, it is the way of matching what we sell according to the needs of individuals and likeminded groups in an acceptable way by all individuals. In other traditional words, personalization is a kind of procedure which tries to approach the saying one size fits all (Riemer and Totz **2001**). According to another approach, personalization is the ability of the company which can sell their product to all individual customers by informing them by banners, advertisements and education about the product. If that campaign becomes successful on more customers, that can be identified as a successfully personalized campaign (Imhoff et. al. **2001**). Personalization has been built in a four-dimensional way which consists of content, content layout, delivery system and delivery instruments (Ramakrishnan et. al. **2001**). As well, personalization has been defined as a long process of identifying customer preferences and recent marketing trends as well as customer thinking patterns. Then offering and advertising products according to those preferences which suit all the target customers (Murthi and Sarkar **2003**). The most important definition when we are looking at the privacy data side is, personalization is based on how recommendations and advertising matches on individual's desires, needs, requirements and resources they have to buy those. The success of the whole process of personalization depends on the customer's willingness to share their data with marketers as well as the accuracy of data they share with marketers to get offered personalized suggestions and services (Vesanen et. al. **2006**). We can see the definition of personalization become more recent, it mostly engages with data sharing and data privacy. So, it has been used **bold** for years of definitions to identify that. Personalization is the matching of a product or service a firm owns according to previously collected customer data (Arora et. al. **2008**). Personalization is the process of matching a product or a service with previously collected customer data using the technology and matching that product with customer needs and requirements (Sahni et. al., **2018**). The concept of personalization is based on presenting a product or service in front of customers, as it has been

individualized according to each individual's preferences using their collected data (Aksoy et. al. **2021**)

There are several risks of being personalized in the Digital Marketing era and one is related to prices we pay for goods and services. Personalization is a strategy which produces advantages in a competitive landscape, and which delivers most suitable and required goods and services the consumer is looking for a better deal. As well, it fulfills the requirement of the customer according to resources they have (Murthi and Sarkar 2003). Usually, personalized prices are also appearing with personalization. There are both positive and negative effects of personalized pricing. According to personalized prices in the digital era, Research Article Volume 18, Issue 01 by Alex Schofield at www.elgaronline.com), when considered in an economic perspective, there are four effects on personalized pricing. They are,

The appropriation effect is defined as digital marketing companies can charge higher prices from customers who are not sensitive to the price when buying a product or access to a service. That is not very acceptable because those customers pay more for the same product which is bought by another customer for a lower price.

The output expansion effect which can be defined as digital marketing companies can offer less prices to customers who are more sensitive to prices. It is true that it is kind of beneficial for those types of customers but that is not very ethical. As well as those customers are encouraged to buy more and more from the same store other than buying other stores which offer the same price for all customers.

The intensified competition effect that is defined as a competition can happen between digital marketing agencies which are offering customized prices to customers and other agencies which are offering competitive prices to all clients in the same way. In the side of clients, benefits varies as well as in the side of agencies also the same thing happens

The commitment effect is one of the most important effects from the beneficial side from the customer's side. This is the effect which causes personalized prices to not decrease in the future by the side of digital marketing agencies. That is a huge disadvantage from the side of customers.

When it is considered about personalized pricing, it is sometimes fair for customers who have a willingness to buy goods for a lower price as they are being recommended lower

prices. But in the other hand, it breaks the competition and fair pricing strategy between digital marketing stores as those price offers are based only on customer preferences and does not inter-affected between digital marketing stores. So, it is ideal to offer personalized prizing based on fair description which can be shown by the customer and who can understand the breakdown of the offer behind that. As well, it is better to have some regulation to maintain ethical competition between online stores regarding personalized pricing (Moriarty, 2021). But some studies states that offering personalized pricing with personalized product recommendations according to customer's shopping history and preferences, make those customers more loyal towards the e store. As well as, seeing their favorite and searching product at the store for a lower price because of personalized pricing combined with personalized recommendations, customers purchasing intention increases. As well, that tends towards making many purchases from the store and increase sales of the store (Hallikainen et al., 2022). And there are some completely different findings such as personalized pricing is disadvantageous for online stores. It is because, in online customer groups and customer forums, all customers are sharing prices they got for some product. In this situation, both type of customers who got an advantageous price and who got a disadvantageous price will share their ideas. In these situations, both customers who got advantages from prices and who got disadvantages from personalized prizing, give negative reviews about the online store. As well, loyalty and trust towards the online store of both customers will be decreased. As same as customers are worrying about the way of online store using their sensitive data and that also will lead to break the trust and loyalty towards the online store (Hufnagel et al., 2022).

However, it is hard to take one side from advantageous and disadvantageous due to personalized pricing because that is complex, and some customers affect badly on that and on the other hand some customers affect that in advantageous way. But ethically there is some problem with that. As well, it affects the trust of digital market stores in various ways. (Smink et. al. 2020) stated that the personalization process shapes up the customers brand use behavior, customer's intention towards the brand and customer's attitude towards the brand. But when we are considering various research, results are different. As it was stated that the personalization process can't have a huge impact on customers' intention because educated and experienced customers are using various ways to skip this personalized pricing and they are able to select the best competitive price in the market using those methods (Schofield, 2019). According to another research, delivering products to customer on time increase the trust towards the online store. As well as improving user experiences of the online store such as

simple and developed user interface and protected interface from perceived data leakage and privacy data leakage improves customer trust towards the online store. As well as having considerable number of choices to select for customers by comparing each other also makes customers trusted towards the online store because it reduces customer's intention to visit various stores to compare various products (Mofokeng, 2023). To improve the trust of customer, it is necessary to make their mind simplified and relaxed while shopping. So, it is better to respect customers in ways such as not applying fake discounts to increase sales by applying tricky approaches on customers. In fact, those methods mostly reduce the willingness of customers to shop in the online shop continuously. So, always it is recommended to deal with customers in a ethical way to improve their trust on the online store (Mainardes et al., 2022). According to an another research, it is true that there is a increase of sales due to personalized prizing as all customers are offered prices they can afford and bear. So, most of them can buy the product. But the ethical side is considered, it breaks the competition between online stores and can be treat for businesses with fair pricing strategy which apply on all their customers in a same way. As well there is a possibility to break the trust between customers and the online store. So, there is a requirement to implement some regulation for this personalized pricing strategy (Jung et al., 2024).

As well there is a risk of being personalized in the Digital Marketing era related to privacy data leakage and online behavior tracking. Personalized contents or advertisements can lead your data which is hidden by certain groups, to those groups. As an example, personalized suggestions related to the geographical location which we visited last time, can leak those details to our friends or other groups that we visited that place. As well personalized contents can reflect our behavior patterns and private favors to others. So, 60% of Amarikans don't need marketers to personalize their advertisements and get recommendations (Turow et. al. 2009). As another example, when facebook offers personalized contents according to users' favors, third parties which are selling those are able to appear in the news feed of the user. That opens a door to third parties to your private habits and privacy sensitive contents (Anand, 2022). Another considerable factor is most platforms offer better privacy controls for only paid versions but nothing for free versions. Even Though, there are many privacy controls in paid versions, that is not well mentioned, and so most paid version owners are also not aware of that. It is unfair and not ethical in certain ways (Johnson et. al. 2020). Another worst kind of risk associated with personalization is leakage of personal geographical data (Krafft et al., 2017). Users face many conflicts due to this location-based personalization such as they are

being tracked by their boss, they are being tracked by their government and their home location is being disclosed to apps and other services. As well other thing is when they visit some place all business-related sellers and service providers get to know that they are visiting that place because of this geographical location based personalized recommendations and advertisements (Bhattacharya et al., 2022).

There are several ways to overcome those risks using new technology and some other tactical ways. And many of those methods have been invented during previous researches and previous studies. Pseudonymous is one way that users can overcome those risks even to a certain extent. That allows users to behave as several persons in the same personalized system. That makes it hard to exact persona detail from the user (De Capitani Di Vimercati et al., 2020). Using location tracking skipping techniques is also a successful method to prevent suggestions based on geographical tracking details (Daoud et al., 2023). As well, using third party apps which hide device location for marketing-based tracking is also a successful method. And using browsers which don't allow the use of cookies is also a successful method, but some sites don't allow users to come to their site using those browsers due to risk concerns on the side of those sites (Cremonini, 2023). It has been proposed some user-controlled privacy policy by the device according to the site of individual person visit on time to prevent tracking based on marketing data (Dubé et al., 2024). As well it also has been proposed some privacy based geographical location tracking locking system to protect users from location tracking for marketing-based purposes (Wang & Chen, 2023). It is true that using the privacy data of customers, online stores can offer them what are they looking for. As well as it increases sales, and it will offer customers what do they exactly need. But in other hand, that can break customer's loyalty towards the online store and trust of the online store because they tend to think that their behavior is tracked. So, it should be done according to proper framework and proper regulations which are accepted by both online stores and customers (Goldfarb & Que, 2023).

1.3. Factors affected on continuous use of online marketplaces and e-brand trust

Purchasing intention at online marketplaces is one of the main targets all marketers are expecting from their visitors and customers. Online marketing purchasing intention can be defined as the willingness to buy goods or services online without touching or experiencing them physically and only based on the mentioned and previous experiences about those products and services (Meskaran et al., 2021). Online purchasing intention is the last result of many negative and positive combinations of thoughts of a customer who is engaging in

shopping online (Jafar et al., 2023). As well before making the purchasing decision at an online marketplace, previous experiences, trust, predictions, reviews and most other mentally based things are affected. It is because consumers are not able to touch or experience the product or service before buying from an online marketplace like a physical store. So their evaluation before making the purchasing decision is based on mental concerns and previous experience arguments more than physical touch (Cindrakasih et al., 2024). Purchasing intention comes out after analysing many concerns wih previous shopping experience. So, previous online shopping experience at any store effect very strongly when making purchasing decisions again with the similar store or with another new store (Khodabandeh & Lindh, 2020). In 2022 it was investigated which factors are affecting purchasing decision making at online marketplaces and he invented those factors that are much more complicated than factors affecting buying intention at physical marketplaces. He presented a holistic model which is based on customers' judgemental factors which are dependent on previous experience at sellers and intermediates. According to the model he invented, his findings can be mentioned as buyers' trust about intermediaries directly affects the buyer's trust at the seller and definitely it has a highly positive impact on purchasing intention. Then distrust about intermediaries is directly and negatively affected to the purchasing decision which is arised from perceived risk. And website structure quality and easiness of navigation gives a positive impact on consumer's purchasing intention, and it can bring customers into purchasing decisions when that is combined with other mentioned positive impacts (Alwan & Alshurideh, 2022). Sometimes customer's trust towards an online store can improve things like environment friendliness of the store and other green friendliness related factors. So, online stores can earn trust of customers by adjusting some innovating factors such as green sustainability and environment friendliness (Jalil et al., 2024).

As per the research done of effectiveness of social media marketing on online stores, it was found out that brand trust mainly effect on continuous use of online stores, and it acts as a mediator. As same as brand image also have effect on continuous visit of online stores and making purchasing intentions. As well, according to findings social media affects to improve trust on online stores by showing well planned advertisements to customers (Salhab et al., 2023). Previous positive shopping experiences and perceived brand trust play a main role on visiting online store by a customer and making a purchasing decision. As same as other previous positive experience such as delivery on time also affect positively on continuous visiting towards online stores by customers. And user experience which is experienced while

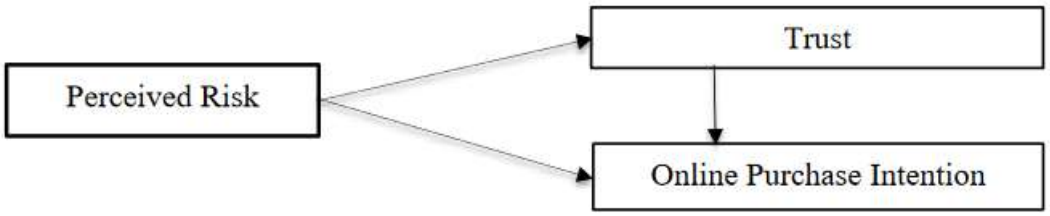
shopping at the store also effect on re visit to the store and making purchasing decisions. Finally, e-trust plays a main role between all above mentioned connections as a mediator (Saoula et al., 2023). It is important to have perceived brand trust and other perceived values to increase customer trust towards re visiting at online shops. So, it is important to maintain values of the online store as customer gets a good impression and which becomes a perceived value later. Electronic word of mouth also mediates that effect due to perceived values towards re visiting of online stores (Zeqiri et al., 2023). Mainly the quality and user friendliness of the store interface are mostly affecting on customer's trust towards the continuous visit of online store. So, online stores always should focus on improving user interface and navigating into pages in a simple manner (Aljabari et al., 2023). There is one another important finding that some errors of online web store such as taking much time to load the side, difficulty to find exact menu, navigating at wrong places etc., influences negatively on customers intention to visit the online shopping site. As well most customers are choosing online shopping over physical store shopping because that is instant and ability to select the necessary products at home. But making the online store procedures complex such as selecting good, long signups and complexity of payments effect negatively on customers attitude towards visiting the online store for shopping (Abu-AlSondos et al., 2022). Most of past good and positive online shopping experiences and less complexity at the online store attract more customers towards the online store. As well as it is important to maintain previous good and positive shopping experiences on loyal customers to retain them at the online store and those factors are not depending upon the gender of the customer (Al-Khateeb et al., 2023).

Perceived risk for online marketplace users is the one of most important factors when a customer is looking for a loyalty relationship with a marketplace. It is stated that there are six additional risks that are always associated with preserved risk which are product risk, financial risk, privacy risk, security risk, time risk and finally physiological risk (Han et al., 2018). When we consider those six numbers of associated perceived risks separately, the first security risk is disclosing credit card number, card pin number or other important and secret financial details when doing transitions in any of the stages of the online buying process (Alam, 2020). As well get caught by a fraud transaction or get cheated when doing the transaction such as after making the transaction disappearing the shopping page or not receiving purchased items due to scam etc. (Soltanpanah, 2012). Then physiological risk is the customer's disappointment after buying a product and thinking that he or she had to choose a better version of the same product. Simply it is the disappointment with the purchased product (Tandon et al., 2017). The physiological

risk is directly involved with customers when they are engaging shopping online at stores because it is directly connected with the thinking of the customer in many ways. So, any customer nor store owner could skip this perceived risk (Guru et al., 2020b). The product risk is described as the risk taken by the customer when shopping online because the customer can touch or feel that physically before buying the product. So, there is a possibility to have a different product than expected as the final received one. That risk is described as the product risk (Hong, 2015). Time risk is described as the risk associated with consuming more time online when choosing a product (Kindangen et al., 2021). As well as being stucked when doing payments and getting late when goods get delivered. as well, sometimes spending more time in online stores but failing to select or purchase the product which is needed (Tandon et al., 2017b). After conducting an online research which involved 350 participants, it was introduced a conceptual framework regarding online purchasing intention and perceived factors mentioned below (Rahim et al., 2019).

Figure 1

described conceptual framework



Source: Rahim et al., 2019

Brand trust and brand loyalty are related factors which are connected to each other in certain ways. Trust should be essential for making any purchase of a brand or re-purchasing the same brand again and again by a customer. Brand trust is a long-term relationship between a customer and a brand to make purchases again and again by trusting the brand (Dam, 2020). Long term brand trust is not only a one side relationship from the customer's side. But as a long term relationship, the brand also contributes by improving it by time according to wishes of their loyal consumers (Aydin and Taskin 2014). According to some researchers, brand preference always comes before brand trust (Latifah & Fikriah, 2024). Then some research has proven out that perceived value always comes as the impression before the brand preference. As well as even before the purchase intention (Dangaiso et al., 2024). As well, it was proved that, brand preference is the main factor which pushes customers forward towards making the purchasing decision (Ebrahim et. al. 2016). But some studies have been shown that brand

preference is only a predictor towards the purchasing decision (Pool et. al. 2017). As per another research, it was found out that improving customer trust definitely increase repeat online purchasing intention and improving trust is beneficial because it increases the attitude too towards customer's purchasing intention. As well as real time interaction by the store such as live chat and engaging customer problems at the same time while shopping online increases customer trust. But this trust due to real time interactions doesn't affected by gender, age or demographical factors (Li, 2024).

Researchers have found that good and positive user experiences with brands make customers buy them again and again. That means an emotional attachment has occurred with those brands because of the positive experience given by those brands (Mostafa & Kasamani, 2020). Brand loyalty happens when emotional attachment towards the brand is connected with brand trust (He et al., 2011). Loyal customers buy their trusted brands again and again. As well they are recommending those brands to others and that is highly beneficial for brands because that effect is higher than the effect of an advertisement (Huo et al., 2022). Customers trust more on perceived quality of a brand than advertisements and reading about the brand for its quality. Because customers have already experienced that perceived quality (Li et. al. 2021). As well, perceived quality is a great and strong emotional impact to be loyal with a brand and trust the brand again and again (Kountur et al., 2024). Consumers are more loyal to their trusted brands because they know that the risk associated with that brand to make them dissatisfied is minimal because they have already experienced that brand for a long time. So, that trust towards the band makes them more loyal to that brand (Meilani & Suryawan, 2020).

Perceived brand trust has a positive effect on buying goods at an online store and re visiting the online store continuously by neglecting other factors stated by others such as perceived risk, privacy data leakage risk and negative eWOM (Khaleghi & Rostamzadeh, 2024). As well, perceived brand trust associated with perceived brand quality contributes a huge push towards visiting an online store continuously associating with brand loyalty towards that online store (Rahmat & Kurniawati, 2022). Perceived brand trust can act as a protector against negative reviews, negative eWOM, perceived risk and privacy data concerns. It protects the store and drive customers continuously towards the store and increases the brand trust of customers towards the store (Ellitan et al., 2022).

It is likely to not care about privacy concerns when customers have positive thoughts on perceived brand trust of a store. In this situation, perceived brand trust becomes prioritized

compared to privacy concerns as customers have previous good and positive experiences with the brand image of the store (Chen et al., 2021). Perceived brand trust is a key factor which affects on visiting a store continuously by customers and perceived brand trust is one of main accelerations for making loyal customers. With the perceived brand trust, the possibility to skip privacy concerns are high because those customers have previous good and positive experiences (Harrigan et al., 2021). Perceived brand trust is one of main effects which reduces negative factors such as perceived risk and privacy concerns towards customers loyalty of visiting online stores continuously. As well as it increases customer's buying intention and accelerates purchasing willingness from the same store neglecting negative effects (Nurhasanah et al., 2021).

The same brand trust and brand loyalty applicable to online marketplaces also. Because the main difference at online marketplace is doing the marketing and selling process via electronic media and online without a physical touch as physical marketplaces. Customer's e loyalty has been defined as customer's willingness and favor towards an e store for visiting and re-purchasing again and again (Srinivasan et al., 2002). As well having customers with e loyalty is advantageous for an e store not only short term basic but also long term basic. Because those customers trust the store continuously and buy from the store continuously without considering other competitors (Azzam et al., 2024). Most importantly, those satisfied customers are not only buying continuously but also, they are recommending their favorite store to others. So, even in that way, having loyal customers is advantageous for any store (Nikhashemi et al., 2016).

When considering old studies in this field, in 1999, Oliver has conducted a study to research the effect of e satisfaction towards e loyalty. In this research, Oliver has identified that e loyalty has an effect by e satisfaction, but that is not the only factor which affects e loyalty. But when we come towards most recent research, it is clear that there is a direct relationship, sometimes 100% relationship with e satisfaction and e loyalty. It is essential to provide the best quality service by e-commerce websites towards their customers because the success of the e store mainly depends on satisfied customers who have become loyal to the store. As well, other customers are getting continuous recommendations from those loyal customers who became loyal due to e satisfaction (Jeffany et al., 2021). Customer loyalty is one of the main factors to stay stable and strong in this competitive landscape because it is cheaper to retain customers than getting new customers. So, for all e stores it is beneficial to maintain a loyal customer base

for their stability in the market (Choi & Mai, 2018). Recently research conducted by the School of Business and Management, Institut of Teknologi, Indonesia (Samuel et. al. 2021 / ISBN 978-623-92201-2-9) is showing us a great image about the relationship between E service quality (efficiency, fulfillment, system availability and privacy) and customer satisfaction and customer loyalty as per the image diagram below.

Effect of social support and community factors on customers e loyalty towards e commerce stores are also highly considerable in recent days. Recent days, customers' purchasing decisions mainly depend on what they hear from buyers who visited the same store before or who bought the same item before. Those words can have a huge impact on a customer's mind when making a purchase from an e-commerce store. As well as there so many like-minded online communities where customers can exchange their ideas. So, we can't simply put away the impact of those communities (Zhu et al., 2015). With the recent development of technology almost all people are using mobiles and they are connecting with like-minded communities through them, and those communities are affecting highly on pre purchasing decisions from e stores (Molinillo et al., 2019). When considering those C2C communities, customers can enter various kinds of communities and they can extract pre purchasing data as much as they needed (Dholakia et al., 2004). In online shopping, trust is mostly needed when compared to physical shopping because everything is done without feeling or seeing in reaal. So when community members have previous trusted experience and when they share them with other community members, a huge trust is developed among the members of those C2C companies. That trust drives those members through making the purchasing decisions from online stores (Zhu et al., 2015b).

In Telematics and Informatics Volume 33, Issue 01 on 2016 February, has conducted a research to evaluate the effect of C2C communities to make purchasing decisions by customers at stores. They have based information adoption model to develop hypotheses of this research (Zhu et al., 2015b).

From that research, it was found out that companies should consider more about the effect of C2C companies than their recent attention. As the same as the customer reviews at rhe e store, customers trust and believe those stories about purchases which are shared through C2C communities. Mostly it has a stronger effect than reviews because like-minded and real trustworthy buyers are meeting there and they share their honest ideas without any commercial purposes. In this research, it was recommended that e store owners pay more attention to

educating the most active community users of those C2C communities about their products and the true value of those products. Because the impact of those C2C communities are considerably higher, the same as advertising and visual navigation of the web store.

