The Willingness to Disclose Personal Information to a Website

The Role of Website Personality, Context Sensitivity and Self-Congruity

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Executive Summary

Nowadays, consumer data collection is crucial for companies; however, what determines the individual's disposition to disclose data is not well investigated. This study analyses the willingness to disclose personal information to a website online and the variables that influence it. Some previous research developed a model that can describe what can impact willingness; however, several variables are not considered. In particular, this study introduces the impact of website personality, context sensitivity and self-congruity on the disclosure of personal information to a website.

The study first considers the previous literature to clarify the existing findings, organize the information and outline the gap. Then 275 people are exposed to an experimental design 2x2. Four different stimuli are created, where the manipulated variables are context sensitivity, sensitive or not, and the website personality, genuine or enthusiastic. The participants filled out a questionnaire after being exposed to the stimulus. The data collected are then analysed to get new insights and test the hypotheses.

The results show that a sensitive context and a genuine website increase the individual disposition to disclose personal information to a website online. Moreover, self-congruity increases the willingness to disclose personal information online when the website operates in a non-sensitive context. However, there is no interaction between the website personality and the context sensitivity, meaning that different contexts do not require certain websites, reinforcing the differentiating role of website personality

Keywords: willingness to disclose, privacy, online behavior, data collection, website personality, self-congruity

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1. Introduction

Digitalisation is a phenomenon that allows companies to collect much more information about consumers than before and increase the quality of the offer through higher customisation of the shopping experience (Kim et al., 2018). When consumers disclose their personal information, they can help the companies to address their offers better and enhance satisfaction and the perceived benefit. However, consumers feel a sense of discomfort and perceive risk in terms of collection and usage from their counterparts (Aguirre et al., 2015; Thomaz et al., 2019).

Consumers' concerns about data security are growing enormously during the last few years, especially in an online context where users tend not to disclose their information (Aiello et al., 2020). According to a study made by PwC in 2017, 85% of consumers are unwilling to disclose personal data if there is any concern about the treatment of this information. In addition, the same research showed that 71% of consumers would stop purchasing from a company if they find that this has collected their data without permission (Ingram, 2017). This concern increased recently: during the pandemic of Covid-19, many governments decided to collect personal information from the citizens, like location or proximity information, to track and monitor the infection and prevent further spread (Cisco, 2021). However, this decision raised many discussions about privacy and control over personal information. Measure Protocol in 2021 investigated how was impacted privacy concerns in the United States from 2020 to 2021; the results showed that 39% of the respondents said that their privacy concerns were not impacted, 8.6% declared that the concerns decreased, while 52.4% said that the privacy concerns increased (Measure Protocol, 2021). In a nutshell, privacy is not an old issue; it is an active topic that evolves with society's evolution and the world's different situations.

For companies, it is essential to have as much data from the customers as possible. For this reason, researchers and professionals pay much attention to the willingness to disclose personal information, the variables that influence it and the dynamics behind it because they know that their findings would be beneficial for a lot of companies (e.g. Li et al., 2015; Markos et al., 2018; Mazurek & Małagocka, 2019).

In particular, the analysis of the factors determining the willingness to disclose personal information is fundamental, both in an online and offline context (e.g. Martin et al., 2017;

Acquisti et al., 2015). Previous research demonstrates that the main factors that can impact the willingness to disclose are privacy concerns (e.g. Aguirre et al., 2015; Thomaz et al., 2020), the trust that a user gives to the counterpart (e.g. Boritz & No, 2011; Malhotra et al., 2004), previous privacy invasions (e.g. Pavlou & Gefen, 2005), individual personality (e.g. Amiel & Sargent, 2004, Swickert et al., 2002) and context sensitivity (e.g. Bansal et al., 2016).

In addition, other variables not considered by previous research can potentially influence the user's behaviour towards a website. One is the personality that a website can assume, called website personality; it can have different impacts, for example, on the trust and the attitudes towards a website (e.g. Shobeiri et al., 2015). Nowadays, given the high competition in the online environment, the companies that operate there want to create engaging and distinctive websites to distinguish themselves from the competition (Shobeiri et al., 2015). According to some research, the website design should go beyond the simple interface and focus more on the role that its personality can play (e.g. Leen et al., 2010). Creating a solid personality, both for a brand and a website, is a good way through which companies can significantly differentiate themselves from the competition (Ailawadi & Keller, 2004). It is common, in fact, to find on the Internet different kinds of websites that offer more or less the same service, such as the online news magazine or the online booking platform for rooms; sometimes they seem to be more calm and classical, sometimes more exciting and revolutionary. In other terms, they try to differentiate themselves by creating different website personalities.