Samuel Michael Endwia, Nurrani Kusumawati, and Atika Irawan conducted a research in 2021 to find out factors affecting on customers satisfaction mainly based e service quality analysis in Indonesia. (Mukhsin et al., 2021). They used the model state below.

Figure 2

Conceptual Framework of the research described above

Source: Mukhsin et al., 2021

The structure has been outlined from previous studies and it has been adjusted according to their study for the compatibility and accuracy of the final result. Five Hypotheses have been chosen for conducting the study. The study data has been analyzed using partial least square structural equation modeling technique (Giovanis & Athanasopoulou, 2014). However, after analyzing all results, it has been proven that Efficiency, Fulfillment and Privacy have a direct effect on Customer satisfaction and Customer satisfaction has a direct effect on Customer Loyalty. Connections of e loyalty with other online marketplace related factors are also highly considerable. A huge number of previous researches are conducted to find out various connections between various kinds of variables. It is better to combine those results also with this study to have a wide and well distributed idea on this.

The connection between e loyalty and e trust is the main impact for customers to engage in shopping in an e store is e trust. If customers have trust, they always have a willingness to buy products and re-visit that store (Chmeis & Zaiter, 2024). Becoming loyal with a store takes a significant long time and it happens due to service and product quality offered by the site to the customer. As well, that loyalty arised by the trust is long term beneficial for e sites because that loyalty doesn't last in a short time of period (Amin et al., 2023). It was stated that e service

quality produces e loyalty and then e-loyalty drives into e trust (Venkatakrishnan et al., 2023). As well as it was interviewed a sample of Indonesian customers and the result proved that e loyalty is directly connected with e trust (Rahmawati & Ramli, 2024).

The connection between e loyalty and e satisfaction: If a customer is satisfied with a web store, they are more likely to be loyal customers in the future. As well as, if a customer was satisfied with a store in the first time, there is a huge possibility to visit that site again and again, then most probably that drives the customer into a loyal customer (Fang et al., 2011). A research has been conducted using a sample of women who usually engage in online shopping proved that e satisfaction happens due to e service quality, and it drives into e loyalty. As well it was found out, at least it wasn't going until e loyalty, i happens re visits and re purchases even for a significant time period (Quan et al., 2019).

The connection between e loyalty and e service quality: A research was conducted, and it was stated that good quality of service by the store, good delivery service and good return policy make customers feel safe to shop in the store and that makes them shop again and again in the same store (Qatawneh et al. 2024). Then that tends to the loyalty of customers towards the store. Another research conducted by stated that there is an indirect connection between e loyalty and e service quality that drives through e satisfaction. As much as e service quality increases, it affects customers to visit again and again to the site until they become loyal customers (Nurayni and Widiartanto 2019). The start of the loyal customer journey is the e service quality which produces e satisfaction among customers (Meilani & Suryawan, 2020b).

The connection between e trust and e satisfaction: Consumerism is the main factor which drives a store to success or failure. So, it needs a higher amount of e trust to a consumer to make a purchase in an e-store because they can not touch, feel or see in real eyes the product they are going to buy. So, everything matters the final decision of making the purchasing decision by the customer. So, customers need to be satisfied by the service and visuals offered by the e store. Then that e satisfaction directly affects the e trust (Castañeda, 2010). E satisfaction directly affects e-trust. Consumers mostly trust on transactions and that makes a huge effect on the last purchasing decision. So, the final purchasing decision mainly depends on the e trust (Nurlaely Razak et al., 2019).

1.4. Relationship between Trust and continuous use of E-commerce sites with security and privacy concerns

In the study in Psychology and Marketing, Privacy Concerns in E commerce, used a theoretical framework for their study based on Apko Marco model to describe theoretical background of privacy concerns in e-commerce which shows antecedents as well as outcome variables related to privacy concerns. This model includes various types of factors which affect privacy concerns of individual users (Maseeh et al., 2021).

According to (Maseeh et al., 2021), when it is studying antecedent and privacy concern relationship, seven numbers of hypotheses were used. According to the results of the research, as it was considered, customer risk perceptions have a positive impact (with positive value) on privacy concerns. All other hypothesis considerations such as benefit perceptions, familiarity, reputation, privacy policy and trust have a negative impact (with negative values) on privacy concerns. We can say all these antecedents make a 30% (R2=0.3) effect on being variance on privacy concerns. As well it can say that privacy concerns cause 8% on attitude and 7% on usage. So, both of them were neglected as they are < 20%.

After completing the research, summary of final findings are as follows. Privacy concerns directly affect risk perceptions. As well as, offering benefits such as entertainment, inventiveness and informativeness are useful for reducing the effect of privacy concerns. But it should mention that during this research, it was not researched about types of offerings which are more beneficial, or which are less beneficial. The negative connectivity between the reputation of e-commerce platforms and privacy concerns is minimal and less considerable. Furthermore, it was found that reputation has a significant positive impact on engagement of e-commerce platforms. Even Though it was significant in engagement, its positive impact on customer attitude is minimal. When comparing the trust with privacy concerns, mostly trust remains as a unidimensional construct. Even Though everything is considered carefully, a customer's prior experience with e stores can badly or perfectly affect their intention about privacy concerns, outcome variables and antecedents. However, in this research, previous experience was not considered as a moderator. But if it can also be added as a moderate variable, there is a huge possibility to have a better result with their effect on present concerns about e stores. Another research was done to find out how generation z behave in online shopping what should online shoppers do to win the trust of generation z customers. It was found out that mostly generation z customers are emotional based and their trust towards the

online store can be achieved in emotional ways such as promotions and deals. As well as it was found that they are mostly concerned on technical and innovative products and security and privacy concerns as their online shopping education level is higher compared to other generation customers. As same as, other most important finding is most of generation Z customers have a huge willingness on personalized recommendations based on their shopping history and their likes and dislikes. So, that was a most important finding for digital marketers to focus on recommending them personalized products based on their age (Sudirjo et al., 2023).

Digitized trust in online marketplaces can be described as the trust between two or more parties who have never met or seen before but for buying some goods and making a transaction by believing that this unknown will deliver goods as per expectations (Jin & Chen, 2020). Customer satisfaction is usually bonded with trust at e-commerce sites. The customer trust depends on many factors and definitely it includes privacy and security concerns (Girsang et al., 2020). As a start for this complex chapter, it is ideal to study the research results conducted by Roca et. al. 2009. According to his research users feel a discomfort when they understand that online sites collect their data more than sufficient for their operation with the user. That creates a doubtness in the mind of the user and that causes the discomfort and breakage of trust between customer and the online company, from the side of the customer (Najar et al., 2024). However, this research was done to find out the connection between trust and other factors such as privacy, easiness of navigation, easiness of reaching information at site etc. But it wasn't find a direct connection between the trust and security concerns.A framework , that shows the connection between trust, privacy, security and satisfaction, which was adopted by a previous research was investigated by 96 Yogyakarta students (Indonesian institution) to find out the connection between online trust and privacy concerns. And it was found the significant connection between security concerns and online trust and purchasing intention (Kinasih and Albari 2012).

But recent studies have reflected a different picture about privacy concerns of e-commerce sites against the trust and continuous use. Most recent studies have shown that customers are concerned with security in all ways such as infrastructure security of the store, payment security of the website and communication security of the platform before making a purchasing decision and using the store again and again (Gong & Schroeder, 2022). It has been mainly identified that customers are mainly concerning the security of the payment stage before making a purchasing decision. As well, it has been identified that the quality of the security

precautions of a web store mainly increase purchases and continued traffic (Chen et al., 2022). As well, a very important point has been stated out by another research that online stores need to use proper security measures and assign strong privacy statements in the early stage of the web site (Schomakers et al., 2020). In other words, at the first visit of the customer, he or she should feel the security of the platform to make a purchase or visiting again and again to the store. If it fails in the early stage, it is very hard to repair the trust. As well as, repairing the trust is not effective as the feeling of trust at first stage for continuous use. And another most important factor is it can be very expensive too (Saeed, 2023). As well, users with limited technical knowledge are using their view to determine if the website is secure or not without any valid technical argument. And it is hard to target those users because their vision is not constant and differs according to each individual (Tshuma et al., 2023). As an interesting approach, was found that if the potential risk which is associated with the privacy statement included in a web store is differ according to the type of the customer. Old customers are more likely to read privacy statements compared to younger generations before making the trust with the e store (Guthrie et al., 2021). As well as customers with less online knowledge always try to read and understand the privacy statement of the store before making a trust compared to users with higher internet knowledge. Most experienced users always skip privacy statements because they decide privacy protection status by their experience and knowledge (Ho et al., 2023). Customers trust which drives towards re purchasing intention sometimes depends on the product category and the product need for the customer at that moment. As well as, they way of customer treated by the online store such as protecting privacy data, purchasing behavior, searching behavior and not sharing any customer data with third parties affect in a great way to improve the customer's trust towards the online store which increases the attitude towards re visiting the online store (Yang & Van Ngo, 2023). Perceived qualities such as perceived brand trust and previous positive experiences such as having good service from the store or received ordered products on time highly affect on customers to revisit online stores. As well as less complexity and easy navigation at the online store also accelerate re visiting of customers. As well user-friendliness of the web store interface and engagement on problems while shopping also contribute positively on re visiting online stores by customers (Cuong, 2023).

As well most recent studies show that customers are mostly concerned about privacy concerns with the online education and online experiences, they have gained compared to customers who spent in online marketplaces in the early 2000s (Wang et al., 2022). Compared

to the early e-commerce development age, recent customers have more trust in online banking and online based translation services (Zhong & Chen, 2023). But still their doubtfullness of leaking privacy data while surfing e stores remains relatively stable because the truthfulness and transparency of e store data usage has not improved that much over decades. Instead of improving, it has been invented more tactfulness approaches which are more beneficial for digital marketing data collectors than customers (Zhang et al., 2022). As well recent studies have proved that trustworthiness of security and privacy data concerns are the most affected factors towards making the purchasing decision by modern era customers (Bansal & Thakur, 2024). Individuals are mostly concerned about their privacy data safety while they are engaging in social media marketplaces more than before as Facebook marketplace has been popular among most Facebook users. That privacy concern trend started to come after the massive user data leakage happened in 2010 in Facebook social media network (Agag et al., 2024). However, it is clear that e stores with less privacy concerns are less likely to be loyal by new generation customers compared to e stores with advanced privacy concerns (Agag & Eid, 2019). As well now there is a new trend that young customers are thinking social media-based marketplaces are more safe in the hand of privacy data protection because they have more privacy controls over traditional websites based e stores. As well the trust improves more, because through them customers are able to directly contact the seller and they can see how old the seller is in the social media platform (mostly Facebook) that gives an idea how loyal that seller is (Zhu & Kanjanamekanant, 2020). But the above statement differs if a customer was violated in a privacy data elated thing before. Then their view and vision become different towards all e-commerce stores and online marketplaces based on social media (Liyanaarachchi, 2021).

Due to the appearance of social media (especially Facebook) in the e-commerce field, it has been easy to identify and track user data such as what they like, what do they need to buy, what their budget is, etc. Because they are following and liking pages they are interested in, data collectors can easily identify their likes and dislikes through social media. But recent customers know that if they get personalized suggestions or personalized recommendations, their data has been used by third parties and their behavior is being tracked. That feeling affects negatively on the brand trust of online marketplaces (Song et al., 2019). As well number of public opinion polls done online stated that most young Amricans are highly concerned about what data markets are getting from them, what kind of data they share with third parties and what kind of online behavior they are tracking. According to above all, it is quite clear the

people with good online experience, mostly concerned about their privacy data and their Brand trust on e-stores based on that aspect too (Saeed, 2023b).

A study conducted by Maram Saeed Alzaidi and Gomaa Agag in 2022 showed "How to depend on the role of trust according to privacy concerns" using social media for e retail services. (Published in the Journal of Retailing and Consumer Services, Volume 68, September 2022, 103042). For this research, eleven numbers of hypotheses were developed (Alzaidi & Agag, 2022).

In this study they have collected two samples, one has been collected before Covid 19 pandemic and the other one has been collected during the Covid 19 pandemic. Participants have been Saudi Arabians and the survey has been conducted online. 1200 participants have been participating as representing all the parts of Saudi Arabia and their age has been from 18 up to 55+. Both genders have been included as the male:female ratio of 1.1028. Questionnaire has been originally created using English and it has been translated to Arabic and to ensure the reliability sequential linguistic method has been used.

According to results, trust, perceived usefulness and perceived ease of use have played a main role for driving customers towards the purchasing intention. As well, this research proved that privacy concerns are the main factor towards the customer's purchasing intention. Some previous research also has been proven that (Khan et. al. 2021) (Wood et. al. 2021) and (Tseng 2022). But some other previous reports have pointed out that privacy concerns are not the key factors on purchasing intention. As I mentioned those reaches in previous parts of Literature review, such as (Hussein & Saad, 2016), (Awad & Ragowsky, 2008), (Urban et. al. 2009), (Bart et. el. 2005) has mentioned that other factors are highly affected on purchasing intention more than privacy concerns. But we can see a clear difference between the time when research was conducted. There can be an argument that in the early 2000s the knowledge about privacy concerns were low and now people are more educated, and they care about that more. As well, it is very clear that the cultural background where the research was conducted has played a main role in the result. So, to have a better approach, it is better to conduct the same research in completely different two cultural geographical backgrounds using a well-mixed research sample of people which includes people with all levels of internet education and experience.

2. FACTORS AFFECTING CONTINUOUS USAGE OF ONLINE STORES WITH PERSONAL DATA LEAKAGE AND PERCEIVED RISK RESEARCH METHODOLOGY

2.1 Research purpose, variables, research model and hypothesis development

As we discussed the theoretical background from the previous section, research purpose, variables, research model and hypothesis development will be discussed in this section. Mainly about factors which are mediating and moderating the relationship between privacy data concerns, perceived risk, and continuous use of online stores. Hypothesis development was done by using previous research findings which were discussed in the previous section. Questionnaire for the survey was developed using previous old research related to loyalty and continuous usage of physical store products and they were adjusted to this research into online platforms and online shopping using recent research studies done on online shopping stores. Collected primary data by survey, will be analyzed by IBM SPSS software and then it will be decided which developed hypothesis should be accepted and which developed hypothesis should be rejected.

Research Problem: How do trust, attitude and perceived brand trust of the e store effect on customer's intention towards continuous use of e stores even with privacy concerns and perceived data leakage risk?

Research Aim: To determine why customers are using an online store continuously even with privacy concerns and perceived data leakage risk. Then how do trust and attitude act as mediators between dependent and independent variables? Finally, how do perceived brand trust moderate the relationship between dependent and independent variables?

Research Objectives: One most famous Lithuanian online store (Pigu lt) and one of most famous Sri Lankan online stores (Daraz lk).

The research model was developed based on previous traditional studies conducted on marketplaces and adjusted with modern studies conducted on online based marketplaces. Other research done based on privacy data and perceived risk is also used for adjusting and developing the research model.

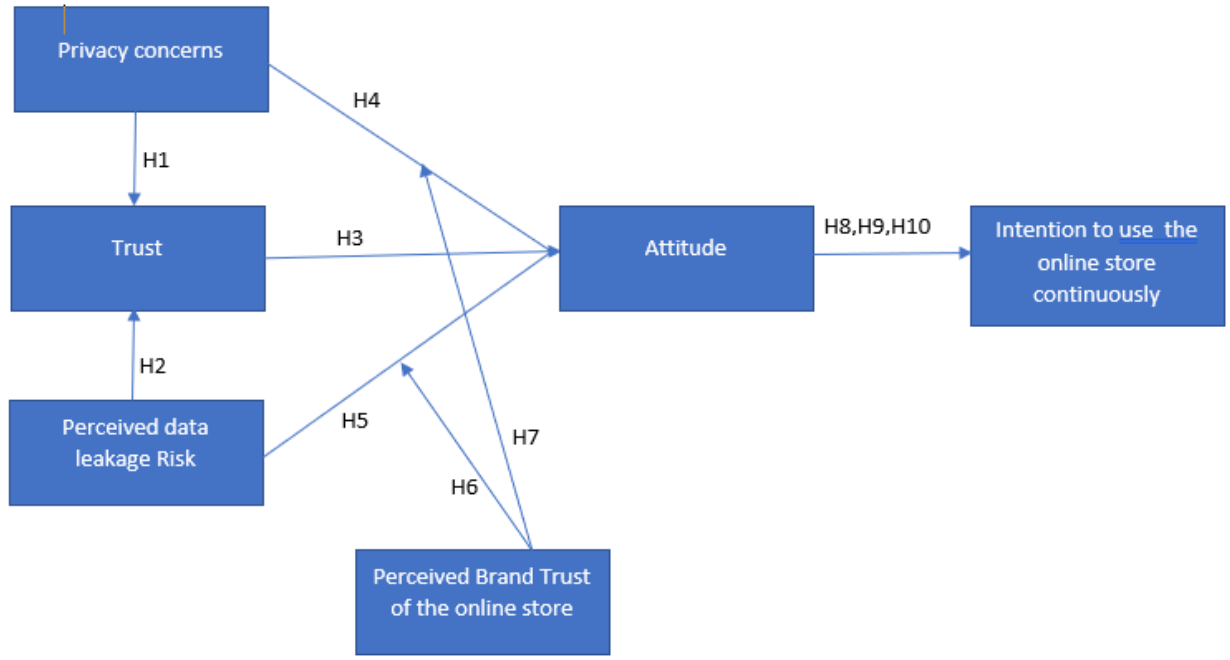
According to (Chen et al., 2022), which explored how customer behavior is being affected by data privacy concerns where customer trust and customer commitment were dependent variables. It is true that perceived trust becomes effective when customers are visiting the same store continuously. But for the first time and to make the first purchase as well as make the initial trust between the online store and the customer, privacy concerns are affecting negatively in a direct way. As well as (Wang et al., 2022) found that modern online customers are more educated, and they are more about privacy when making the purchasing decision. Research done by (Dangaiso et al., 2024), it was found that the impression for the trust is interrupted by perceived data leakage risk and the impression towards the trust comes easily without perceived risk concerns. Research done by (Dam, 2020), perceived data leakage risk is the most concerning factor before a customer starts to trust a store.

As per (Meskaran et al., 2021), it was studied factors influencing perceived trust in online shopping using 438 university students. It was found that trust plays the main role to shop online continuously at the selected store. The trust which comes with the previous positive online shopping at a selected store attracts customers and makes them visit the store again and again. (Cindrakasih et al., 2024) studied the impact of digital marketing strategies on SMEs using the sample of 190 managers from marketing based companies.They describe that customers even touch or feel the experience of a good at an online store before buying that good. So, a customer's intention to visit an online store mainly depends on the trust and trust has a direct positive impact on continuous visiting of customers towards an online store. When referring to studies of (Gong & Schroeder, 2022) and it was a literature review, it has been proven that most of modern customers are considering not only usual privacy concerns but also all kinds of anti-privacy security concerns such as infrastructure security, payment security and communication security. So, privacy concerns are affecting negatively on continuous use of online stores. Theoretical studies done by (Wang et al., 2022) proved that modern customers are most concerned towards privacy concerns compared to old customers who were in early 2000s. So, in every way, modern customers are highly concerned about privacy before visiting any online store continuously. Even though there is a negative effect towards buying intention from an online store is affected by perceived data leakage risk, perceived trust has a direct positive impact on that to accelerate the purchasing intention (Khaleghi & Rostamzadeh, 2024). Perceived brand trust associated with previous positive experience with the same online store affects in a good way to overcome some negatives in some concerns such as perceived data leakage risk.

In this research, independent, dependent, mediator, and moderator variables are included. Independent variables are Privacy concerns and Perceived data leakage risk. Dependent variable is the intention to use the online store continuously. Trust and attitude are acting as mediators between independent and dependent variables. Perceived Brand trust of the store is acting as the moderator between dependent and independent variables.

Figure 3

Research model



Source: By author (2024)

H 01 - Privacy concerns have a direct negative impact on Trust.

Customer satisfaction is usually bonded with the trust of online shopping sites. It is true that customer trust depends on many factors but definitely it includes Privacy and security concerns (Girsang et al., 2020). It has proved that there is a good connection between security concerns, online trust and purchasing intention (Kinasih and Albari 2012). As well, most modern studies prove that customers are concerned about all types of security concerns such as payment security, infrastructure security and website communication security before trusting the online store and making the purchasing decision (Gong & Schroeder, 2022). Quality of the security precautions of a web store is the main concern when customers are trusting the store (Chen et al., 2022). As well, if there is a clear description about privacy and security measures of the online store in the earliest visible stage of the site, it will increase customer trust and

purchasing intention (Schomakers et al., 2020). Modern online customers are more curious about privacy protection and their trust on the store comparably depend on the privacy protection measures (Wang et al., 2022). As same as, even though modern customers are more forward minded on online transactions, they still concern more about privacy (Zhang et al., 2022).

H 02 - Perceived data leakage risk has a direct negative impact on Trust

Perceived data leakage trust is one of most important factors which affects on customer's trust towards an online store. Except perceived data leakage trust, other five subtypes of perceived trusts are also affecting that (Han et al., 2018). Brand trust of the store and the loyalty are interconnected with the perceived data leakage risk. Because perceived data leakage risk becomes a most considerable factor when customers start to trust the store (Dam, 2020). The impression which comes before the brand trust, highly affected by perceived data leakage risk concerns (Dangaiso et al., 2024). According to some research brand preference is one of a predictor towards brand trust and purchasing intention. The brand preference is mainly affected by perceived risk concerns, and it can be said perceived data leakage risk has a direct negative impact on trust (Pool et. al. 2017).

H 03 - Trust has a direct positive impact on attitude.

Online marketing purchasing intention is a thing which engages without seeing the exact item and without touching the exact item. So, trust plays a main role in online shopping. Trust which comes with previous shopping experiences plays the main role towards purchasing intention and that purchasing attitude (Meskaran et al., 2021). A customer, before making a purchase at an online store, consider more things compared to shopping at a physical store. So, all the purchasing intentions depend on the trust (Cindrakasih et al., 2024). And other types of trusts such as website quality and stating privacy statements clearly increase the purchasing intention that drives into usage of the online store (Alwan & Alshurideh, 2022). As well as the trust towards an online store establishes due to comments, customer reviews and positive experiences by other customers. All those factors affect the trust which drives towards the attitude of using the online store (Zhu et al., 2015).

H 04 - Privacy concerns have a direct negative impact on attitude.

It has proved most of the customers are considering all kinds of securities such as infrastructure security of the online store, payment security and communication security of the online store before visiting and making purchases at the online store (Gong & Schroeder, 2022). Modern customers are not disclosing privacy details to a store if they are concerned that there will be a risk to leak or handover those data into third parties(Schomakers et al., 2020). Even most old generation customers have started to read privacy statements before making a purchasing decision. That means before they are visiting online stores continuously, they are highly concerned about privacy (Guthrie et al., 2021). When compared to the early 2000s, most modern customers with online education consider privacy concerns before visiting an online store (Wang et al., 2022).

H 05 - Perceived data leakage risk has a direct negative impact on attitude.

The brand preference which tends customers towards loyalty and repeat purchasing towards an online store, is highly affected by the perceived data leakage risk associated with perceived risk. When customers are concerned about perceived risk, they are more likely to not make a purchasing attitude towards the store (Latifah & Fikriah, 2024). Brand preference, the main factor which drives towards repeat attitude can be badly affected by received data leakage risk associated with perceived risk at online stores (Ebrahim et. al. 2016). Emotional attachment with an online store which drives towards revisiting the site and continuously using the site for shopping can be negatively affected by the perceived data leakage risk (Mostafa & Kasamani, 2020).

H 06 - Perceived Brand trust of the store reduces the direct negative impact on attitude due to perceived data leakage risk.

Perceived brand trust has a positive impact to accelerate visiting the online store by neglecting other negative factors which break continuous use of the store such as perceived data leakage risk associated with perceived risk (Khaleghi & Rostamzadeh, 2024). As well as perceived brand trust associated with perceived brand quality contributes to push customers attitude towards visiting the store continuously by skipping other negative factors such as perceived data leakage risk by creating brand loyalty between the customer and the store (Rahmat & Kurniawati, 2022). Perceived brand trust has an ability to protect stores from the negative effect of the perceived data leakage risk associated with other negative concerns. As

well, it pushes customer's attitude towards the store by increasing the loyalty towards the store (Ellitan et al., 2022).

H 07 – Perceived Brand trust of the store reduces the direct negative impact on attitude due to privacy concerns.

When it comes to perceived trust, that positive impact on the customer can reduce the direct negative impact which creates due to privacy concerns and being worried about privacy data while they are continuing their attitude towards buying items (Chen et al., 2021). Perceived brand trust which comes with previous positive and good shopping experiences makes loyal customers towards online stores. As well, those customers most likely don't consider privacy concerns over their trust about the store because of perceived brand trust (Harrigan et al., 2021).

H 08 - Attitude has a direct positive impact towards the intention to use online stores continuously

Attitude always accelerates customers to visit a store continuously by reminding them the previous positive experience about the brand of the store again and again. So, customer's attitude towards burying items from online stores makes them visit the same store again and again (Nurhasanah et al., 2021). Even in the modern time, most customers have an attitude which has arisen due to the past good experience at online stores, driving them towards online stores to shopping continuously (Zhang et al., 2022). It has proved that most customers are built that attitude for a long time by visiting their favorite store for a long time and gaining happy and positive experience at each time (Saeed S. 2023),

H 09 – Attitude mediates the relationship between privacy concerns and intention to use online stores continuously

Customers are mostly changing according to their privacy concerns to decide whether they are visiting their mostly trusted store continuously or not. So, that attitude connects the customer's relationship with continuous use of their favorite online store (Anand, 2022). Some privacy concerns such as tracking customer's locations and recommending them products according to their favorite store, reduce customer's attitude towards using the online store. That highly impact not on single and unintentional purchases but on continued purchasing at the selected stores (Daoud et al., 2023). When some customers are asked to disclose their privacy data for some extended processes at online stores such as having loyal membership or some

extended things, their continuous attitude towards visiting the store continuously reduces (Aydin and Taskin 2014)

H 10 - Attitude mediates the relationship between perceived risk and intention to use online stores continuously.

When some stores are using third party sites such as Facebook to recommend customers about their products according to customer's behavior on the site, that doubts the customer's attitude towards that online store to continue shopping again (Huo et al., 2022). In most cases customers don't like to see recommendations from third party sites about their behavior at their trusted store. Experiencing those things continuously affects the customer's attitude towards buying products from that store continuously. So, it comes through the attitude which arises due to perceived risk (Meilani & Suryawan, 2020).

2.2 Data Collection methods and instruments

Commonly, in research there are two types of data collection methods. Those are quantitative data collection methods and qualitative data collection methods. The researcher has a responsibility to select the most suitable, appropriate and fair data collection method for their research considering requirements and other factors of the research. The most appropriate and suitable data collection method might be sensitive, truthful as well as accurate (Polit and Beck 2017). There are two types of main research methods that can be identified, and they are Qualitative research methods and Quantitative research methods. In qualitative methods procedures such as interviews and group discussions are being used. As well as, in quantitative methods, procedures such as surveys and experiments can be used. As well as there are two types of main data collection methods that can be identified for research. They are primary data collection methods and secondary data collection methods. Besides both above, technological tools such as mobile and web applications also can be used to collect data (Draper et al., 2021). When we are using quantitative data collection methods, data can be analyzed using statistical tools and most importantly those can be presented in a graphical way such as graphs and tables to have an exact, clear and direct idea about results (Ishtiaq, 2019). When analyzing data using quantitative methods, researchers must consider the transparent nature of statistical methods and should be well aware of limitations they have when analyzing. So, those precautions offer a lot to overcome most of the difficulties and have a maximally accurate final image (Jamieson et al., 2023). In this research, previous research papers which were used for literature review

have been done using quantitative research methods. As well as I need to deliver a clear idea based on a statically proven analytical way from this research using all data which were collected. So, considering all above-mentioned reasons, it was decided to use a quantitative data collection method for this research.

In some research, it has proven that online surveys can be adjusted as a qualitative research tool and can be done with limitations and some adjustments (Braun et al., 2020). But when considering quantitative methods, online surveys and methods can be used efficiently. And it is fair and ideal to use online data collection methods for quantitative methods with modern technology and survey applications (Torrentira, 2020). When collecting data online with modern technological survey tools, there are many advantages such as reducing the cost, easiness of engagement etc. (Rosen et al., 2022). And most of the challenges we had in early times when conducting an online survey are now adjusted and solved with new tools. Some problems occurred earlier such as requiring good computer skills for participants when participating the survey, protecting the animosity of participants while doing the survey, and filtering out some duplicates as well as repeat entries from the survey have been solved with new online survey tools. As well as modern survey tools generate surveys which are accessible in any device and very easy to participate. As the final result, most importantly the researcher can obtain a reliable set of data which can be extracted from various ways for the ease of analyzing (Louis & Thompson, 2024). There are some problems occurring while collecting data online such as inability to engage on problems which happen while participants are attending the survey. But most of those problems can be minimized using methods such as using simple language for questions, using less buttons and functions and make it simpler, always asking for exact answer by skipping asking descriptions, offering clear selection for participants such as multiple choices or ratings and clearly describe everything in simple language and mention how participant's privacy data are being shared while engaging in the survey. With those precautions, it is not difficult to conduct a successful survey through online platforms and collect data we require (Sobolewski et al., 2024). When selecting an online survey tool to conduct the survey, it is essential to select a tool which works perfectly on both web and mobile devices. As well as options which can be used for sharing the survey is very important and accessibility to everyone is also important. Because it is not practical to ask someone to register on some platform before participating in a survey (Odutayo, 2023). Considering all above-mentioned reasons, problems and precautions, it was decided to use google forums to collect data online for this research. Having a google account is common for

most people nowadays and that makes it easier to reach the survey target audience comfortably. As well as Google forums are sharable in most media and that is also a huge advantage when it comes to reaching maximum target audience. And the quickness of navigating to the survey after pressing the link by participants also was considered much because it makes it easier to participate in the survey for anyone. So, the risk of leaving the survey because of difficulty of navigation also minimized due to that. As well as after collecting data, ease of importing those data in many forms for analyzing is also considered when selecting Google forums as the online survey tool for this research.

As usual, the questionnaire started with a short introduction about the purpose of this research and a small introduction about the author of this research. And the author's email address also was mentioned in case of questions from participants. As well it was highlighted that the survey is anonymous, and no personal data is collected. Filling the questionnaire take less than 10 minutes and questions are straightforward. As the first part, some general questions about participants were asked. Gender, then education level, then how frequently they use online shopping stores, then how long they have been online shopping and finally the country of residence. There are two options in the country of residence. They are Lithuania and Sri Lanka. According to the selection of the country of the participant, they will navigate to a page which has questions related to the selected country. Same set of questions were asked from both country participants but adjusted according to the country they live in. From Lithuanian participants, the same set of questions were asked based on Pigu lt. From participants who live in Sri Lanka, the same set of questions were asked using Daraz lk. Monthly income of the participants was asked based on country. For Lithuanian participants, it is in Euros and for Sri Lankan participants, it is from Sri Lankan Rupees. From questions, it was aimed to measure privacy concern, perceived data leakage measures, Subjective Personal data sensitivity, Emotional violation, Trust, Attitude, Brand Reputation, Brand Equity and Further use of the online store. Questions were adopted from authors of previous research and developed according to modern research done on online based stores and online shopping we discussed in literature. Target audience was anyone who lived in either Lithuania or Sri Lanka for more than 10 years and engaged in online shopping using Pigu lt (If they live in Lithuania) or Daraz lk (If they live in Sri Lanka).

Table 1

Development of questionnaire

Trait	Questions	Author
Privacy Concern	1. I believe that the information I have given to Pigu lt / Daraz lk will not be used in incorrect ways.	Dinev & Hart, 2006
Perceived data leakage risk	1. I believe that unauthorized third parties will be able to view the information I have given only to Pigu lt / Daraz lk when engaging shopping online 2. I assume that the data such as personal and shopping preferences, I have provided to Pigu lt / Daraz lk is secure and protected from third parties. 3. I assume that all the data and preferences I have given to Pigu lt / Daraz lk online platform will not be disclosed to any third parties.	Lauer, 2007
Subjective Personal data sensitivity	1. I would like to disclose below mentioned personal details about me. (Name, Mobile no., Address, Credit card no. and Driving license)	Gupta et. al. 2010 and Heirman et. al. 2013
Emotional violation	1. I feel extremely violated about the way my data is being treated by Pigu lt / Daraz lk 2. When I am thanking about the way my data is used, my dislike about Pigu lt / Daraz lk increases 3. Regarding the my data is used I feel considerable angry about Pigu lt ? Daraz lk	Van Leussen 2023
Trust	1. I trust online stores as long as they don't cheat me. 2. Usually an online shopping store can earn my trust very easily.	Frazier et al 2013
Attitude	1. When I hear or see about Pigu lt / Daraz lk online store, my emotions become positive. 2. I believe, the idea of using Pigu lt / Daraz lk online store for shopping is attractive to me. 3. The idea of using Pigu lt / Daraz lk for shopping online is a good thing.	Davis, 1989

Brand Reputation	1. People say Pigu lt / Daraz lk store has a good image as an online shopping store 2. According to people, Pigu lt / Daraz lk online store has a better reputation 3. Usual public opinion is Pigu lt / Daraz lk online store is favorably regraded	Simon & Cagle, 2017
Perceived Brand Trust	1. Even though competitor online stores offered same quality goods for same prices , still I choose Pigu lt / Daraz lk for online shopping 2. I believe my reasons are good enough for choosing Pigu lt / Daraz lk to shop online over other competitive online stores. 3. I believe I am loyal to Pigu lt / Daraz lk online store	Joshi, 2018
Continuous use of the online store	1. My idea is, it is ideal to use Pigu lt / Daraz lk for shopping online 2. I believe, using Pigu lt / Daraz lk continuously for shopping online is good for me 3. Finally, I would like to rate Pigu lt / Daraz lk positively for shopping online.	Mariani et. al. 2021

Source: By author (2024)

2.3 Sampling technique and sample size

Primary data for this research was collected from English speaking participants from Lithuania and Sri Lanka. All participants were from both countries and belong to various types of education levels, ages, professions and online shopping patterns. It was considered living more than 10 years in Lithuania or Sri Lanka for all participants because being familiar with country conditions was considered.

For studying Influence of Brand Trust, Perceived Value on Brand Preference and Purchase Intention (Dam 2020) used a non-probability sampling method and 285 participants in Vietnam were used. And it was found that perceived value is directly influencing the purchasing intention of customers. To find the relationship between privacy, data security and customers satisfaction effect on trust towards online based shopping stores, (Girsang et al., 2020) was conducted a research and 170 participants were participated. The research conducted by (Dangaiso et al., 2024), to find out the relationship between perceived corporate social

responsibility and brand preference through pre-emerging economy. The sample size was 482 participants. The research was done by (Ellitan et al., 2022), concerned on how brand image, brand trust and purchase intention connect with social media-based marketing. Data was collected using surveys and a non-probability sampling method was used. As well as 160 participants participated in the research by filling the survey distributed by authors. However, final impressions of the research came as brand image and brand trust which push customers towards purchasing intention is highly affected by social media marketing. (Khodabandeh & Lindh, 2020) conducted research on online relationships based on finding the impact towards customer's purchasing intention by influencer's contribution, commitment of consumers and strength of the brand. Non-probability approach was used, and 730 participant's data was collected. Another research was done by (Kindangen et. al. 2021), to find out the relationship of online customer's purchasing intention with trust and perceived risk. It was participated 97 participants. According to the research done by (Liyanaarachchi, 2021), by finding why customers have a willingness to disclose their privacy details to online related shoppers while knowing that those data are used for personalization and other recommendations even connected to third party places other than the disclosed online shopper. 30 participants participated. According to findings of this research, it was found out that some cultural people are willing to disclose, and some are not willing to disclose their personal data. The research done by (Nurhasanah et al. 2021 to find out how brand trust and eWOM influence or accelerate the purchasing intention of online customers. 100 participants participated in these using surveys. As per findings of this research, it was found that eWOM has a slight influence on purchasing intention of online customers. According to the research done by (Rahmat & Kurniawati, 2022), they found that brand experience is directly influenced by perceived quality and that brand experience drives towards brand loyalty. As well as 306 participants contributed their ideas towards surveys for this research and it was also based on a non-probability approach. In 2015, (Zhu et al., 2015) conducted research to find out how purchasing decisions of online communities (C2C) effect on purchasing decisions on those communities. 324 participants contributed their favor via surveys and a non-probability approach was used. As well as it was found out that communication between C2C communities are highly effective on purchasing decisions taken by members of those communities.

Table 2

Collected sample sizes of previous studies

Author	Sampling Method	Number of respondents
Dam 2020	non-probability	285
Girsang et al., 2020	non-probability	170
Dangaiso et al., 2024	non-probability	482
Ellitan et al., 2022	non-probability	160
Khodabandeh & Lindh, 2020	non-probability	730
Kindangen et. al. 2021	non-probability	97
Liyanaarachchi, 2021	non-probability	30
Nurhasanah et al. 2021	non-probability	100
Rahmat & Kurniawati, 2022	non-probability	306
Zhu et al., 2015	non-probability	324

Source: By author, 2024

As per above table, average number of participants are **269** number of participants.

3. THE ANALYSIS OF COLLECTED DATA ON FACTORS WHICH AFFECT ON USING ONLINE SHOPPING STORES CONTINUOUSLY EVEN WITH PRIVACY DATA LEAKAGE AND PERCEIVED RISK

3.1 Demographic characteristics of collected data

308 participants participated in the survey and received 308 responses from those participants. When we are considering percentages of participants, there were 26.9% female participants and 73.1% male participants who contributed their favour on the survey questions. When we are taking numbers, those responses included responses of 83 female participants and 225 male participants. All those data were analysed using SPSS software and results can be stated as follows by the table.

Table 3

Sample structure according to gender

Gender of Participants	No of Participants	Percentages%
Female	83	26.9
Male	225	73.1
Prefer not to say	0	0.0
Total	308	

Source: compiled by the author using SPSS statistics

As well as the survey questionnaire was distributed among participants of two countries and countries were Lithuania and Sri Lanka. All responders were citizens of both countries who have lived more than ten years in either Lithuania or Sri Lanka. When we are considering percentages, 13.6% responses have been received from Lithuania and 86.4% responses from Sri Lanka. When considering numbers, 42 responses from Lithuania and 266 responses from Sri Lanka. For both countries, the questionnaire was adjusted according to the country as the meaning is not changed and the same meaning goes to participants from both countries. As an example, Lithuanian participants were questioned based on Pigu lt and Sri Lankan participants were questioned based on Daraz lk as both online stores are popular in each country. As well, participants were navigated to the country related questionnaire according to their country selection. All those data were also analyzed using SPSS and the analyzed table is stated as follows.

Table 4

Sample structure by residency country

Living country of Participants	No of Participants	Percentages %
Lithuania	42	13.6
Sri Lanka	266	86.4
Total	308	

Source: compiled by the author using SPSS statistics

Monthly income was asked from each participant for having a good idea about income of participants. In this section, for Lithuanian participants, monthly income was asked from Euros (EUR) and For Sri Lankan participants, monthly income was asked from Sri Lankan Rupees (LKR). When analysing both currencies, monthly incomes were converted into Euro scale by considering GDP per capita and living cost of each country for ease of analysing data. Then those data were analysed using SPSS software.

Table 5

Sample structure by monthly income

Monthly income (Eur)	Number of Participants	Percentages %
Below 1000	5	1.6
Between 1000 - 2000	149	48.4
Between 2000 - 3000	145	47.1
Between 3000 - 4000	1	0.3
Higher than 4000	8	2.6
Total	308	

Source: compiled by the author using SPSS statistics

Then data about education level was collected using a four-scale questionnaire. Those were school education (Higher School Diploma), Bachelor's Degree, Masters Degree and higher than Masters Degree. All collected data were analyzed using SPSS software. When making this questionnaire, it was mainly concerned to make a scale which is fair for both Lithuanian and Sri Lankan participants. So, it was able to create a scale which is comply with education systems of both Lithuania and Sri Lanka to identify the education levels of participants from both countries from a fair and stable way.

Table 6

Sample structure by education level

Education level of participants	Number of Participants	Percentages %
School education (Higher school diploma)	22	7.1
Bachelors Degree	106	34.4
Masters Degree	180	58.4
Total	308	

Source: compiled by the author using SPSS statistics

Then it was questioned how frequently participants are using online stores to have some more idea about their online behavior. Answers were collected using five scale questions. The purpose of this questionnaire was evaluating how frequently are participants using online stores and to find out how much are they familiar with online shopping and in which way are their shopping experience have depended upon online shopping compared to physical store shopping.

Table 7

Sample structure by the frequency of using online marketplaces

Frequency of online shopping	Number of Participants	Percentages %
One time per month	112	36.4
Between 2 and 5 times per month	174	56.5
Between 5 and 10 times per month	17	5.5
More than 10 times per month	5	1.6
Total	308	

Source: compiled by the author using SPSS statistics

Then participants were asked to know how long they have been online shopping. The intention of this evaluation is to have an idea about the online shopping experience level of participants. All those data were collected using the same question from both Lithuanian and Sri Lankan participants as this question is not dependent on residence country. Mainly their education and understanding level about online shopping was evaluated using this five-scale question. All those collected data were analyzed using the SPSS software.

Table 8

Sample structure by how long they have been used online shopping

How long have they started online shopping	Number of Participants	Percentages %
Less than one year	1	0.3
Between one and two years	25	8.1
Between three and five years	50	16.2
Between five and ten years	187	60.7
More than ten years	45	14.6
Total	308	

Source: compiled by the author using SPSS statistics

Then all participants were asked whether they are shopping using selected online stores. In Lithuania, participants were asked if they were shopping online using Pigu lt and in Sri Lanka, participants were asked if they were shopping online using Daraz lk. If the answer is No, those participants were directly removed from the survey. Because, those participants are not able to answer the questionnaire based on either Pigu lt or Daraz lk. Participants who selected the answer yes, were qualified to answer further questions and those answers were evaluated using SPSS software.

Table 9

Sample structure by are participants shopping at Pigu lt or Daraz lk

Shopping at Daraz lk / Pigu lt	Number of Participants	Percentages %
Yes	308	100
No	0	0

Source: compiled by the author using SPSS statistics

3.2 Reliability of collected data

Finding Cronbach's alpha has been identified and proved as a most accurate way to check the reliability of collected data and consistency of collected data. As well a better way to approach the connection between questions related to the examining aspect (Namdeo, S. K., & Rout, S. D. 2016). As the first step the variable Perceived data leakage risk was evaluated for reliability statistics.

Table 10

Results of reliability statistics of perceived data leakage risk

Reliability statistics	
Cronbach's Alpha	No. of items
0.866	3

Source: compiled by the author using SPSS statistics

According to above results, we can see Cronbach's Alpha as 0.866 for three items and which can be stated as a very good result for Master Thesis.

Then the variable Emotional violation was evaluated for reliability statistics.

Table 11

Results of reliability statistics of emotional violation

Reliability statistics	
Cronbach's Alpha	No. of items
0.884	3

Source: compiled by the author using SPSS statistics

According to above statistics, we can see Cronbach's Alpha as 0.884 for three items which can be considered as a very good result for our work.

Then the variable Trust was evaluated for reliability statistics.

Table 12

Results of reliability statistics of Trust

Reliability statistics	
Cronbach's Alpha	No. of items
0.796	2

Source: compiled by the author using SPSS statistics

As per above statistics we can see the value of Cronbach's Alpha as 0.796 for two items and which can be considered as a good value for the Master Thesis.

Then the variable Attitude was evaluated for reliability statistics.

Table 13

Results of reliability statistics of Attitude

Reliability statistics	
Cronbach's Alpha	No. of items
0.867	3

Source: compiled by the author using SPSS statistics

When we are looking at the above statistics, the value of Cronbach's Alpha is 0.867 for three items and that can be considered as a very good value for the master thesis.

After that Brand Reputation was evaluated for checking reliability statistics.