The other variable that can influence the behaviour toward a website is the actual self-congruity, which is the congruity that the user perceives between his or her personality and the website's personality. Different researches have demonstrated how a high level of self-congruity between consumer and brand or between user and influencer of a specific website can have in terms of warmth, trustworthiness and general intentions (e.g. Byrne, 1971; Malär et al., 2011; Tan et al., 2019; Zhang et al., 2015). It is common to see websites that try to be consistent with their users because they think it is the right strategy. For example, it is pretty frequent to see a website that sells sports items as more exciting and vibrant than another that sells books.

This research aims to analyse the role of website personality, context sensitivity and self-congruity on the willingness to disclose personal information. In particular, one goal is to

investigate how the actual self-congruity between user personality and website personality can impact the willingness to disclose personal information.

Research question 1: How the congruity between user personality and website personality impacts the willingness to disclose personal information?

A second goal is to analyse whether different website personalities (genuine and enthusiastic) and contexts where a website works (sensitive or non-sensitive) can lead to a different willingness to disclose personal information

Research question 2: How the personality of a website and the context where it operates can influence the willingness to disclose personal information?

This research will help professionals that manage websites to understand how they should behave and appear. In particular, the following study wants to investigate the importance of being consistent with the personality of the typical user of the website, increasing the actual self-congruity and the benefits of this. Then, it wants to show that despite being a good strategy for differentiating the websites, website personality can lead to different relevant impacts for companies, not always positive. Finally, this research aims to describe the effect present between context and website personality.

The previous research in this field investigates the impact of the classical determinants on the willingness to disclose personal information online. However, no studies analyse how a website's personality and the congruity between its personality and the user's personality can impact the willingness to disclose personal information. Moreover, even though website personality is a robust tool for marketers to differentiate their services, no research investigates the impact of different website personalities on the willingness to disclose personal information. Finally, the study assesses the validity of the model of Bansal et al. (2016), retesting the suggested path between the variables.

The following research is structured as follows: after the introduction, the first chapter is about the literature review, showing previous research, theories and what needs further analysis. The second one will show the conceptual framework and the hypotheses suggested by the literature review and empirical evidence. Then the third chapter explains the methodology adopted in this study: the research, how it is structured, the data collection and how the experiment is conducted. Then the fourth chapter presents the results, and the fifth

discusses the findings. The sixth chapter summarises the work, offering the conclusion, the answer to the research questions, and the theoretical and managerial implications. Finally, the last is about the limitations of this research and suggestions for future studies.

2. Literature review

2.1 The willingness to disclose personal information

The willingness to disclose personal information in an online context (also called self-disclosure) is defined as "an individual's willingness to reveal personal information to a firm online" (Mothersbaugh et al., 2012). The disclosure of personal information is widespread among individuals because it is the basis of social communication and relationship (Altman & Taylor, 1973; Cozby, 1973; Laurenceau et al., 1998; Petronio, 2002; Wheeless, 1976). Generally speaking, the willingness to disclose personal information results from considering the risk and utility involved in a specific action (Petronio, 2002). When people disclose their personal information, they believe they can get some benefits from it, but on the other side, they are concerned about their privacy. A subject will tend to get an optimal degree of privacy considering the desired degree of social interaction and communication; this degree is where the level of social interaction, self-disclosure and privacy balance themselves (Altman, 1975).

According to the literature, many variables can impact the willingness to disclose personal data online. This research will focus on privacy concerns, trust in the website, previous privacy invasions, users' personalities and context sensitivity. Moreover, this study will introduce a new level of analysis considering the website personality and the congruity between user personality and website personality. This decision comes from the goal of investigating how different website personalities and different levels of congruity can impact the classical determinants of the willingness to disclose personal information.

2.2 The role of trust in the website

When interacting with a website, a user creates a relationship with it. One aspect that is fundamental in a relationship, in particular when there is an exchange of information, is trust. Trust, in this case, is a salient variable, and it defines to what extent people are willing to reveal personal information to the entity that owns the site (Bansal & Zahedi, 2015; Gefen et al., 2003).