Table 14

Results of reliability statistics of Brand Reputation

Reliability statistics	
Cronbach's Alpha	No. of items
0.885	3

Source: compiled by the author using SPSS statistics

When considering reliability statistics of Brand Reputation which had three questions (items), we can see the value of Cronbach's Alpha as 0.885. That can be considered as a very good value for the master thesis.

After evaluating attitude, Perceived Brand Trust was evaluated for checking reliability statistics.

Table 15

Results of reliability statistics of perceived brand trust

Reliability statistics	
Cronbach's Alpha	No. of items
0.906	3

Source: compiled by the author using SPSS statistics

When we are considering reliability statistics of perceived brand trust, the value of Cronbach's Alpha is 0.906 for three items and it is excellent.

After evaluating the variable continuous use of the online store, results were received as follows.

Table 16

Results of reliability statistics of continuous use of online stores

Reliability statistics	
Cronbach's Alpha	No. of items
0.873	3

Source: compiled by the author using SPSS statistics

When it is considered the variable "continuous use of the online store", the value of Cronbach's Alpha is 0.873 for three items and that is a very good value for our master thesis.

3.3 Testing of Effects on Continuous Use of Online Stores

Multiple regression analysis results for two dependent variables (privacy concerns and Perceived data leakage risk) against the dependent variable (Continuous use of the online store).In here, continuous use of online store is entered as the dependent variable. Privacy concerns and perceived data leakage risk are entered as independent variables for this analysis. As well as all requested variables were entered.

Table 17

Results of multiple regression analysis for main independent variables and the main dependent variable

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Tolerance	Statistics VIF
		B	Std. Error	Beta				
1	(Constant)	4.744	0.293		16.202	<0.001		
	perceived data leakage risk	-0.188	0.046	-0.225	-4.049	<0.001	0.992	1.008
	privacy concerns	-0.156	0.098	-0.088	-1.582	0.115	0.992	1.008
a. Dependent Variable: Privacyconcern								

Source: compiled by the author using SPSS statistics

When the coefficients table is deeply analyzed, it is seen that unstandardized coefficients (B) states as -0.188 for perceived data leakage risk independent variable. It shows that there is a negative relationship between the B and dependent variable (continuous use of the online stores). As well as standardized coefficients beta shows -0.225 and it says that there is a considerably negative effect on the dependent variable (continuous use of the online stores) by the independent variable (perceived data leakage risk). we can see that the sigma for perceived data leakage risk is < 0.001. This is a very good value, and we can say that all data is closer to the regression line and the hypothesis is strong and fit as explained in this position.

When the privacy concern independent variable is considered, it shows that unstandardized B shows -0.156 and that mainly tells that the relationship between dependent variable (continuous use of the online stores) and independent variable (privacy concern) is negative. And standardized coefficients Beta values -0.088 and it is not a very effective value. So, it can be said that the negative effect by perceived data leakage risk is higher than the negative effect by privacy concern on the dependent variable continuous use of the online stores. And most importantly, we can see that the value of sigma is comparably higher 0.115. That means that predictors are 11.5% varied from actual values. As well, there are more variables between answers. As the scale we took for this question varies from 1 to 5, this can be slightly accepted with some determinations and conclusions.

Table 18

Model summary results of multiple regression analysis for hypothesis 01- Privacy concerns have direct negative impact on trust

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383[a]	0.147	0.144	0.48988
a. Predictors: (Constant), Trust				

Source: compiled by the author using SPSS statistics

According to the model summary, R value equals to 0.383 and R square value equals to 0.147. Then adjusted R square value states as 0.144 and that states the effect is 14.4 % and that is < 20 and can be neglected. As well as standard error of the estimate also states as 0.48988.

Table 19

Anova table results of multiple regression analysis for hypothesis 01- Privacy concerns have direct negative impact on trust

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.627	1	12.627	52.617	<.001[b]
	Residual	73.435	306	0.240		
	Total	86.062	307			
a. Dependent Variable: Privacyconcern						
b. Predictors: (Constant), Trust						

Source: compiled by the author using SPSS statistics

Table 20

Coefficients table results of multiple regression analysis for hypothesis 01- Privacy concerns have direct negative impact on trust

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.485	0.122		28.664	0.000
	Trust	-0.251	0.035	-0.383	-7.254	0.000
a. Dependent Variable: Privacy concern						

Source: compiled by the author using SPSS statistics

As R (correlation coefficient) is considered it is 0.383 and when the model summary is considered, the R square (coefficient of determination) value is 0.147 and adjusted R square value is 0.144 that means there is a 14.4% effect on the dependent variable (Privacy concern) by the independence variable (Trust). When we look at the model ANOVA table, the sigma value is < 0.001 that says the model is statically satisfied and significant.

When the coefficients table is considered, it is stated that unstandardized coefficients (B) show as -0.251 for the trust (Independent variable) against the dependent variable (privacy concern). It states there is a negative relationship between both dependent and independent variables. And standardized coefficient beta also shows as -0.383. And most importantly we can see that sigma is < 0.001 and that can be considered as a very good value. As well, it shows

that all data is closer to the regression line and the hypothesis is strong and fit as explained in this position. But adjusted R square value is 0.144 and the negative effect of privacy concerns by trust can be considered as 14.4%. That value is < 20%, then **hypothesis 01 can be rejected**.

Table 21

Model summary results of multiple regression analysis for hypothesis 02- Perceived data leakage risk has a direct negative impact on Trust

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.319[a]	0.102	0.099	1.06443
a. Predictors: (Constant), Trust				

Source: compiled by the author using SPSS statistics

Table 22

Anova table results of multiple regression analysis for hypothesis 02- Perceived data leakage risk has a direct negative impact on Trust

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.250	1	39.250	34.643	<.001[b]
	Residual	346.699	306	1.133		
	Total	385.949	307			
a. Dependent Variable: Perceived data leakage risk						
b. Predictors: (Constant), Trust						

Source: compiled by the author using SPSS statistics

Table 23

Coefficient table results of multiple regression analysis for hypothesis 02- Perceived data leakage risk has a direct negative impact on Trust

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.802	0.264		18.179	0.000
	Trust	-0.443	0.075	-0.319	-5.886	0.000
a. Dependent Variable: Perceived data leakage risk						

Source: compiled by the author using SPSS statistics

The correlation coefficient is shown here as 0.319 and when the more deeply considered, the R square (coefficient of determination) value is 0.102. The sigma value from ANOVA table states <0.001 and it proves the stability of the model and significantly of collected data.

When considering the coefficients table, the unstandardized B values -0.443 and that states the negative relationship between the dependent variable (perceived data leakage risk) and independent variable (trust). As well, it shows the standardized coefficients Beta as -0.319. The sigma value can be seen < 0.001 and it shows the strong fit of the hypothesis and how close have data distributed around the regression line. But adjusted R square value is 0.099 that means there is a 9% effect on the dependent variable (perceived data leakage risk) by the independent variable (Trust). That value is < 20% and that effect can be considered as not much effective. So, **hypothesis 02 also was rejected**.

Table 24

Model summary results of multiple regression analysis for hypothesis 03- Trust has a direct positive impact on attitude.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.474[a]	0.224	0.222	0.71222	
a. Predictors: (Constant), Attitude					

Source: compiled by the author using SPSS statistics

Table 25

Anova table results of multiple regression analysis for hypothesis 03- Trust has a direct positive impact on attitude.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.918	1	44.918	88.549	<.001[b]
	Residual	155.221	306	0.507		
	Total	200.139	307			
a. Dependent Variable: Trust						
b. Predictors: (Constant), Attitude						

Source: compiled by the author using SPSS statistics

Table 26

Coefficients table results of multiple regression analysis for hypothesis 03- Trust has a direct positive impact on attitude

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.730	0.184		9.413	0.000
	Attitude	0.475	0.050	0.474	9.410	0.000
a. Dependent Variable: Trust						

Source: compiled by the author using SPSS statistics

As R square values 0.224 and adjusted R square states as 0.222, it can be said there is a 22.2% effect on independent variable (Attitude) by dependent variable (Trust).

The sigma value from ANOVA table states sigma <0.001 and it proves the stability of the model and significantly of collected data.

When the coefficient table is considered, we can see the positive unstandardized value as 0.475 and it shows the positive relationship between dependent variable (Trust) and independent variable (Attitude). As well as sigma is < 0.001 shows the stability of the hypothesis and close distribution of data around the regression line. Considering all above analysis, **hypothesis 03 can be accepted**.

Table 27

Model summary results of multiple regression analysis for hypothesis 04- Privacy concerns have a direct negative impact on attitude.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.319[a]	0.102	0.099	0.50267
a. Predictors: (Constant), Attitude				

Source: compiled by the author using SPSS statistics

Table 28

Anova table results of multiple regression analysis for hypothesis 04- Privacy concerns have a direct negative impact on attitude.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.742	1	8.742	34.597	<.001[b]
	Residual	77.320	306	0.253		
	Total	86.062	307			
a. Dependent Variable: Privacyconcern						
b. Predictors: (Constant), Attitude						

Source: compiled by the author using SPSS statistics

Table 29

Anova table results of multiple regression analysis for hypothesis 04- Privacy concerns have a direct negative impact on attitude

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.371	0.130		25.984	0.000
	Attitude	-0.209	0.036	-0.319	-5.882	0.000
a. Dependent Variable: Privacyconcern						

Source: compiled by the author using SPSS statistics

When the model summary is considered, we can see adjusted R square value as 0.099 and that states there is a 9.9% effect on independent variable (Attitude) by dependent variable (privacy concern). The sigma value of the ANOVA table states <0.001 and it proves the stability of the model and significantly of collected data. Even though the stability states in a good way the effect states as 9.9%.

When the coefficient table is considered, the negative unstandardized value states the negative relationship between independent variable (Attitude) and dependent variable (privacy concern). And sigma < 0.001 shows the stability of the argument for the hypothesis. As the effect of negative effect states as 9.9% < 20%, **hypothesis 04 was rejected**.

Table 30

Model summary results of multiple regression analysis for hypothesis 03- Perceived data leakage risk has a direct negative impact on attitude.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.106[a]	0.011	0.008	1.11672
a. Predictors: (Constant), Attitude				

Source: compiled by the author using SPSS statistics

Table 31

Anova table results of multiple regression analysis for hypothesis 03- Perceived data leakage risk has a direct negative impact on attitude.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.351	1	4.351	3.489	.063[b]
	Residual	381.599	306	1.247		
	Total	385.949	307			
a. Dependent Variable: Perceived data leakage risk						
b. Predictors: (Constant), Attitude						

Source: compiled by the author using SPSS statistics

Table 32

Coefficient table results of multiple regression analysis for hypothesis 03- Perceived data leakage risk has a direct negative impact on attitude.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.814	0.288		13.234	0.000
	Attitude	-0.148	0.079	-0.106	-1.868	0.063
a. Dependent Variable: Perceived data leakage risk						

Source: compiled by the author using SPSS statistics

When the model summary is considered, we can see adjusted R square value as 0.008 and that states there is a 0.8% effect on independent variable (Attitude) by dependent variable (perceived data leakage risk). It is a very small value, and the effect is highly neglectable. However, the sigma value of ANOVA table is also 0.063

When the coefficient table is considered, the negative unstandardized value states the negative relationship between independent variable (Attitude) and dependent variable (perceived data leakage risk). And sigma = 0.063 and the stability is also comparably questionable. So, **hypothesis 05 was rejected**.

Table 33

Results of testing *of hypothesis no. 06 Perceived Brand trust of the store reduces the direct negative impact on attitude due to perceived data leakage risk.*

Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.1182	0.014	1.2518	1.4367	3	304	0.2321
Model						
	coeff	se	t	p	LLCI	ULCI
constant	3.2898	0.0638	51.596	0	3.1643	3.4153
Attitude	-0.1288	0.0825	-1.5607	0.1196	-0.2911	0.0336
Perbrtr	0.0279	0.064	0.4359	0.6632	-0.098	0.1538
Int_1	0.0541	0.0672	0.8049	0.4215	-0.0781	0.1863
Product terms key:						
Int_1 :	Attit x	Perbrtr				
Test(s) of highest order unconditional interaction(s):						
	R2-chng	F	df1	df2	p	
X*W	0.0021	0.6479	1	304	0.4215	

Source: compiled by the author using SPSS statistics

According to the model, data were taken as,

Y= perceived data leakage risk, X= attitude and W=perceived brand trust. As same as all, the sample size was 308

As per above first table, we can see P values for attitude, perceived brand trust and Int_1 as 0.1196, 0.6632 and 0.4215. So, we can say that there is no moderating effect by perceived

brand trust on the connection between perceived data leakage risk and attitude. So, **hypothesis 06 can be rejected**.

Table 34

Results of testing *of hypothesis no. 07 Perceived Brand trust of the store reduces the direct negative impact on attitude due to privacy concerns.*

Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.4931	0.2431	0.2143	32.5526	3	304	0
Model						
	coeff	se	t	p	LLCI	ULCI
constant	2.6238	0.0264	99.4669	0	2.5719	2.6757
Attitude	-0.2687	0.0341	-7.8722	0	-0.3358	-0.2015
Perbrtr	0.0992	0.0265	3.7488	0.0002	0.0471	0.1513
Int_1	-0.1814	0.0278	-6.5261	0	-0.2361	-0.1267
Product terms key:						
Int_1 :	Attit x	Perbrtr				
Test(s) of highest order unconditional interaction(s):						
	R2-chng	F	df1	df2	p	
X*W	0.106	42.5899	1	304	0	

Source: compiled by the author using SPSS statistics

Y= privacy concerns, X= attitude and W=perceived brand trust. As same as all, the sample size was 308

As per the above first table, we can see that P values for attitude, perceived brand trust and int_1 are 0.0000, 0.0002 and 0.0000. So, we can say that there is a moderating effect by perceived brand trust on the connection between privacy concern and attitude. As well as ULCI values state 2.6757, 0.2015, 0.1513 and 0.1267 in order. But as it was rejected the hypothesis, privacy concerns have a direct negative impact on attitude, this moderating effect can be neglected. Because this direct impact hypothesis is already rejected. So, **hypothesis no. 07 was rejected** automatically.

Table 35

Model summary results of multiple regression analysis for hypothesis 08- Attitude has a direct positive impact towards the intention to use online stores continuously

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.734[a]	0.539	0.538	0.54779
a. Predictors: (Constant), Continuous use of the online store				

Source: compiled by the author using SPSS statistics

Table 36

Anova table results of multiple regression analysis for hypothesis 08- Attitude has a direct positive impact towards the intention to use online stores continuously

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	107.422	1	107.422	357.981	<.001[b]
	Residual	91.823	306	0.300		
	Total	199.245	307			
a. Dependent Variable: Attitude						
b. Predictors: (Constant), Continuoususeoftheonlinestore						

Source: compiled by the author using SPSS statistics

Table 37

Coefficients table results of multiple regression analysis for hypothesis 08- Attitude has a direct positive impact towards the intention to use online stores continuously

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.203	0.128		9.389	0.000
	Continuoususeoftheonlinestore	0.632	0.033	0.734	18.920	0.000
a. Dependent Variable: Attitude						

Source: compiled by the author using SPSS statistics

When the model summary is considered, we can see adjusted R square value as 0.538 and that proves there is a 53.8% effect on independent variable (continuous use of online stores) by dependent variable (attitude). It can be considered as a highly effective value. The sigma value of the ANOVA table states sigma <0.001 and it assures the stability of the model and significantly of collected data.

When the coefficient table is considered, the positive unstandardized B value (0.632) states the positive relationship between independent variable (Attitude) and dependent variable (privacy concern). And sigma < 0.001 shows the stability of the argument for the hypothesis. So, **hypothesis 08 was accepted**.

Table 38

Results of outcome variable *of hypothesis no. 09 attitude mediates the relationship between privacy concerns and intention to use online stores continuously*

OUTCOME VARIABLE:						
Attitude						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.3187	0.1016	0.585	34.5973	1	306	0
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	4.8268	0.2209	21.851	0	4.3921	5.2615
Privacy concerns	-0.4849	0.0824	-5.8819	0	-0.6472	-0.3227

Source: compiled by the author using SPSS statistics

In here, Y= continuous use of online stores, X= privacy concerns and M= attitude

To determine this, a **bootstrapping method** was applied using SPSS software marco. When we are considering the first table data under outcome variables, we can see the significant P value for privacy concern as 0.0000 which is < 0.005. And the coefficient of path A is -0.4849 shows the negative effect from privacy concern. So, it can be said the direct impact on attitude by privacy concern (direct impact by independent variable on mediation variable) is statistically significant. According to the model, X on M is statistically significant, and the path coefficient is -0.4849 which proves the negative impact.

Table 39

Results of analyzing effect on continuous use of online stores by attitude and by privacy concerns while controlling attitude

OUTCOME VARIABLE:						
Continous use of online stores						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.7462	0.5568	0.3903	191.572	2	305	0
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	-0.1468	0.2887	-0.5083	0.6116	-0.7149	0.4213
Privacy concerns	0.2475	0.071	3.4837	0.0006	0.1077	0.3873
Attitude	0.9043	0.0467	19.3674	0	0.8124	0.9962

Source: compiled by the author using SPSS statistics

According to the model (model is mentioned at the end of this analysis) when we are considering M (mediator) on Y (dependent variable) and X (independent variable) on Y (dependent variable) while **controlling M (mediator).** In the below table, we can see, privacy concerns (X) have a direct effect on continuous use of online stores (Y) while controlling the Attitude (mediator) and the value of that is 0.2475. As well, we can see attitude (mediator) has a significant effect on continuous use of online stores (dependent variable) as the P value is 0.0000 which is < 0.05. The value of impact is 0.9043.

Table 40

Results of analyzing the direct effect on continuous use of online stores by privacy concerns.

OUTCOME VARIABLE:						
Continous use of online stores						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.1081	0.0117	0.8674	3.6212	1	306	0.058
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	4.2183	0.269	15.6821	0	3.689	4.7475
Privacy concerns	-0.191	0.1004	-1.9029	0.058	-0.3886	0.0065

Source: compiled by the author using SPSS statistics

Now we are checking the direct impact of X (independent variable) on Y (dependent variable) without controlling M (mediator). We can see that this is not significant because the P value is 0.0580 is > 0.05. As well as there is 0 between upper value (-0.3886) and lower value (0.0065). So, we can say that there is no direct impact between privacy concerns and continuous use of online stores.

Table 41

Analyzing summery of hypothesis no. 09 attitude mediates the relationship between privacy concerns and intention to use online stores continuously.

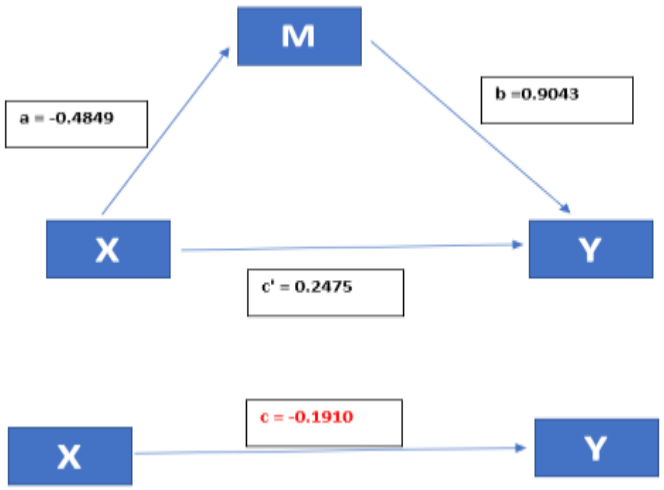
OUTCOME VARIABLE:					
Total effect of X on Y					
Effect	se	t	p	LLCI	ULCI
-0.191	0.1004	-1.9029	0.058	-0.3886	0.0065
Direct effect of X on Y					
Effect	se	t	p	LLCI	ULCI
0.2475	0.071	3.4837	0.0006	0.1077	0.3873
Indirect effect of X on Y					
	Effect	BootSE	BootLLCI	Boot ULCI	
Attitude	-0.4385	0.075	-0.5902	-0.2932	

Source: compiled by the author using SPSS statistics

According to the summary, it can be observed that X doesn't have a direct impact on Y. But, when M (mediator) is controlled, X has a direct impact on Y. As well as M mediates the relationship between X (privacy concerns) and Y (continuous use of online stores). So, we can say that Privacy Concerns doesn't have a direct impact on continuous usage of online stores. But privacy concern has a direct effect on continuous usage of online stores while controlling the attitude and which values 0.2475 Finally, attitude mediates the relationship between privacy concerns and continuous use of online stores and which values -0.4385

Figure 4

Results according to analyzed model for hypothesis no. 09



Source: By author (2024)

Table 42

Results of outcome variable of hypothesis no. 10 attitude mediates the relationship between perceived data leakage risk and intention to use online stores continuously.

OUTCOME VARIABLE:						
Attitude						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.1062	0.0113	0.6438	3.4887	1	306	0.0627
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	3.8039	0.1419	26.8081	0	3.5247	4.0831
Perceived data leakage risk	-0.0763	0.0408	-1.8678	0.0627	-0.1567	0.0041

Source: compiled by the author using SPSS statistics

In here, X = Perceived data leakage risk, Y = continuous use of online stores and M = attitude

To determine this, a **bootstrapping method** was applied using SPSS software marco. When we are considering the first table data under outcome variables, we can see the significant P value for privacy concern as 0.0627 which is > 0.005. So, it can be said the direct impact on attitude by perceived data leakage risk (direct impact by independent variable on mediation variable) is not statistically significant. As well as there is zero (0) between upper value (0.0041) and lower value (-0.1567).

Table 43

Results of analyzing effect on continuous use of online stores by attitude and by perceived data leakage risk while controlling attitude

OUTCOME VARIABLE:						
Continuous use of online stores						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.7507	0.5635	0.3843	196.899	2	305	0
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	1.1873	0.2006	5.9179	0	0.7925	1.582
Perceived data leakage risk	-0.131	0.0317	-4.1286	0	-0.1935	-0.0686
Attitude	0.8331	0.0442	18.8621	0	0.7462	0.92

Source: compiled by the author using SPSS statistics

According to the model, when we are considering M (mediator) on Y (dependent variable) and X (independent variable) on Y (dependent variable) while **controlling M (mediator).** In the below table, we can see, Perceived data leakage risk (X) has a direct effect on continuous use of online stores (Y) while controlling the Attitude (mediator) and the value of that is -0.1310. As well, we can see attitude (mediator) has a significant effect on continuous use of online stores (dependent variable) as the P value is 0.0000 which is < 0.05. The value of impact is 0.8331.

Table 44

Results of analyzing the direct effect on continuous use of online stores by perceived data leakage risk.

OUTCOME VARIABLE:						
Continous use of online stores						
Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.2333	0.0544	0.8299	17.6068	1	306	0
Model						
	coeff	se	t	p	LLCI	ULCI
Constant	4.3564	0.1611	27.0405	0	4.0394	4.6734
Perceived data leakage risk	-0.1946	0.0464	-4.196	0	-0.2858	-0.1033

Source: compiled by the author using SPSS statistics

Now we are checking the direct impact of X (independent variable) on Y (dependent variable) without controlling X (mediator). We can see that this is significant because the P value is 0.0000 is > 0.05. As well as there is no 0 between upper value (-0.1033) and lower value (-0.2858). So, we can say that there is a direct impact between perceived data leakage risk and continuous use of online stores which values -0.1946.

Table 45

Results of analyzing effect on continuous use of online stores by attitude and by perceived data leakage risk while controlling attitude

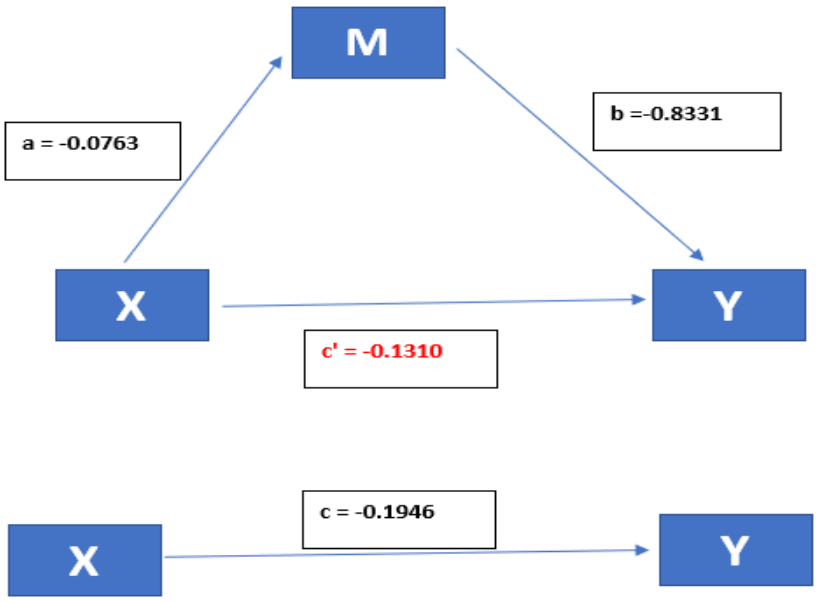
OUTCOME VARIABLE:					
Total effect of X on Y					
Effect	se	t	p	LLCI	ULCI
-0.1946	0.0464	-4.196	0	-0.2858	-0.1033
Direct effect of X on Y					
Effect	se	t	p	LLCI	ULCI
-0.131	0.0317	-4.1286	0.0006	-0.1935	-0.0686
Indirect effect of X on Y					
	Effect	BootSE	BootLLCI	Boot ULCI	
Attitude	-0.0636	0.0287	-0.1189	-0.0048	

Source: compiled by the author using SPSS statistics

According to the summary, we can say that Perceived data leakage risk has a small (-0.1946) direct impact on continuous usage of online stores. Perceived data leakage risk has a small direct effect on continuous usage of online stores while controlling the attitude and which values -0.1310. That can be neglectable. Finally, attitude doesn't mediate the relationship between privacy concerns and continuous use of online stores and which values -0.0636

Figure 5

Results according to analyzed model for hypothesis no. 10



Source: By author (2024)

3.4 Discussion

As the first step, sample analysis was done. 308 participants participated in the survey and there were 83 female participants and 225 male participants among them. As percentages, the sample consisted of 26.9% of female participants and 73.1% male participants. And the questionnaire was distributed in two countries. They were Lithuania and Sri Lanka. There were 42 participants from Lithuania and 266 participants from Sri Lanka. As percentages, 13.6% from Lithuania and 86.4% from Sri Lanka. After selecting the country, participants were navigated into separately adjusted questionnaires according to country selection. As well, by the questionnaire, participants were identified according to their monthly income. Most

importantly, in the questionnaire, Lithuanian participants were asked for their monthly income from Euros. And Sri Lankan participants were asked for their monthly income from Sri Lankan Rupees. After collecting data and before analyzing data, both were converted into Euro scale considering living cost, purchasing power and GDP per capita of both countries. When considering the monthly incomes of the sample, 1.6% of participants had below 1000 Euros monthly income, 48.4% participants had between 1000- and 2000-Euros monthly income. 47.1% participants recorded their monthly income as between 2000 and 3000 Euros. Only 0.3% of participants recorded their income between 3000 and 4000 Euros. And finally, 2.6% of participants have answered that their monthly income is higher than 4000 Euros. Then participants were asked about their education level. According to those answers 7.1% participants are in school education (Higher School Diploma) level. 34.4% participants have a Bachelor's Degree and 58.4% of participants have a Masters Degree. Then participant's frequency of shopping online was recorded. According to those recorded data, 36.4% participants are doing online shopping once per month and 56.5% participants are doing online shopping between 2 to 5 times per month. Then 5.5% of participants are doing online shopping between 5 to 10 times per month and 1.6% are doing online shopping more than 10 times per month. Again, they were asked how long they have started online shopping and only 0.3% answered as less than one year. 8.1% answered between 1 and 2 years and 16.2% answered between 3 and 5 years. Moreover, 60.7% recorded that they have started online shopping between 5 and 10 years and 14.6% told that they have been doing online shopping for more than 10 years. Finally, they were asked if they are doing online shopping using Pig ult for Lithuanian participants and are they doing online shopping using Daraz lk for Sri Lankan participants. Only participants who answered as yes, evaluated further.

Then it was conducted one of high importance step which is doing reliability test for each variable by finding Cronbach's alpha. It was 0.866 for perceived data leakage risk, 0.884 for emotional violation, 0.796 for trust, 0.867 for attitude, 0.885 for brand reputation, 0.906 for perceived brand trust, and 0.873 for continuous use of online stores. When considering the above data, 0.906 Cronbach's alpha is excellent for perceived brand trust and 0.796 Cronbach's alpha is good for trust. All other Cronbach's alpha values are in between 0.8 and 0.9 range and they were considered as very good for this Master thesis.

Then another important test of regression analysis was performed to find out the effect of dependent variables on independent variables. Then main two independent variables

(privacy concern and perceived data leakage risk) were analyzed with the main dependent variable (continuous usage of online stores) and it was proved that there is no direct effect for continuous usage of online stores by privacy concerns as the sigma value was 0.115 > 0.001. Then it was showed there is a small negative impact (18.8%) on continuous usage of online stores by perceived data leakage risk. But it is neglectable as it is > 20%. However, from this analysis it was proved that both perceived data leakage and privacy concern are negative compared to the dependent variable continuous use of online stores.

Then regression analysis done to find the effectiveness of hypothesis Privacy concerns have direct negative impact on trust. It proved that privacy concerns have a negative impact on trust. And sigma value also was <0.001. But adjusted R square value was 0.144 and that meant that the negative effect of privacy concern on trust is 14.4%. As it is very small and < 20, this **hypothesis 01 was rejected**.

After that, regression analysis was applied on Perceived data leakage risk that has a direct negative impact on the Trust hypothesis to check the validity of that hypothesis. After that, regression analysis was applied on Perceived data leakage risk that has a direct negative impact on the Trust hypothesis to check the validity of that hypothesis. According to the model summary, adjusted R square is 0.099 and that means the negative impact is only 9.9% and it is < 20. So, that can be neglected. So, the **hypothesis no. 02** Perceived data leakage risk has a direct negative impact on Trust was **rejected**.

Then it was analyzed hypothesis no. 03, Trust has a direct positive impact on attitude. According to the model summary, adjusted R square is 0.222 and that means the effect on attitude by trust is 22%. As well as according to ANOVA table, sigma <0.001 and it proves the stability of the model and significantly of collected data. According to the coefficient table both sigma for constant and attitude are <0.001. According to all above, we can **accept** the **hypothesis no. 03** Trust has a direct positive impact on attitude.

Then regression analysis done on hypothesis No. 04 Privacy concerns have a direct negative impact on attitude. According to the model summary adjusted R square value as 0.099 and those states there is a 9.9% effect on independent variable (Attitude) by dependent variable (privacy concern). So, we have to **reject hypothesis No. 04** Privacy concerns have a direct negative impact on attitude.

After that, regression analysis was done on hypothesis no. 05, Perceived data leakage risk has a direct negative impact on attitude. Even in this argument, the adjusted R square value is 0.008 according to the model summary table. That means the impact is as low as 0.8%. So, **hypothesis No. 05**, Perceived data leakage risk has a direct negative impact on attitude was **rejected**.

When analyzing hypothesis no. 06, attitude mediates the relationship between privacy concerns and intention to use online stores continuously. Results showed that there is no moderating effect by perceived brand trust on the connection between perceived data leakage risk and attitude. As well as earlier it was found out that there is no impact on perceived data leakage risk by attitude. When, everything was considered, **hypothesis no. 06 was rejected**.

After that hypothesis no. 07, perceived brand trust of the store reduces the direct negative impact on attitude due to privacy concerns was analyzed and results showed that there is a moderating effect by perceived brand trust on the connection between privacy concern and attitude. But previously the hypothesis, privacy concerns have a direct negative impact on attitude, was rejected. So, this moderating effect can be neglected and, **hypothesis no. 07 also was rejected**.

Then regression analysis was conducted on hypothesis no.08, Attitude has a direct positive impact towards the intention to use online stores continuously. According to the model summary, we can see adjusted R square value as 0.538 and that proves there is a 53.8% effect on independent variable (continuous use of online stores) by dependent variable (attitude). So, **hypothesis No. 08** was **accepted**.

After that a bootstrapping method was applied using SPSS software marco on hypothesis no.09 to analyze the statement attitude mediates the relationship between privacy concerns and intention to use online stores continuously**.** According to those results, privacy Concerns doesn't have a direct impact on continuous usage of online stores, but privacy concern has a direct effect on continuous usage of online stores while controlling the attitude and it was added to final results. As well as attitude mediates the relationship between privacy concerns and continuous use of online stores. So, **hypothesis no.09** was **accepted**.

And after applying a bootstrapping method for the hypothesis 10, Attitude mediates the relationship between perceived risk and intention to use online stores continuously, it was found out that perceived data leakage risk has a small direct negative impact on continuous

usage of online stores. Even though the value of Impact is smaller, it was considered as a small value. Perceived data leakage risk has a very small direct effect on continuous usage of online stores while controlling the attitude. That can be neglectable. Finally, attitude doesn't mediate the relationship between privacy concerns and continuous use of online stores. So, **hypothesis 10 was rejected**.

Table 46

Accepted and rejected hypothesizes

Hypothesis No.	Statement	Accepted / Rejected
01	Privacy concerns have a direct negative impact on Trust	Rejected
02	Perceived data leakage risk has a direct negative impact on Trust	Rejected
03	Trust has a direct positive impact on attitude	Accepted
04	Privacy concerns have a direct negative impact on attitude	Rejected
05	Perceived data leakage risk has a direct negative impact on attitude	Rejected
06	Perceived Brand trust of the store reduces the direct negative impact on attitude due to perceived data leakage risk	Rejected
07	Perceived Brand trust of the store reduces the direct negative impact on attitude due to privacy concerns	Accepted
08	Attitude has a direct positive impact towards the intention to use online stores continuously	Accepted
09	Attitude mediates the relationship between privacy concerns and intention to use online stores continuously	Accepted
10	Attitude mediates the relationship between perceived risk and intention to use online stores continuously	Rejected

11	Privacy concern has a direct negative effect on continuous usage of online stores while controlling the attitude	Added
12	Perceived data leakage risk has a direct negative impact on continuous usage of online stores	Added

Source: By author (2024)

CONCLUSIONS AND RECOMMENDATIONS

The aim of the research is to evaluate which are the factors that effect on using online stores continuously even with perceived risk and privacy concerns. One of the main concerns was to find out which factors are affecting continuous usage on online stores and how effectively are privacy concerns and perceived risk effect on using online stores continuously. So, privacy concerns and perceived data leakage risk were taken as independent variables and continuous use of online stores was taken as the dependent variables. Trust and attitude were acted as mediators and perceived brand trust was put as the moderator in the research model. When hypothesis statements were evaluated with collected data, it was able to take out which statements should be accepted, and which should be rejected.

1. How current research findings are compared with previous research findings which were used for theoretical analysis

When evaluating the statement, privacy concerns have a direct negative impact on Trust, it was resulted that there is not a significant effect by privacy concerns directly on trust. Even though previous studies conducted by (Girsang et al., 2020), (Kinasih and Albari 2012), (Gong & Schroeder, 2022), (Chen et al., 2022), (Schomakers et al., 2020), (Wang et al., 2022) and (Zhang et al., 2022) it was stated that there is a direct negative impact on trust by privacy concerns, current study was not observed that according to the analyzed data. One of a main factor for not observing that from current study can be identified as with the huge number of new enthusiasts who entered into online shopping after COVID, most of leading online stores assured the protectiveness of privacy data during that peak period and that was a good and satisfied past experience for most customers to become loyal on those online stores with putting the fear of leaking privacy data away. (Han et al., 2018), (Dam, 2020), (Dangaiso et al., 2024), (Pool et. al. 2017) stated that Perceived data leakage risk has a direct negative impact on Trust. But current study is not accepting that factor and according to the current study, there is no direct negative effect on trust by perceived data leakage risk. But the current study accepts the fact that trust has a direct positive impact on attitude. That has been previously accepted by (Meskaran et al., 2021), (Cindrakasih et al., 2024), (Alwan & Alshurideh, 2022), (Zhu et al., 2015). As well, the current study also goes aligned with similar findings about the direct positive impact on attitude by the trust. Even though previous studies such as (Wang et al., 2022) and (Gong & Schroeder, 2022) had found privacy concerns have a direct negative impact on attitude, current study does not agree with that. As well as studies such as (Latifah & Fikriah,

2024) and (Mostafa & Kasamani, 2020) stated that there is a direct negative impact on attitude by perceived data leakage risk. But current study doesn't accept that finding. According to current study attitude have a direct positive impact towards the intention to use online stores continuously. This finding is aligned with previous findings by (Nurhasanah et al., 2021), (Zhang et al., 2022), (Saeed S. 2023). As well as the current study, accepting that attitude mediates the relationship between privacy concerns and intention to use online stores continuously. Previous studies such as (Anand, 2022), (Daoud et al., 2023), (Aydin and Taskin 2014) have accepted the fact attitude mediates the relationship between privacy concerns and intention to use online stores continuously. This study rejects the statement that the attitude mediates the relationship between perceived risk and intention to use online stores continuously. But previous studies such as (Huo et al., 2022), (Meilani & Suryawan, 2020) have accepted the statement attitude mediates the relationship between privacy concerns and intention to use online stores continuously.

In this research, it was accepted that attitude mediates the relationship between privacy concerns and intention to use online stores continuously. That has been previously pointed out by studies of (Chen et al., 2021), (Harrigan et al., 2021). But the current study rejected that Privacy concerns have a direct negative impact on attitude. So, for this research that is not matching. But in the current research, when evaluating the mediation effect of attitude between intention to use online stores and privacy concerns, it was stated that privacy concerns have direct effect on continuous use of online stores while controlling the attitude. Even though it is comparably low, current study showed that perceived data leakage risk has a direct impact on continuous usage of online stores. According to above stated findings of this study, it can be said that attitude mediates the relationship between privacy concerns and continuous use of online stores. As well as privacy concerns have a direct negative impact on attitude. But previously it was stated that trust doesn't have a direct impact by privacy concerns. As well as trust has a direct negative impact on privacy concerns. In this situation, we can state that the attitude for continuing the shopping by the selected online store is directly affected by privacy concerns, but it doesn't go through the trust. So, it is essential to increase the trust of customers because trust has a direct positive impact on attitude and attitude has a direct positive impact on continuous use of online stores. But privacy concerns directly affect the attitude. As well as, then attitude is controlled, privacy concerns direct effect on continuous use of online stores. But perceived data leakage risk doesn't have any effect on trust or attitude as well as, attitude doesn't mediate the relationship between perceived data leakage risk and continuous use of

online stores. But perceived data leakage risk has a direct negative impact on continuous use of online stores. So, according to current study, due to perceived risk, there is not any negative direct impact on trust, on attitude or attitude doesn't mediate any negative impact on continuous usage of online stores due to perceived risk. But perceived risk has a small direct negative impact on continuous use of online stores.

2. Factors which are affecting customers to use online stores continuously and how are those factors affected by privacy data leakage and perceived risk.

According to the current research, there is not any direct impact on continuous use of online stores by privacy data leakage. But there is a small direct impact on continuous use of online stores by perceived risk. But, when attitude is controlled, there is a direct negative impact on continuous use of online stores by privacy data leakage. So, it can be said that there is a direct negative impact on continuous use of online stores by perceived risk and the direct negative impact by privacy data leakage is existing while controlling the attitude. As per the current research, when trust is established between customers and the online store, it has a direct positive impact on attitude. As same as, attitude has a direct positive impact on continuous use of online stores. According to above findings, if customer's trust has been established on an online store, they tend to visit that online store neglecting privacy data leakage risk because that trust improves the attitude and attitude impacts positively on using online stores continuously. As per results, as long as privacy data of the customer is not shared with third parties by the online store, loyal customers are neglecting privacy data leakage of the online store and they are visiting the online store continuously.

To make customers visiting the online store continuously, customer's trust towards the online store should be improved. As well as, by improving the trust, customer's attitude towards visiting the online store continuously improves. So, to make customers visiting the online store continuously, their attitude also should be improved. As the trust and attitude don't have any impact by privacy data leakage or perceived risk, other factors which improve attitude and trust should be improved. It is true that previously earned trust of customers doesn't break down due to perceived risk and privacy concerns. Because both privacy concerns and perceived risk don't have any direct negative impact on trust. But trust has a direct positive impact on attitude and attitude has a direct positive impact on continuous use of the favorite online store by the customer. So, digital marketing specialists and online shopping stakeholders should always try to earn customer's trust as much as they can by other ways other than

securing privacy and securing perceived risk of the customer at the online store. Because trust drive more customers towards the continuous use of the online store.

3. How digital marketers and online store stakeholders should deal with their loyal customers attracting new customers to the online store

As per analyzed data collected by the current research, the attitude mediates the relationship between privacy concerns and continuous use of online stores. So, all cases, it is essential to keep the attitude stable. Customers who are continuously visiting the online store because of secured privacy are driven to continuous use of the store through this attitude. So, digital marketing specialists and online store stakeholders should always consider shaping up customer's attitude by improving customer's trust at the online store. According to the current research, digital marketing specialists should never recommend customers about products through third party apps (such as Facebook, YouTube, Instagram, LinkedIn etc.), using customers' shopping data collected through the online store when a customer is searching for some product or buying some product. It is because that directly and negatively impact on continuous use of online stores according to the statement we proved through current research that perceived data leakage risk has a direct negative impact on continuous use of online stores. But it is completely ok to recommend some product recommendations through their own online store app using customer's shopping behavior data. Because according to the current research, there is not a direct impact on trust by privacy concerns. As well as there is no direct impact on continuous use of online stores by privacy concerns. As well, by the previous implication, it was mentioned that it is necessary to improve customer's trust towards the online store continuously. With those trust improvements, digital marketing specialists, can concern to give recommendations to their customers only through their own online shopping app. That will be helpful to increase sales while retaining existing customers.

Perceived data leakage risk has a direct negative impact on continuous use of online stores. As well as according to the result of analyzed data, the negative impact of perceived risk doesn't go through attitude or trust. So, we can take that positively when attracting new customers to the online store. When advertising targeting new customers, it is ideal to mention that as an online store, customers data is not shared with any third parties for any purposes. From that it can be given an assurance to the customer's mind and that will be helpful to attract new customers towards the online store.

4. Recommendations on research findings and then develop and identify areas which can be extended as future research areas

It is true that it was invented some findings by current research which are aligned with findings of previous research, and some findings by previous research were not accepted by current research. As well as, for theoretical approach for the current research, most of available research papers were qualitive. As well, there were some difficulties to access some highly related research papers. And other most important factor is most of previous research were based not on online stores but on physical stores. In some cases, it had to adjust those findings accordance with online stores. And most of previous research were conducted on an environment where advanced and modern privacy and perceived data protection systems are not existed. So, it needs more research on modern online store landscape. When selecting the sample for the current research, the questionnaire was distributed through modern media such as Facebook, WhatsApp groups, and LinkedIn etc. So, most of participants are people who are familiar with digital world. So, if we can distribute the questionnaire as it reaches more participants with wide digital familiarity rate, it will generate more accurate findings. And, in future research, the model can be improved by adding the effect of personalized prizing and personalized product suggestions on continuous use of online stores. As well I recommend increasing the size of sample and analyze research results separate by the country of participants. Then findings will be more useful how the behavior of customers are changing according to the living country.

References

1. Abu-AlSondos, I. A., Alkhwaldi, A. F., Salhab, H. A., Shehadeh, M., & Ali, B. J. A. (2022). Customer attitudes towards online shopping: A systematic review of the influencing factors. *International Journal of Data and Network Science*, *7*(1), 513–524. https://doi.org/10.5267/j.ijdns.2022.12.013
2. Acquisti, A., John, L. K., & Loewenstein, G. (2013). What Is Privacy Worth? *The Journal of Legal Studies*, *42*(2), 249–274. https://doi.org/10.1086/671754
3. Adams, D. Z., Gruss, R., & Abrahams, A. S. (2017). Automated discovery of safety and efficacy concerns for joint & muscle pain relief treatments from online reviews. *International Journal of Medical Informatics*, *100*, 108–120. https://doi.org/10.1016/j.ijmedinf.2017.01.005
4. Agag, G., & Eid, R. (2019). Examining the antecedents and consequences of trust in the context of peer-to-peer accommodation. *International Journal of Hospitality Management*, *81*, 180–192. https://doi.org/10.1016/j.ijhm.2019.04.021
5. Agag, G., Eid, R., Lababdi, H. C., Abdelwahab, M., Aboul-Dahab, S., & Abdo, S. S. (2024). Understanding the impact of national culture differences on customers' online social shopping behaviours. *Journal of Retailing and Consumer Services*, *79*, 103827. https://doi.org/10.1016/j.jretconser.2024.103827
6. Aiello, G., Donvito, R., Acuti, D., Grazzini, L., Mazzoli, V., Vannucci, V., & Viglia, G. (2020). Customers' Willingness to Disclose Personal Information throughout the Customer Purchase Journey in Retailing: The Role of Perceived Warmth. *Journal of Retailing*, *96*(4), 490–506. https://doi.org/10.1016/j.jretai.2020.07.001
7. Akoglu, H. E., & Özbek, O. (2021). The effect of brand experiences on brand loyalty through perceived quality and brand trust: a study on sports consumers. *Asia Pacific Journal of Marketing and Logistics*, *34*(10), 2130–2148. https://doi.org/10.1108/apjml-05-2021-0333

8. Aksoy, N. C., Kabadayi, E. T., Yilmaz, C., & Alan, A. K. (2021). A typology of personalisation practices in marketing in the digital age. *Journal of Marketing Management*, *37*(11–12), 1091–1122. https://doi.org/10.1080/0267257x.2020.1866647

9. Alam, N. J. (2020). Buying Behavior Under Coronavirus Disease (COVID-19) Pandemic Situation: A Online Perspective Case in Bangladeshi Shoppers. *Chinese Business Review*, *19*(3). https://doi.org/10.17265/1537-1506/2020.03.002

10. Al-Bazaiah, S. (2022). Customer satisfaction towards online shopping in Jordan. *Journal of Digitainability Realism & Mastery (DREAM)*, *1*(02), 42–47. https://doi.org/10.56982/journalo.v1i02.20

11. Aljabari, M. A., Joudeh, J. M., Aljumah, A. I., Al-Gasawneh, J., & Daoud, M. K. (2023). The Impact of Website Quality on Online Purchase Intention: The Mediating Effect of e-WOM, Jordan Context. *International Journal of Professional Business Review*, *8*(6), e02143. https://doi.org/10.26668/businessreview/2023.v8i6.2143

12. Al-Khateeb, B. a. A., Jaoua, F. M., & Mohamed, E. S. A. (2023). The Impact of Attitude Towards Online Shopping in Strengthening the Relationship Between Online Shopping Experience and E-Customer Engagement. *International Journal of Customer Relationship Marketing and Management*, *14*(1), 1–25. https://doi.org/10.4018/ijcrmm.327869

13. Alsajjan, B., & Dennis, C. (2006). *The Impact of Trust on Acceptance of Online Banking*. http://bura.brunel.ac.uk/handle/2438/738

14. Alwan, M., & Alshurideh, M. T. (2022). The effect of digital marketing on purchase intention: Moderating effect of brand equity. *International Journal of Data and Network Science*, *6*(3), 837–848. https://doi.org/10.5267/j.ijdns.2022.2.012

15. Alzaidi, M. S., & Agag, G. (2022). The role of trust and privacy concerns in using social media for e-retail services: The moderating role of COVID-19. *Journal of Retailing and Consumer Services*, *68*, 103042. https://doi.org/10.1016/j.jretconser.2022.103042

16. Amin, M. A., Muzareba, A. M., Chowdhury, I. U., & Khondkar, M. (2023). Understanding e-satisfaction, continuance intention, and e-loyalty toward mobile payment application during COVID-19: an investigation using the electronic technology continuance model. *Journal of Financial Services Marketing*, *29*(2), 318–340. https://doi.org/10.1057/s41264-022-00197-2

17. Anand, P., & Lee, C. (2022). Using Deep Learning to Overcome Privacy and Scalability Issues in Customer Data Transfer. *Marketing Science*, *42*(1), 189–207. https://doi.org/10.1287/mksc.2022.1365

18. Arora, N., Dreze, X., Ghose, A., Hess, J. D., Iyengar, R., Jing, B., Joshi, Y., Kumar, V., Lurie, N., Neslin, S., Sajeesh, S., Su, M., Syam, N., Thomas, J., & Zhang, Z. J. (2008). Putting one-to-one marketing to work: Personalization, customization, and choice. *Marketing Letters*, *19*(3–4), 305–321. https://doi.org/10.1007/s11002-008-9056-z

19. Ashraf, M., Ahmad, J., Hamyon, A. A., Sheikh, M. R., & Sharif, W. (2020). Effects of post-adoption beliefs on customers' online product recommendation continuous usage: An extended expectation-confirmation model. *Cogent Business & Management*, *7*(1), 1735693. https://doi.org/10.1080/23311975.2020.1735693

20. Awad, N. F., & Ragowsky, A. (2008). Establishing Trust in Electronic Commerce Through Online Word of Mouth: An Examination Across Genders. *Journal of Management Information Systems*, *24*(4), 101–121. https://doi.org/10.2753/mis0742-1222240404

21. Aydın, G., Ar, A. A., & Taşkın, Ç. (2014). THE ROLE OF BRAND TRUST ON PARENTS' PURCHASE INTENTIONS OF BABY-CARE PRODUCTS. Doğuş Üniversitesi Dergisi, 15(2), 165-180.

22. Azzam, N. F. R., Widodo, N. A., Silvianita, N. A., & Rubiyanti, N. N. (2024). The Service Quality and Brand Trust Toward Purchase Decisions the Mediating Role of Customer Satisfaction : A Conceptual Paper. *International Journal of Integrative Sciences*, *3*(5), 391–402. https://doi.org/10.55927/ijis.v3i5.9208

23. Bagley, A. W., & Brown, J. S. (n.d.). *Limited Consumer Privacy Protections Against the Layers of Big Data*. Santa Clara Law Digital Commons. http://digitalcommons.law.scu.edu/chtlj/vol31/iss3/4

24. Bandara, R., Fernando, M., & Akter, S. (2020). Addressing privacy predicaments in the digital marketplace: A power-relations perspective. *International Journal of Consumer Studies*, *44*(5), 423–434. https://doi.org/10.1111/ijcs.12576

25. Bansal, I., & Thakur, A. (2024). Navigating on Mobile Shopping Applications: Examining the Interplay among Online Customer Experience, Customer Brand Relationships and Customer Citizenship Behavior. *Services Marketing Quarterly*, *45*(3), 256–295. https://doi.org/10.1080/15332969.2024.2352668

26. Bart, Y., Shankar, V., Sultan, F., & Urban, G. L. (2005). Are the Drivers and Role of Online Trust the Same for All Web Sites and Consumers? A Large-Scale Exploratory Empirical Study. *Journal of Marketing*, *69*(4), 133–152. https://doi.org/10.1509/jmkg.2005.69.4.133

27. Barth, L., Schweiger, L., Galeno, G., Schaal, N., & Ehrat, M. (2023). Value Creation with Digital Twins: Application-Oriented Conceptual Framework and Case Study. *Applied Sciences*, *13*(6), 3511. https://doi.org/10.3390/app13063511

28. Bhattacharya, S., Sharma, R. P., & Gupta, A. (2022). Does e-retailer's country of origin influence consumer privacy, trust and purchase intention? *Journal of Consumer Marketing*, *40*(2), 248–259. https://doi.org/10.1108/jcm-04-2021-4611

29. Binz-Scharf, M. C. (2007). FirstGov: The Road to Success of the U.S. Government's Web Portal. In *The MIT Press eBooks* (pp. 33–38). https://doi.org/10.7551/mitpress/7473.003.0020

30. Castañeda, J. A. (2010). Relationship between customer satisfaction and loyalty on the internet. *Journal of Business and Psychology*, *26*(3), 371–383. https://doi.org/10.1007/s10869-010-9196-z

31. Chandra, A., & Tan, P. H. P. (2022). Analysis of Factors Affecting E-Loyalty With E-Trust and E-Satisfaction as Mediation Variables on Halodoc Application Users in Indonesia. *Quantitative Economics and Management Studies*, *3*(6), 983–997. https://doi.org/10.35877/454ri.qems1272

32. Chen, S., Tran, K. T., Xia, Z., Waseem, D., Zhang, J. A., & Potdar, B. (2022). The double-edged effects of data privacy practices on customer responses. *International Journal of Information Management*, *69*, 102600. https://doi.org/10.1016/j.ijinfomgt.2022.102600

33. Chen, X., Sun, J., & Liu, H. (2021). Balancing web personalization and consumer privacy concerns: Mechanisms of consumer trust and reactance. *Journal of Consumer Behaviour*, *21*(3), 572–582. https://doi.org/10.1002/cb.1947

34. Chmeis, S. T. J. E., & Zaiter, R. (2024). THE IMPACT OF E-SERVICE QUALITY ON E-LOYALTY THROUGH THE MEDIATING EFFECTS OF E-SATISFACTION AND E-TRUST IN LEBANON. *Journal of Law and Sustainable Development*, *12*(2), e2770. https://doi.org/10.55908/sdgs.v12i2.2770

35. Choi, Y., & Mai, D. (2018). The Sustainable Role of the E-Trust in the B2C E-Commerce of Vietnam. *Sustainability*, *10*(1), 291. https://doi.org/10.3390/su10010291

36. Cindrakasih, R. R., Mu'min, H., Jumui, J., Utami, E. Y., & Tapaningsih, W. I. D. A. (2024). The Effect of Digital Marketing Strategy, Brand Trust, and Customer Expectations on Online Purchasing Decisions on E-Commerce in West Java. *West Science Interdisciplinary Studies*, *2*(03), 552–562. https://doi.org/10.58812/wsis.v2i03.726

37. Cremonini, M. (2023). A Critical Take on Privacy in a Datafied Society. *arXiv (Cornell University)*. https://doi.org/10.48550/arxiv.2308.02573

38. Cuong, D. T. (2023). Determinants affecting online shopping consumers' satisfaction and repurchase intention: Evidence from Vietnam. *Innovative Marketing*, *19*(1), 126–139. https://doi.org/10.21511/im.19(1).2023.11

39. Dam, T. C. (2020). Influence of Brand Trust, Perceived Value on Brand Preference and Purchase Intention. *Journal of Asian Finance Economics and Business*, *7*(10), 939–947. https://doi.org/10.13106/jafeb.2020.vol7.no10.939

40. Dangaiso, P., Mukucha, P., Jaravaza, D. C., & Makudza, F. (2024). How perceived corporate social responsibility and consumer brand preference are linked in pre-emerging economies: the role of brand credibility and brand attitude. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2367094

41. Daoud, M. K., Al-Qeed, M., Al-Gasawneh, J. A., & Ziani, A. (2023). Examining the Ethical Implications of Data Privacy and Targeted Advertising in Digital Marketing: Consumer Perceptions. *Examining the Ethical Implications of Data Privacy and Targeted Advertising in Digital Marketing: Consumer Perceptions*, *8*, 1–6. https://doi.org/10.1109/snams60348.2023.10375481

42. De Capitani Di Vimercati, S., Foresti, S., Livraga, G., & Samarati, P. (2020). Toward Owners' Control in Digital Data Markets. *IEEE Systems Journal*, *15*(1), 1299–1306. https://doi.org/10.1109/jsyst.2020.2970456

43. Dholakia, U. M., Bagozzi, R. P., & Pearo, L. K. (2004). A social influence model of consumer participation in network- and small-group-based virtual communities. *International Journal of Research in Marketing*, *21*(3), 241–263. https://doi.org/10.1016/j.ijresmar.2003.12.004

44. Dinev, T., & Hart, P. (2004). Internet privacy concerns and their antecedents - measurement validity and a regression model. *Behaviour and Information Technology*, *23*(6), 413–422. https://doi.org/10.1080/01449290410001715723

45. Dubé, J., Bergemann, D., Demirer, M., Goldfarb, A., Johnson, G., Lambrecht, A., Lin, T., Tuchman, A., Tucker, C. E., & Lynch, J. G. (2024). The Intended and Unintended Consequences of Privacy Regulation for Consumer Marketing: A Marketing Science Institute Report. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.4847653

46. Ebrahim, R., Ghoneim, A., Irani, Z., & Fan, Y. (2016). A brand preference and repurchase intention model: the role of consumer experience. *Journal of Marketing Management*, *32*(13–14), 1230–1259. https://doi.org/10.1080/0267257x.2016.1150322

47. Ellitan, L., Harvina, L. G. D., & Lukito, R. S. H. (2022). The Effect of Social Media Marketing on Brand Image, Brand Trust, and Purchase Intention of Somethinc Skincare Products in Surabaya. *Journal of Entrepreneur & Business*, *3*(2), 104–114. https://doi.org/10.24123/jeb.v3i2.4801

48. Fang, Y., Chiu, C., & Wang, E. T. (2011). Understanding customers' satisfaction and repurchase intentions. *Internet Research*, *21*(4), 479–503. https://doi.org/10.1108/10662241111158335

49. Giovanis, A. N., & Athanasopoulou, P. (2014). Gaining customer loyalty in the e-tailing marketplace: the role of e-service quality, e-satisfaction and e-trust. *International Journal of Technology Marketing*, *9*(3), 288. https://doi.org/10.1504/ijtmkt.2014.063857

50. Girsang, M. J., Candiwan, N., Hendayani, R., & Ganesan, Y. (2020). Can Information Security, Privacy and Satisfaction Influence The E-Commerce Consumer Trust? *Can Information Security, Privacy and Satisfaction Influence the E-Commerce Consumer Trust?* https://doi.org/10.1109/icoict49345.2020.9166247

51. Goldfarb, A., & Que, V. F. (2023). The Economics of Digital Privacy. *Annual Review of Economics*, *15*(1), 267–286. https://doi.org/10.1146/annurev-economics-082322-014346

52. Gong, Y., & Schroeder, A. (2022). A systematic literature review of data privacy and security research on smart tourism. *Tourism Management Perspectives*, *44*, 101019. https://doi.org/10.1016/j.tmp.2022.101019

53. Goode, S., Hoehle, H., Venkatesh, V., & Brown, S. A. (2017). User Compensation as a Data Breach Recovery Action: An Investigation of the Sony PlayStation Network Breach. MIS Quarterly, 41(3), 703–728, A1–A16. https://www.jstor.org/stable/26635011. (n.d.). *User*

Compensation as a Data Breach Recovery Action: An Investigation of the Sony PlayStation Network Breach.

54. Guru, S., Nenavani, J., Patel, V., & Bhatt, N. (2020a). Ranking of perceived risks in online shopping. *DECISION*, *47*(2), 137–152. https://doi.org/10.1007/s40622-020-00241-x

55. Guru, S., Nenavani, J., Patel, V., & Bhatt, N. (2020b). Ranking of perceived risks in online shopping. *DECISION*, *47*(2), 137–152. https://doi.org/10.1007/s40622-020-00241-x

56. Guthrie, C., Fosso-Wamba, S., & Arnaud, J. B. (2021). Online consumer resilience during a pandemic: An exploratory study of e-commerce behavior before, during and after a COVID-19 lockdown. *Journal of Retailing and Consumer Services*, *61*, 102570. https://doi.org/10.1016/j.jretconser.2021.102570

57. Hallikainen, H., Luongo, M., Dhir, A., & Laukkanen, T. (2022). Consequences of personalized product recommendations and price promotions in online grocery shopping. *Journal of Retailing and Consumer Services*, *69*, 103088. https://doi.org/10.1016/j.jretconser.2022.103088

58. Han, B., Kim, M., & Lee, J. (2018). Exploring consumer attitudes and purchasing intentions of cross-border online shopping in Korea. *Journal of Korea Trade*, *22*(2), 86–104. https://doi.org/10.1108/jkt-10-2017-0093

59. Harrigan, M., Feddema, K., Wang, S., Harrigan, P., & Diot, E. (2021). How trust leads to online purchase intention founded in perceived usefulness and peer communication. *Journal of Consumer Behaviour*, *20*(5), 1297–1312. https://doi.org/10.1002/cb.1936

60. He, H., Li, Y., & Harris, L. (2011). Social identity perspective on brand loyalty. *Journal of Business Research*, *65*(5), 648–657. https://doi.org/10.1016/j.jbusres.2011.03.007

61. Ho, F. N., Ho-Dac, N., & Huang, J. S. (2023). The Effects of Privacy and Data Breaches on Consumers' Online Self-Disclosure, Protection Behavior, and Message Valence. *SAGE Open*, *13*(3). https://doi.org/10.1177/21582440231181395

62. Hong, I. B. (2015). Understanding the consumer's online merchant selection process: The roles of product involvement, perceived risk, and trust expectation. *International Journal of Information Management*, *35*(3), 322–336. https://doi.org/10.1016/j.ijinfomgt.2015.01.003

63. Hufnagel, G., Schwaiger, M., & Weritz, L. (2022). Seeking the perfect price: Consumer responses to personalized price discrimination in e-commerce. *Journal of Business Research*, *143*, 346–365. https://doi.org/10.1016/j.jbusres.2021.10.002

64. Huo, C., Hameed, J., Zhang, M., Ali, A. F. B. M., & Hashim, N. a. a. N. (2022). Modeling the impact of corporate social responsibility on sustainable purchase intentions: insights into brand trust and brand loyalty. *Economic Research-Ekonomska Istraživanja*, *35*(1), 4710–4739. https://doi.org/10.1080/1331677x.2021.2016465

65. Instone, K. Designing Personalized User Experiences for eCommerce: An information architecture perspective.

66. Islam, J. U., & Rahman, Z. (2017). The impact of online brand community characteristics on customer engagement: An application of Stimulus-Organism-Response paradigm. *Telematics and Informatics*, *34*(4), 96–109. https://doi.org/10.1016/j.tele.2017.01.004

67. Jafar, R. M. S., Ahmad, W., & Sun, Y. (2023). Unfolding the impacts of metaverse aspects on telepresence, product knowledge, and purchase intentions in the metaverse stores. *Technology in Society*, *74*, 102265. https://doi.org/10.1016/j.techsoc.2023.102265

68. Jeffany, Kosasih, H., Vinsen, & Purba, P. Y. (2021). The Influence of Customer Experience, Customer Delight, and Perception, and on Online Shopping Customer Loyalty (Case Study on Students in Medan City). *Jurnal Mantik*, *5*(2), 670–678. https://doi.org/10.35335/mantik.vol5.2021.1381.pp670-678

69. Jin, R., & Chen, K. (2020). Impact of Value Cocreation on Customer Satisfaction and Loyalty of Online Car-Hailing Services. *Journal of Theoretical and Applied Electronic Commerce Research*, *16*(3), 432–444. https://doi.org/10.3390/jtaer16030027

70. Johnson, G. A., Shriver, S. K., & Du, S. (2020). Consumer Privacy Choice in Online Advertising: Who Opts Out and at What Cost to Industry? *Marketing Science*, *39*(1), 33–51. https://doi.org/10.1287/mksc.2019.1198

71. Jung, J., Widmar, N. O., & Lusk, J. L. (2024). Societal Implications of Personalized Pricing in Online Grocery Shopping. *Food Ethics*, *9*(1). https://doi.org/10.1007/s41055-024-00142-0

72. Khaleghi, N., & Rostamzadeh, R. (2024). The brand semiotics effect on intention to purchase considering the role of brand experience dimensions and brand trust. *International Journal of Electronic Customer Relationship Management*, *14*(3/4), 207–232. https://doi.org/10.1504/ijecrm.2024.142414

73. Khodabandeh, A., & Lindh, C. (2020). The importance of brands, commitment, and influencers on purchase intent in the context of online relationships. *Australasian Marketing Journal (AMJ)*, *29*(2), 177–186. https://doi.org/10.1016/j.ausmj.2020.03.003

74. Kinasih, B. S. (2012). Analisis Pengaruh User Interface Quality, Information Quality, Perceived Security dan Perceived Privacy terhadap Customer Satisfaction dan Customer Trust dalam Transaksi E-Commerce (Studi pada Mahasiswa Fakultas Ekonomi Universitas Islam Indonesia).

75. Kindangen, D. A., Karamoy, H., & Saerang, R. T. (2021). Perceived Risk, Trust And Purchase Intention In Online Marketplace: Perspecvice Of Consumers In Manado, Indonesia. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis dan Akuntansi*, *9*(3), 715-725.

76. Kountur, R., Hidayati, A., & Suwanda, S. N. (2024). Structural model of repeating purchase in training institute: the effect of satisfaction, price, and service quality. *Cogent Business & Management*, *11*(1). https://doi.org/10.1080/23311975.2024.2414863

77. Krafft, M., Arden, C. M., & Verhoef, P. C. (2017). Permission Marketing and Privacy Concerns — Why Do Customers (Not) Grant Permissions? *Journal of Interactive Marketing*, *39*, 39–54. https://doi.org/10.1016/j.intmar.2017.03.001

78. Krasnova, H., Veltri, N. F., & Garah, W. E. (2014). Effectiveness Of Justice-Based Measures In Managing Trust And Privacy Concerns On Social Networking Sites: An Intercultural Perspective. *Communications of the Association for Information Systems*, *35*. https://doi.org/10.17705/1cais.03504

79. Lăzăroiu, G., Neguriţă, O., Grecu, I., Grecu, G., & Mitran, P. C. (2020). Consumers' Decision-Making Process on Social Commerce Platforms: Online Trust, Perceived Risk, and Purchase Intentions. *Frontiers in Psychology*, *11*. https://doi.org/10.3389/fpsyg.2020.00890

80. Li, L. (2024). Online consumers build trust with online merchants through real-time interaction function. *Journal of Information Economics*, *1*(4), 37–48. https://doi.org/10.58567/jie01040002

81. Lou, C., & Yuan, S. (2018). Influencer Marketing: How Message Value and Credibility Affect Consumer Trust of Branded Content on Social Media. *Journal of Interactive Advertising*, *19*(1), 58–73. https://doi.org/10.1080/15252019.2018.1533501

82. Latifah, S. Z., & Fikriah, N. L. (2024). Perceived value dan brand trust terhadap purchase intention dengan mediasi brand preference. *Journal of Management and Digital Business*, *4*(2), 383–395. https://doi.org/10.53088/jmdb.v4i2.898

83. Li, J., Li, B., Shen, Y., & Tang, K. (2021). Study on the steady state of the propagation model of consumers' perceived service quality in the community group-buying. *Journal of Retailing and Consumer Services*, *65*, 102882. https://doi.org/10.1016/j.jretconser.2021.102882

84. Liyanaarachchi, G. (2021). Managing privacy paradox through national culture: Reshaping online retailing strategy. *Journal of Retailing and Consumer Services*, *60*, 102500. https://doi.org/10.1016/j.jretconser.2021.102500

85. Mainardes, E. W., Coutinho, A. R. S., & Alves, H. M. B. (2022). The influence of the ethics of E-retailers on online customer experience and customer satisfaction. *Journal of Retailing and Consumer Services*, *70*, 103171. https://doi.org/10.1016/j.jretconser.2022.103171

86. Marmor, A. (2020). Privacy in Social Media. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3544764

87. Martin, K. (2017a). The penalty for privacy violations: How privacy violations impact trust online. Journal of Business Research, 82, 103–116. https://doi.org/10.1016/j.jbusres.2017.08.034

88. Martin, K. (2017b). The penalty for privacy violations: How privacy violations impact trust online. Journal of Business Research, 82, 103–116. https://doi.org/10.1016/j.jbusres.2017.08.034

89. Martin, K. (2017c). The penalty for privacy violations: How privacy violations impact trust online. Journal of Business Research, 82, 103–116. https://doi.org/10.1016/j.jbusres.2017.08.034

90. Martin, K. D., & Palmatier, R. W. (2020). Data Privacy in Retail: Navigating Tensions and Directing Future Research. *Journal of Retailing*, *96*(4), 449–457. https://doi.org/10.1016/j.jretai.2020.10.002

91. Maseeh, H. I., Jebarajakirthy, C., Pentecost, R., Arli, D., Weaven, S., & Ashaduzzaman, M. (2021). Privacy concerns in e-commerce: A multilevel meta-analysis. *Psychology and Marketing*, *38*(10), 1779–1798. https://doi.org/10.1002/mar.21493

92. 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*(3–4), 297–323. https://doi.org/10.1016/s0963-8687(02)00020-3

93. Meilani, I. B. M. P. B. Y. F. C. P., & Suryawan, R. R. M. I. N. (2020a). The Influence of Brand Awareness, Brand Image, and Brand Trust on Brand Loyalty. *Jurnal Manajemen*, *24*(3), 412. https://doi.org/10.24912/jm.v24i3.676

94. Meilani, I. B. M. P. B. Y. F. C. P., & Suryawan, R. R. M. I. N. (2020b). The Influence of Brand Awareness, Brand Image, and Brand Trust on Brand Loyalty. *Jurnal Manajemen*, *24*(3), 412. https://doi.org/10.24912/jm.v24i3.676

95. Meskaran, F., Ismail, Z., & Ramachandiran, C. R. (2021). Factors Influencing Perceived Trust in Online Purchasing – Considering Third-Party Endorsement. *Journal of Computer Science & Computational Mathematics*, *11*(2), 17–22. https://doi.org/10.20967/jcscm.2021.02.002

96. Miao, M., Jalees, T., Zaman, S. I., Khan, S., Hanif, N., & Javed, M. K. (2021). The influence of e-customer satisfaction, e-trust and perceived value on consumer's repurchase intention in B2C e-commerce segment. *Asia Pacific Journal of Marketing and Logistics*, *34*(10), 2184–2206. https://doi.org/10.1108/apjml-03-2021-0221

97. 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. https://doi.org/10.1002/dir.20009

98. Mofokeng, T. E. (2023). Antecedents of trust and customer loyalty in online shopping: The moderating effects of online shopping experience and e-shopping spending. *Heliyon*, *9*(5), e16182. https://doi.org/10.1016/j.heliyon.2023.e16182

99. Molinillo, S., Anaya-Sánchez, R., & Liébana-Cabanillas, F. (2019). Analyzing the effect of social support and community factors on customer engagement and its impact on loyalty behaviors toward social commerce websites. *Computers in Human Behavior*, *108*, 105980. https://doi.org/10.1016/j.chb.2019.04.004

100. Moriarty, J. (2021). Why online personalized pricing is unfair. *Ethics and Information Technology*, *23*(3), 495–503. https://doi.org/10.1007/s10676-021-09592-0

101. Mostafa, R. B., & Kasamani, T. (2020). Brand experience and brand loyalty: is it a matter of emotions? *Asia Pacific Journal of Marketing and Logistics*, *33*(4), 1033–1051. https://doi.org/10.1108/apjml-11-2019-0669

102. Mukhsin, M., Taufik, H., Ridwan, A., & Najmudin, N. (2021). *Proceeding Book of The ICMEM* (6th ed.). International Conference on Management in Emerging Markets.

103. Murthi, B. P. S., & Sarkar, S. (2003). The Role of the Management Sciences in Research on Personalization. *Management Science*, *49*(10), 1344–1362. https://doi.org/10.1287/mnsc.49.10.1344.17313

104. Nadeem, W., Khani, A. H., Schultz, C. D., Adam, N. A., Attar, R. W., & Hajli, N. (2020). How social presence drives commitment and loyalty with online brand communities? the role of social commerce trust. *Journal of Retailing and Consumer Services*, *55*, 102136. https://doi.org/10.1016/j.jretconser.2020.102136

105. Najar, A. H., Wani, I. S., & Rather, A. H. (2024). Impact of Social Media Influencers Credibility on Destination Brand Trust and Destination Purchase Intention: Extending Meaning Transfer Model? *Global Business Review*. https://doi.org/10.1177/09721509241225354

106. Namdeo, S. K., & Rout, S. D. (2016). Calculating and interpreting Cronbach's alpha using Rosenberg assessment scale on paediatrician's attitude and perception on self esteem. *International Journal of Community Medicine and Public Health*, *3*(6), 1371-1374.

107. Nikhashemi, S. R., Tarofder, A. K., Gaur, S. S., & Haque, A. (2016). The Effect of Customers' Perceived Value of Retail Store on Relationship between Store Attribute and Customer Brand Loyalty: Some Insights from Malaysia. *Procedia Economics and Finance*, *37*, 432–438. https://doi.org/10.1016/s2212-5671(16)30148-4

108. Nurayni, D., & Widiartanto, W. (2019). PENGARUH E-SERVICE QUALITY, E-SATISFACTION DAN E-TRUST TERHADAP CUSTOMER LOYALITY PENGGUNA APLIKASI MOBILE KAI ACCESS (Studi pada pengguna Aplikasi Mobile KAI Acces Semarang). *Jurnal Ilmu Administrasi Bisnis, 8*(2), 128-137. https://doi.org/10.14710/jiab.2019.23703

109. Nurhasanah, N., Mahliza, F., Nugroho, L., & Putra, Y. M. (2021). The Effect of E-WOM, Brand Trust, and Brand Ambassador on Purchase Decisions at Tokopedia Online Shopping Site. *IOP Conference Series Materials Science and Engineering*, *1071*(1), 012017. https://doi.org/10.1088/1757-899x/1071/1/012017

110. Nurlaely Razak, Orfyanny Syahreffy Themba, & Herman Sjahruddin. (2019). Brand awareness as predictors of repurchase intention: Brand attitude as a moderator. *Advances in Social Sciences Research Journal*, *6*(2). https://doi.org/10.14738/assrj.62.6264

111. Oguta, N. G. C. (2024). Securing the virtual marketplace: Navigating the landscape of security and privacy challenges in E-Commerce. *GSC Advanced Research and Reviews*, *18*(1), 084–117. https://doi.org/10.30574/gscarr.2024.18.1.0488

112. Polit, D. F., & Beck, C. T. (2017). Nursing research generating and assessing evidence for nursing practice tenth edition.

113. Pool, J. K., Asian, S., Abareshi, A., & Mahyari, H. K. (2017). An examination of the interplay between country-of-origin, brand equity, brand preference and purchase intention toward global fashion brands. *International Journal of Business Forecasting and Marketing Intelligence*, *4*(1), 43. https://doi.org/10.1504/ijbfmi.2018.088628

114. Qatawneh, N., Al-Okaily, M., Alkhasawneh, R., Althonayan, A., & Tarawneh, A. (2024). The mediating role of e-trust and e-satisfaction in the relationship between e-service quality and e-loyalty toward e-government services. *Global Knowledge Memory and Communication*. https://doi.org/10.1108/gkmc-07-2023-0263

115. Quan, N. H., Chi, N. T. K., Nhung, D. T. H., Ngan, N. T. K., & Phong, L. T. (2019). The influence of website brand equity, e-brand experience on e-loyalty: The mediating role of e-satisfaction. *Management Science Letters*, 63–76. https://doi.org/10.5267/j.msl.2019.8.015

116. Rahim, N. F. A., Ahmed, E. R., Sarkawi, M. N., Jaaffar, A. R., & Shamsuddin, J. (2019). Operational risk management and customer complaints. *Benchmarking an International Journal*, *26*(8), 2486–2513. https://doi.org/10.1108/bij-04-2018-0089

117. Rahmat, W. M., & Kurniawati, K. (2022). The Influence of Brand Experience on Brand Loyalty through Perceived Quality, Brand Trust and Customer Satisfaction as Mediation. *SEIKO Journal of Management & Business*, *4*(3), 215. https://doi.org/10.37531/sejaman.v4i3.2550

118. Rahmawati, A., & Ramli, A. H. (2024). E-Trust, Perceived Ease Of Use, E-Satisfaction And E-Loyalty For Users Of The Tiktok Shop Application. *Jurnal Ilmiah Manajemen Kesatuan*, *12*(1), 279–294. https://doi.org/10.37641/jimkes.v12i1.2209

119. Ramakrishnan, N., Rosson, M. B., & Carroll, J. M. (2001). Explaining Scenarios for Information Personalization. *arXiv (Cornell University)*. https://doi.org/10.48550/arxiv.cs/0111007

120. Rizwan, M., Khan, W. A., Azhar, M. S., & Sarwar, S. (2021). The Role of Channel Integration in Customers' Perceptions Transfer from Offline Channel to Online Channel Service Quality. *Journal of Management Practices Humanities and Social Sciences*, *5*(2). https://doi.org/10.33152/jmphss-5.2.7

121. Robinson, L., Schulz, J., Khilnani, A., Ono, H., Cotten, S. R., McClain, N., Levine, L., Chen, W., Huang, G., Casilli, A. A., Tubaro, P., Dodel, M., Quan-Haase, A., Ruiu, M. L., Ragnedda, M., Aikat, D., & Tolentino, N. (2020). Digital inequalities in time of pandemic: COVID-19 exposure risk profiles and new forms of vulnerability. *First Monday*. https://doi.org/10.5210/fm.v25i7.10845

122. Roghanizad, M. M., & Neufeld, D. J. (2015). Intuition, risk, and the formation of online trust. *Computers in Human Behavior*, *50*, 489–498. https://doi.org/10.1016/j.chb.2015.04.025

123. Saeed, S. (2023a). A Customer-Centric View of E-Commerce Security and Privacy. *Applied Sciences*, *13*(2), 1020. https://doi.org/10.3390/app13021020

124. Saeed, S. (2023b). A Customer-Centric View of E-Commerce Security and Privacy. *Applied Sciences*, *13*(2), 1020. https://doi.org/10.3390/app13021020

125. Sahni, N. S., Wheeler, S. C., & Chintagunta, P. (2018). Personalization in Email Marketing: The Role of Noninformative Advertising Content. *Marketing Science*, *37*(2), 236–258. https://doi.org/10.1287/mksc.2017.1066

126. Salhab, H. A., Al-Amarneh, A., Aljabaly, S. M., Zoubi, M. M. A., & Othman, M. D. (2023). The impact of social media marketing on purchase intention: The mediating role of brand trust and image. *International Journal of Data and Network Science*, *7*(2), 591–600. https://doi.org/10.5267/j.ijdns.2023.3.012

127. Saoula, O., Shamim, A., Suki, N. M., Ahmad, M. J., Abid, M. F., Patwary, A. K., & Abbasi, A. Z. (2023). Building e-trust and e-retention in online shopping: the role of website design, reliability and perceived ease of use. *Spanish Journal of Marketing - ESIC*, *27*(2), 178–201. https://doi.org/10.1108/sjme-07-2022-0159

128. Schlosser, A. E., White, T. B., & Lloyd, S. M. (2006a). Converting Web Site Visitors into Buyers: How Web Site Investment Increases Consumer Trusting Beliefs and Online Purchase Intentions. *Journal of Marketing*, *70*(2), 133–148. https://doi.org/10.1509/jmkg.70.2.133

129. Schlosser, A. E., White, T. B., & Lloyd, S. M. (2006b). Converting Web Site Visitors into Buyers: How Web Site Investment Increases Consumer Trusting Beliefs and Online Purchase Intentions. *Journal of Marketing*, *70*(2), 133–148. https://doi.org/10.1509/jmkg.70.2.133

130. Schofield, A. (2019). Personalized pricing in the digital era. *Competition Law Journal*, *18*(1), 35–44. https://doi.org/10.4337/clj.2019.01.05

131. Schomakers, E., Biermann, H., & Ziefle, M. (2020). Understanding Privacy and Trust in Smart Home Environments. In *Lecture notes in computer science* (pp. 513–532). https://doi.org/10.1007/978-3-030-50309-3_34

132. Schomakers, E., Lidynia, C., & Ziefle, M. (2020). All of me? Users' preferences for privacy-preserving data markets and the importance of anonymity. *Electronic Markets*, *30*(3), 649–665. https://doi.org/10.1007/s12525-020-00404-9

133. Schomakers, E., Lidynia, C., & Ziefle, M. (2021). The Role of Privacy in the Acceptance of Smart Technologies: Applying the Privacy Calculus to Technology Acceptance. *International Journal of Human-Computer Interaction*, *38*(13), 1276–1289. https://doi.org/10.1080/10447318.2021.1994211

134. Schumann, J. H., Von Wangenheim, F., & Groene, N. (2013). Targeted Online Advertising: Using Reciprocity Appeals to Increase Acceptance among Users of Free Web Services. *Journal of Marketing*, *78*(1), 59–75. https://doi.org/10.1509/jm.11.0316

135. Scott, P. A., Taylor, A., Vlimki, M., Leino-Kilpi, H., Dassen, T., Gasull, M., Lemonidou, C., & Arndt, M. (2003). Autonomy, privacy and informed consent 4: surgical perspective. *British Journal of Nursing*, *12*(5), 311–320. https://doi.org/10.12968/bjon.2003.12.5.11177

136. Sheng, T., & Liu, C. (2010). An empirical study on the effect of e-service quality on online customer satisfaction and loyalty. *Nankai Business Review International*, *1*(3), 273–283. https://doi.org/10.1108/20408741011069205

137. Simon, S. "., & Cagle, C. (2017). Culture's impact on trust, distrust, and intentions in data theft environments: A cross-cultural exploratory study. *Journal of Global Information Technology Management*, *20*(4), 214–235. https://doi.org/10.1080/1097198x.2017.1388672

138. Smink, A. R., Van Reijmersdal, E. A., Van Noort, G., & Neijens, P. C. (2020). Shopping in augmented reality: The effects of spatial presence, personalization and intrusiveness on app and brand responses. *Journal of Business Research*, *118*, 474–485. https://doi.org/10.1016/j.jbusres.2020.07.018

139. Soltanpanah, N. H. (2012). A review of the literature of perceived risk and identifying its various facets in e- commerce by customers: Focusing on developing countries. *AFRICAN JOURNAL OF BUSINESS MANAGEMENT*, *6*(8). https://doi.org/10.5897/ajbm11.1409

140. Song, P., Wang, Q., Liu, H., & Li, Q. (2019). The Value of Buy-Online-and-Pickup-in-Store in Omni-Channel: Evidence from Customer Usage Data. *Production and Operations Management*, *29*(4), 995–1010. https://doi.org/10.1111/poms.13146

141. Spiekermann, S., Böhme, R., Acquisti, A., & Hui, K. (2015). Personal data markets. *Electronic Markets*, *25*(2), 91–93. https://doi.org/10.1007/s12525-015-0190-1

142. Srinivasan, S. S., Anderson, R., & Ponnavolu, K. (2002). Customer loyalty in e-commerce: an exploration of its antecedents and consequences. *Journal of Retailing*, *78*(1), 41–50. https://doi.org/10.1016/s0022-4359(01)00065-3

143. Sudirjo, N. F., Lotte, N. L. N. A., Sutaguna, N. I. N. T., Risdwiyanto, N. A., & Yusuf, N. M. (2023). THE INFLUENCE OF GENERATION Z CONSUMER BEHAVIOR ON PURCHASE MOTIVATION IN E-COMMERCE SHOPPE. *Profit Jurnal Manajemen Bisnis Dan Akuntansi*, *2*(2), 110–126. https://doi.org/10.58192/profit.v2i2.735

144. Suh, B., & Han, I. (2003). The Impact of Customer Trust and Perception of Security Control on the Acceptance of Electronic Commerce. *International Journal of Electronic Commerce*, *7*(3), 135–161. https://doi.org/10.1080/10864415.2003.11044270

145. Tandon, U., Kiran, R., & Sah, A. N. (2017). The influence of website functionality, drivers and perceived risk on customer satisfaction in online shopping: an emerging economy case. *Information Systems and e-Business Management*, *16*(1), 57–91. https://doi.org/10.1007/s10257-017-0341-3

146. Totz, C., & Riemer, K. (2001, October). The effect of interface quality on success-an integrative approach on mass customization design. In *Proceedings of the 1st World Congress on Mass Customization and Personalization, Hong-Kong*.

147. Tshuma, S., Dube, M., Hungwe, D., & Dhende, N. (2023). Digital marketing and customer satisfaction in the Garmentindustry during Post COVID 19 Pandemic in Zimbabwe. *INTERNATIONAL JOURNAL OF RESEARCH IN SOCIAL SCIENCE AND HUMANITIES*, *04*(03), 01–10. https://doi.org/10.47505/ijrss.2023.v4.3.1

148. Tucker, C. E. (2013a). Social Networks, Personalized Advertising, and Privacy Controls. *Journal of Marketing Research*, *51*(5), 546–562. https://doi.org/10.1509/jmr.10.0355

149. Tucker, C. E. (2013b). Social Networks, Personalized Advertising, and Privacy Controls. *Journal of Marketing Research*, *51*(5), 546–562. https://doi.org/10.1509/jmr.10.0355

150. Turban, E., Whiteside, J., King, D., & Outland, J. (2017). Introduction to Electronic Commerce and Social Commerce. In *Springer texts in business and economics*. https://doi.org/10.1007/978-3-319-50091-1

151. Turow, J., King, J., Hoofnagle, C. J., Bleakley, A., & Hennessy, M. (2009). Americans Reject Tailored Advertising and Three Activities that Enable It. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.1478214

152. Urban, G. L., Amyx, C., & Lorenzon, A. (2009). Online Trust: State of the Art, New Frontiers, and Research Potential. *Journal of Interactive Marketing*, *23*(2), 179–190. https://doi.org/10.1016/j.intmar.2009.03.001

153. Venkatakrishnan, J., Alagiriswamy, R., & Parayitam, S. (2023). Web design and trust as moderators in the relationship between e-service quality, customer satisfaction and customer loyalty. *The TQM Journal*, *35*(8), 2455–2484. https://doi.org/10.1108/tqm-10-2022-0298

154. Vesanen, J., & Raulas, M. (2006). Building bridges for personalization: A process model for marketing. *Journal of Interactive Marketing*, *20*(1), 5–20. https://doi.org/10.1002/dir.20052

155. Wakefield, L. (2024). Conceptualizing ephemerality in online marketing communication for consumers and firms. *European Journal of Marketing*. https://doi.org/10.1108/ejm-05-2022-0366

156. Wang, X., Xu, F., & Zhang, F. (2022). Consumer Privacy in Online Retail Supply Chains. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3912642

157. Wang, Z., & Chen, Z. (2023). Analysing the Causes and Implications of the Privacy Paradox: Consumer Surveillance and Online Data Collection. *Bulletin of Science Technology & Society*, *43*(3–4), 86–93. https://doi.org/10.1177/02704676231220842

158. Yang, Z., & Van Ngo, Q. (2023). Consumer trust and repurchase intention in B2C e-commerce: a moderation model. *European J of International Management*, *19*(2), 243. https://doi.org/10.1504/ejim.2023.128426

159. Zeqiri, J., Ramadani, V., & Aloulou, W. J. (2023). The effect of perceived convenience and perceived value on intention to repurchase in online shopping: the mediating effect of e-WOM and trust. *Economic Research-Ekonomska Istraživanja*, *36*(3). https://doi.org/10.1080/1331677x.2022.2153721

160. Zhang, N., Wang, C., Karahanna, E., & Xu, Y. (2022). Peer Privacy Concerns: Conceptualization and Measurement. *MIS Quarterly*, *46*(1), 491–530. https://doi.org/10.25300/misq/2022/14861

161. Zhong, J., & Chen, T. (2023). Antecedents of mobile payment loyalty: An extended perspective of perceived value and information system success model. *Journal of Retailing and Consumer Services*, *72*, 103267. https://doi.org/10.1016/j.jretconser.2023.103267

162. Zhu, D. H., Chang, Y. P., & Luo, J. J. (2015a). Understanding the influence of C2C communication on purchase decision in online communities from a perspective of information adoption model. *Telematics and Informatics*, *33*(1), 8–16. https://doi.org/10.1016/j.tele.2015.06.001

163. Zhu, D. H., Chang, Y. P., & Luo, J. J. (2015b). Understanding the influence of C2C communication on purchase decision in online communities from a perspective of

information adoption model. *Telematics and Informatics*, *33*(1), 8–16. https://doi.org/10.1016/j.tele.2015.06.001

164. Zhu, Y., & Kanjanamekanant, K. (2020). No trespassing: exploring privacy boundaries in personalized advertisement and its effects on ad attitude and purchase intentions on social media. *Information & Management*, *58*(2), 103314. https://doi.org/10.1016/j.im.2020.103314

ANNEXES

Annex 01. The questionnaire used for the research

The Impact of Personal Data Leakage and Perceived Risk on Brand Trust and Continuous Use of Online Marketplaces.

The Impact of Personal Data Leakage and Perceived Risk on Brand Trust and Continuous Use of Online Marketplaces.

I am Ishara Maduranga Wettasingha. I am a student of Digital Marketing Master's program at Vilnius University Business School. I am conducting my research to study factors which affect using online stores continuously by customers even with preserved risk and privacy data leakage. Survey is anonymous and non of your personal data will be stored. All questions of this survey are required to fill and it will take less than ten minutes to fill the survey. As well, you will navigate different survey pages according to the selection of your country.

In case of any questions, please do not hesitate to reach me via ishara.wettasingha@vm.stud.vu.lt
Thank you so much for your participation and I highly appreciate it.

* Indicates required question

1. What is Your Gender? *

Mark only one oval.

- ◯ Male
- ◯ Female
- ◯ Other
- ◯ Prefer not to say

2. What is your education level? *

Mark only one oval.

- School Education (Higher School Diploma)
- Bachelors Degree
- Masters Degree
- Higher level than Masters Degree

3. How frequently are you using online marketplaces for shopping? *

Mark only one oval.

- One time per month
- Between 2 to 5 times per month
- Between 5 to 10 times per month
- More than 10 times per month

4. How long have you started online shopping? *

Mark only one oval.

- Less than one year
- Between one and two years
- Between three and five years
- Between five and ten years
- More than ten years

5. In which country are you living? *

Mark only one oval.

- Lithuania *Skip to question 6*
- Sri Lanka *Skip to question 30*

LITHUANIA

This form is for participants who have lived in Lithuania more than 10 years.

6. What is your monthly income? (In Euros) *

Mark only one oval.

- Below 1000
- Between 1000 - 2000
- Between 2000 - 3000
- Between 3000 and 4000
- Higher than 4000

7. Are you shopping at Pigu lt? *

Mark only one oval.

YES NO

Please rate how you agree with below mentioned statements. 1star - weak , 5 stars - Strong

All statements are mandatory.

If you have anything to describe, please use this space.

8. I believe that the information I have given to Pigu lt will not be used in incorrect ways. *

1	2	3	4	5
☆	☆	☆	☆	☆

9. I believe that unauthorized third parties will be able to view the information I have given only to Pigu lt when engaging shopping online *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

10. I assume that the data such as personal and shopping preferences, I have provided to Pigu lt is secure and protected. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

11. I assume that all the data and preferances I have given to Pigu lt online platform will not be disclosed to any third parties. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

12. I would like to disclose below mentioned personal details about me. (Name, Mobile no., Address, Credit card no. and Driving license) *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

13. I feel extremely violated about the way my data is being treated by Pigu lt *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

14. When I am thanking about the way my data is used, my dislike about Pigu lt * increases

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

15. Regarding the my data is used I feel considerable angry about Pigu lt *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

16. I trust online stores as long as they don't cheat me. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

17. Usually an online shopping store can earn my trust very easily. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

18. When I hear or see about Pigu lt online store, my emotions become positive. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

19. I believe, the idea of using Pigu lt online store for shopping is attractive to me. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

20. The idea of using Pigu lt for shopping online is a good thing. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

21. People say Pigu lt store has a good image as an online shopping store *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

22. According to people, Pigu lt online store has a better reputation *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

23. Usual public opinion is Pigu lt online store is favorably regraded *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

24. Even though competitor online stores offered same quality goods for same prices , still I choose Pigu lt for online shopping *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

25. I believe my reasons are good enough for choosing Pigu lt to shop online over other competitive online stores. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

26. I believe I am loyal to Pigu lt online store *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

27. My idea is, it is ideal to use Pigu lt for shopping online *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

28. I believe, using Pigu It continuously for shopping online is good for me *

1	2	3	4	5
☆	☆	☆	☆	☆

29. Finally, I would like to rate Pigu It positively for shopping online.*

1	2	3	4	5
☆	☆	☆	☆	☆

SRI LANKA

This form is for participants who have lived in Sri Lanka more than 10 years.

30. What is your monthly income? (In LKR) *

Mark only one oval.

- ◯ Less than 35000
- ◯ Between 35000 and 50000 LKR
- ◯ Between 50000 and 100000
- ◯ Between 100000 and 200000
- ◯ Higher than 200000

31. Are you shopping at Daraz lk? *

Mark only one oval.

◯ Yes ◯ No

Please rate how you agree with below mentioned statements. 1star - weak , 5 stars - Strong

All statements are mandatory.

If you have anything to describe, please use this space.

32. I believe that the information I have given to Daraz lk will not be used in incorrect ways. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

33. I believe that unauthorized third parties will be able to view the information I have given only to Daraz lk when engaging shopping online *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

34. I assume that the data such as personal and shopping preferences, I have provided to Daraz lk is secure and protected. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

35. I assume that all the data and preferances I have given to Daraz lk online platform will not be disclosed to any third parties. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

36. I would like to disclose below mentioned personal details about me. (Name, Mobile no., Address, Credit card no. and Driving license) *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

37. I feel extremely violated about the way my data is being treated by Daraz lk *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

38. When I am thanking about the way my data is used, my dislike about Daraz lk increases *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

39. Regarding the my data is used I feel considerable angry about Daraz lk *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

40. I trust online stores as long as they don't cheat me. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

41. Usually an online shopping store can earn my trust very easily. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

42. When I hear or see about Daraz lk online store, my emotions become positive. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

43. I believe, the idea of using Daraz lk online store for shopping is attractive to me. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

44. The idea of using Daraz lk for shopping online is a good thing. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

45. People say Daraz lk store has a good image as an oline shopping store *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

46. According to people, Daraz lk online store has a better reputation *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

47. Usual public opinion is Daraz lk online store is favorably regraded *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

48. Even though competitor online stores offered same quality goods for same prices , still I choose Daraz lk for online shopping *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

49. I believe my reasons are good enough for choosing Daraz lk to shop online over other competitive online stores. *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

50. I believe I am loyal to Daraz lk online store *

1 2 3 4 5

☆ ☆ ☆ ☆ ☆

51. My idea is, it is ideal to use Daraz lk for shopping online *

1	2	3	4	5
☆	☆	☆	☆	☆

52. I believe, using Daraz lk continously for shopping online is good for me *

1	2	3	4	5
☆	☆	☆	☆	☆

53. Finally, I would like to rate Daraz lt positively for shopping online. *

1	2	3	4	5
☆	☆	☆	☆	☆

Annex 02. Calculations of analyzing part using SPSS software

Demographic characteristics of collected data

Sample structure according to gender

What is Your Gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	83	26.9	26.9	26.9
	Male	225	73.1	73.1	100.0
	Total	308	100.0	100.0	

Sample structure by residency country

In which country are you living?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lithuania	42	13.6	13.6	13.6
	Sri Lanka	266	86.4	86.4	100.0
	Total	308	100.0	100.0	

Sample structure by monthly income

What is your monthly income? (In Euros)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 1000	5	1.6	1.6	1.6
	Between 1000 - 2000	149	48.4	48.4	50.0
	Between 2000 - 3000	145	47.1	47.1	97.1
	Between 3000 and 4000	1	.3	.3	97.4
	Higher than 4000	8	2.6	2.6	100.0
	Total	308	100.0	100.0	

Sample structure by education level

What is your education level?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	School Education (Higher School Diploma)	22	7.1	7.1	7.1
	Bachelors Degree	106	34.4	34.4	41.6
	Masters Degree	180	58.4	58.4	100.0
	Total	308	100.0	100.0	

Sample structure by the frequency of using online marketplaces

How frequently are you using online marketplaces for shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	One time per month	112	36.4	36.4	36.4
	Between 2 to 5 times per month	174	56.5	56.5	92.9
	Between 5 to 10 times per month	17	5.5	5.5	98.4
	More than 10 times per month	5	1.6	1.6	100.0
	Total	308	100.0	100.0	

Sample structure by how long they have been used online shopping

How long have you started online shopping?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than one year	1	.3	.3	.3
	Between one and two years	25	8.1	8.1	8.4
	Between three and five years	50	16.2	16.2	24.7
	Between five and ten years	187	60.7	60.7	85.4
	More than ten years	45	14.6	14.6	100.0
	Total	308	100.0	100.0	

Sample structure by are participants shopping at Pig ult or Daraz lk

Are you shopping at Pigu lt/Daraz lk?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	308	100.0	100.0	100.0

Reliability statistics calculation

perceived data leakage risk

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.866	3

emotional violation

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.884	3

Trust

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.796	2

Attitude

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.867	3

brand reputation

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.885	3

perceived brand trust

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.906	3

continuous use of the online store

Case Processing Summary

		N	%
Cases	Valid	308	100.0
	Excluded[a]	0	.0
	Total	308	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.873	3

Testing of Effects on Continuous Use of Online Stores

Regression analysis on Hypothesis 01

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Trust[b]	.	Enter

a. Dependent Variable: Privacyconcern

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.383[a]	.147	.144	.48988

a. Predictors: (Constant), Trust

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.627	1	12.627	52.617	<.001[b]
	Residual	73.435	306	.240		
	Total	86.062	307			

a. Dependent Variable: Privacyconcern

b. Predictors: (Constant), Trust

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.485	.122		28.664	<.001
	Trust	-.251	.035	-.383	-7.254	<.001

a. Dependent Variable: Privacyconcern

Regression analysis on Hypothesis 02

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Trust[b]	.	Enter

a. Dependent Variable: Perceiveddataleakagerisk

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.319[a]	.102	.099	1.06443

a. Predictors: (Constant), Trust

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.250	1	39.250	34.643	<.001[b]
	Residual	346.699	306	1.133		
	Total	385.949	307			

a. Dependent Variable: Perceiveddataleakagerisk

b. Predictors: (Constant), Trust

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.802	.264		18.179	<.001
	Trust	-.443	.075	-.319	-5.886	<.001

a. Dependent Variable: Perceiveddataleakagerisk

Regression analysis on Hypothesis 03

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Attitude[b]	.	Enter

a. Dependent Variable: Trust

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.474[a]	.224	.222	.71222

a. Predictors: (Constant), Attitude

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.918	1	44.918	88.549	<.001[b]
	Residual	155.221	306	.507		
	Total	200.139	307			

a. Dependent Variable: Trust

b. Predictors: (Constant), Attitude

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.730	.184		9.413	<.001
	Attitude	.475	.050	.474	9.410	<.001

a. Dependent Variable: Trust

Regression analysis on Hypothesis 04

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Attitude[b]	.	Enter

a. Dependent Variable: Privacyconcern

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.319[a]	.102	.099	.50267

a. Predictors: (Constant), Attitude

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.742	1	8.742	34.597	<.001[b]
	Residual	77.320	306	.253		
	Total	86.062	307			

a. Dependent Variable: Privacyconcern

b. Predictors: (Constant), Attitude

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.371	.130		25.984	<.001
	Attitude	-.209	.036	-.319	-5.882	<.001

a. Dependent Variable: Privacyconcern

Regression analysis on Hypothesis 05

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Attitude[b]	.	Enter

a. Dependent Variable: Perceiveddataleakagerisk

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.106[a]	.011	.008	1.11672

a. Predictors: (Constant), Attitude

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.351	1	4.351	3.489	.063[b]
	Residual	381.599	306	1.247		
	Total	385.949	307			

a. Dependent Variable: Perceiveddataleakagerisk

b. Predictors: (Constant), Attitude

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.814	.288		13.234	<.001
	Attitude	-.148	.079	-.106	-1.868	.063

a. Dependent Variable: Perceiveddataleakagerisk

Calculations on Hypothesis 06

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2
*****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022).
www.guilford.com/p/hayes3

**************************************************************************
*********
Model  : 1
    Y  : Perdat
    X  : Attit
    W  : Perbrtr

Sample
Size:  308

**************************************************************************
*********
OUTCOME VARIABLE:
 Perdat

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .1182      .0140     1.2518     1.4367     3.0000
304.0000      .2321

Model
             coeff         se          t          p       LLCI
ULCI
constant     3.2898      .0638    51.5960      .0000     3.1643
3.4153
Attit        -.1288      .0825    -1.5607      .1196     -.2911
.0336
Perbrtr       .0279      .0640      .4359      .6632     -.0980
.1538
Int_1         .0541      .0672      .8049      .4215     -.0781
.1863

Product terms key:
 Int_1    :        Attit    x        Perbrtr

Test(s) of highest order unconditional interaction(s):
       R2-chng          F        df1        df2          p
X*W      .0021      .6479     1.0000   304.0000      .4215
----------
    Focal predict: Attit    (X)
          Mod var: Perbrtr  (W)
```

```
Data for visualizing the conditional effect of the focal
predictor:
Paste text below into a SPSS syntax window and execute to produce
plot.

DATA LIST FREE/
   Attit      Perbrtr    Perdat     .
BEGIN DATA.
     -.8056     -.9983     3.4092
      .0000     -.9983     3.2619
      .8056     -.9983     3.1147
     -.8056      .0000     3.3935
      .0000      .0000     3.2898
      .8056      .0000     3.1861
     -.8056      .9983     3.3779
      .0000      .9983     3.3176
      .8056      .9983     3.2574
END DATA.
GRAPH/SCATTERPLOT=
 Attit    WITH     Perdat   BY       Perbrtr  .

************************ ANALYSIS NOTES AND ERRORS
************************

Level of confidence for all confidence intervals in output:
  95.0000

NOTE: The following variables were mean centered prior to
analysis:
          Perbrtr  Attit

------ END MATRIX -----
```

Calculations of Hypothesis 7

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2
*****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022).
www.guilford.com/p/hayes3

**************************************************************************
*********
Model  : 1
    Y  : Privac
    X  : Attit
    W  : Perbrtr

Sample
Size:  308

**************************************************************************
*********
OUTCOME VARIABLE:
 Privac

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .4931      .2431      .2143    32.5526     3.0000
304.0000      .0000

Model
             coeff         se          t          p       LLCI
ULCI
constant     2.6238      .0264    99.4669      .0000     2.5719
2.6757
Attit        -.2687      .0341    -7.8722      .0000     -.3358
-.2015
Perbrtr       .0992      .0265     3.7488      .0002      .0471
.1513
Int_1        -.1814      .0278    -6.5261      .0000     -.2361
-.1267

Product terms key:
 Int_1    :        Attit    x        Perbrtr

Test(s) of highest order unconditional interaction(s):
       R2-chng          F        df1        df2          p
X*W      .1060    42.5899     1.0000   304.0000      .0000
----------
    Focal predict: Attit    (X)
          Mod var: Perbrtr  (W)
```

```
Conditional effects of the focal predictor at values of the
moderator(s):

    Perbrtr     Effect         se          t          p
LLCI       ULCI
     -.9983     -.0876      .0376    -2.3311      .0204     -
.1615     -.0136
      .0000     -.2687      .0341    -7.8722      .0000     -
.3358     -.2015
      .9983     -.4498      .0496    -9.0709      .0000     -
.5474     -.3522

Data for visualizing the conditional effect of the focal
predictor:
Paste text below into a SPSS syntax window and execute to produce
plot.

DATA LIST FREE/
   Attit      Perbrtr    Privac     .
BEGIN DATA.
     -.8056     -.9983     2.5953
      .0000     -.9983     2.5248
      .8056     -.9983     2.4542
     -.8056      .0000     2.8403
      .0000      .0000     2.6238
      .8056      .0000     2.4074
     -.8056      .9983     3.0852
      .0000      .9983     2.7229
      .8056      .9983     2.3605
END DATA.
GRAPH/SCATTERPLOT=
 Attit    WITH     Privac   BY       Perbrtr  .

************************ ANALYSIS NOTES AND ERRORS
************************

Level of confidence for all confidence intervals in output:
  95.0000

W values in conditional tables are the mean and +/- SD from the
mean.

NOTE: The following variables were mean centered prior to
analysis:
          Perbrtr  Attit

------ END MATRIX -----
```

Regression analysis on Hypothesis 08

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Continuousus eoftheonlinest ore[b]	.	Enter

a. Dependent Variable: Attitude

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.734[a]	.539	.538	.54779

a. Predictors: (Constant), Continuoususeoftheonlinestore

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	107.422	1	107.422	357.981	<.001[b]
	Residual	91.823	306	.300		
	Total	199.245	307			

a. Dependent Variable: Attitude

b. Predictors: (Constant), Continuoususeoftheonlinestore

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.203	.128		9.389	<.001
	Continuoususeoftheonline store	.632	.033	.734	18.920	<.001

a. Dependent Variable: Attitude

Calculations on Hypothesis 09

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2 *****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022).
www.guilford.com/p/hayes3

**************************************************************************
*********
Model  : 4
    Y  : Continuo
    X  : Privacyc
    M  : Attitude

Sample
Size:  308

**************************************************************************
*********
OUTCOME VARIABLE:
 Attitude

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .3187      .1016      .5850    34.5973     1.0000
306.0000      .0000

Model
              coeff         se          t          p       LLCI
ULCI
constant     4.8268      .2209    21.8510      .0000     4.3921
5.2615
Privacyc     -.4849      .0824    -5.8819      .0000     -.6472
-.3227

**************************************************************************
*********
OUTCOME VARIABLE:
 Continuo

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .7462      .5568      .3903   191.5723     2.0000
305.0000      .0000

Model
              coeff         se          t          p       LLCI
ULCI
```

```
constant     -.1468      .2887     -.5083      .6116     -.7149
.4213
Privacyc      .2475      .0710     3.4837      .0006      .1077
.3873
Attitude      .9043      .0467    19.3674      .0000      .8124
.9962

************************** TOTAL EFFECT MODEL
****************************
OUTCOME VARIABLE:
 Continuo

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .1081      .0117      .8674     3.6212     1.0000
306.0000      .0580

Model
              coeff         se          t          p       LLCI
ULCI
constant     4.2183      .2690    15.6821      .0000     3.6890
4.7475
Privacyc     -.1910      .1004    -1.9029      .0580     -.3886
.0065


************** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y
**************

Total effect of X on Y
     Effect         se          t          p       LLCI
ULCI
     -.1910      .1004    -1.9029      .0580     -.3886
.0065

Direct effect of X on Y
     Effect         se          t          p       LLCI
ULCI
      .2475      .0710     3.4837      .0006      .1077
.3873

Indirect effect(s) of X on Y:
            Effect     BootSE   BootLLCI   BootULCI
Attitude     -.4385      .0750     -.5902     -.2932

************************ ANALYSIS NOTES AND ERRORS
************************

Level of confidence for all confidence intervals in output:
  95.0000

Number of bootstrap samples for percentile bootstrap confidence
intervals:
  5000
```

```
WARNING: Variables names longer than eight characters can produce
incorrect output
when some variables in the data file have the same first eight
characters. Shorter
variable names are recommended. By using this output, you are
accepting all risk
and consequences of interpreting or reporting results that may be
incorrect.

------ END MATRIX -----
```

Calculations on Hypothesis 10

```
Run MATRIX procedure:

***************** PROCESS Procedure for SPSS Version 4.2 *****************

          Written by Andrew F. Hayes, Ph.D.       www.afhayes.com
    Documentation available in Hayes (2022).
www.guilford.com/p/hayes3

**************************************************************************
*********
Model  : 4
    Y  : Continuo
    X  : Perceive
    M  : Attitude

Sample
Size:  308

**************************************************************************
*********
OUTCOME VARIABLE:
 Attitude

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .1062      .0113      .6438     3.4887     1.0000
306.0000      .0627

Model
              coeff         se          t          p       LLCI
ULCI
constant     3.8039      .1419    26.8081      .0000     3.5247
4.0831
Perceive     -.0763      .0408    -1.8678      .0627     -.1567
.0041

**************************************************************************
*********
OUTCOME VARIABLE:
 Continuo

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .7507      .5635      .3843   196.8986     2.0000
305.0000      .0000

Model
              coeff         se          t          p       LLCI
ULCI
```

```
constant     1.1873      .2006     5.9179      .0000      .7925
1.5820
Perceive     -.1310      .0317    -4.1286      .0000     -.1935
-.0686
Attitude      .8331      .0442    18.8621      .0000      .7462
.9200

************************** TOTAL EFFECT MODEL
****************************
OUTCOME VARIABLE:
 Continuo

Model Summary
          R       R-sq        MSE          F        df1
df2          p
      .2333      .0544      .8299    17.6068     1.0000
306.0000      .0000

Model
              coeff         se          t          p       LLCI
ULCI
constant     4.3564      .1611    27.0405      .0000     4.0394
4.6734
Perceive     -.1946      .0464    -4.1960      .0000     -.2858
-.1033


************** TOTAL, DIRECT, AND INDIRECT EFFECTS OF X ON Y
**************

Total effect of X on Y
     Effect         se          t          p       LLCI
ULCI
     -.1946      .0464    -4.1960      .0000     -.2858     -
.1033

Direct effect of X on Y
     Effect         se          t          p       LLCI
ULCI
     -.1310      .0317    -4.1286      .0000     -.1935     -
.0686

Indirect effect(s) of X on Y:
            Effect     BootSE   BootLLCI   BootULCI
Attitude     -.0636      .0287     -.1189     -.0048

*********************** ANALYSIS NOTES AND ERRORS
************************

Level of confidence for all confidence intervals in output:
  95.0000

Number of bootstrap samples for percentile bootstrap confidence
intervals:
  5000
```

```
WARNING: Variables names longer than eight characters can produce
incorrect output
when some variables in the data file have the same first eight
characters. Shorter
variable names are recommended. By using this output, you are
accepting all risk
and consequences of interpreting or reporting results that may be
incorrect.

------ END MATRIX -----
```