In order to understand why trust is a determinant of the willingness to disclose personal information, it is helpful to analyse the parties involved and the dynamics that characterise trust. The need for trust arises when a trustor depends on the trustee and is also vulnerable to its action but cannot manage and control its behaviour. In a relationship with two parties, there is a trustor, the vulnerable part with little or no control over the counterpart's action, called the trustee, the actor that received the power given by the trustor. (Mayer et al., 1995). The same kind of relationship occurs during the disclosure of sensitive private information (Gefen et al., 2003); it can be noticed that when a user has to disclose personal information to a website, the trustor is the user, while the website is the trustee. In this case, the trustor requires trust because, once disclosed the data, the level of control and management will decrease. Due to this lack of control, the trustor perceives some potential risks: for example, the main is the vulnerability related to monetary loss, social embarrassment and psychological violation (Bansal et al., 2016).

For all these reasons, it is simple now to understand why trust plays a critical role in a situation where are needed exchanges of data, such as in e-commerce (Boritz & No, 2011; Malhotra et al., 2004), online healthcare (Singer, 2010), and banking (News Report, 2010).

2.3 Internet privacy concerns

Almost every day, when a user is on the internet searching for a solution, information or shopping, a request from the website appears saying that it would like to have our data, that can be navigation data, cookies, personal information or any other kind of data. However, when the users receive this request, they feel discomfort and do not always decide to disclose the information. Users do not want to disclose personal data because they are concerned about privacy, especially on the internet (Aguirre et al., 2015; Thomaz et al., 2020). This concern is particularly worrying nowadays and has increased among the population during the last years because of scandals about data collection, management and usage like Cambridge Analytica (Aiello et al., 2020).

In order to understand what privacy concern is and what this term implies, it can be helpful to start from the origin and analyse it in an offline context. One of the first definitions of privacy says that it is "the claim of individuals, groups, or institutions to determine for themselves when, how, and to what extent information about them is communicated to others" (Westin, 1967, p.25) while the concern, related to privacy, is about the perceived

fairness of treatment (Campbell, 1997). In other words, privacy concern is the individual's apprehensiveness over the safety and control of personal information (Malhotra et al., 2004).

In an online scenario, the internet privacy concern is defined by six different dimensions called collection, control, awareness, errors, improper access, and unauthorised secondary use (Hong & Thong, 2013; Malhotra et al., 2004; Smith et al., 1996; Song et al., 2021). The collection is the level where a person, who has disclosed personal data to a website, is afraid of the amount of personal data that the website has (Malhotra et al., 2004); control is the level of concern that a person has because he or she feels that – partially or entirely – doesn't have control over the personal data managed by a website (Malhotra et al., 2004); awareness is related to the knowledge that a person has over the process and the practice that a website adopts to manage the information (Malhotra et al., 2004); errors are the concerns that a person has about the protection against deliberate or accidental errors in the personal information disclosed to a website (Smith et al., 1996); improper access is related to the perceived risk that the personal information disclosed to a website can be managed by unauthorised third parties that shouldn't have access to the personal data (Smith et al., 1996); and unauthorised secondary usage is the concern related to the risk perceived by the user that the information collected by the website for a particular purpose, can be used by the same website for a different aim (Smith et al., 1996).

Several studies investigate the impacts that privacy can have on the online context and the variables considered when a user has to reveal personal information (e.g. Bansal et al., 2016; Bawack et al., 2021; Malhotra et al., 2004; Song et al., 2021). According to the social contract theory (Donaldson & Dufnee, 1994; Dunfee et al., 1999), disclosing personal information by consumers to a company can be seen as a social contract. In fact, between users and websites, there is an agreement: a user will share personal information with a marketer that will provide some benefits and a certain level of self-control in return (Hong & Thong, 2013; Malhotra et al., 2004; Song et al., 2021).

Ideally, the consumer wants to maximise the utility that can gain from the disclosure and minimise risks (E.g. Awad & Krishnan, 2006; Rohunen et al., 2018; Rust et al., 2002; Sutanto et al., 2013). For this reason, if the expected benefit offsets the potential risk associated with a disclosure of personal information, users will tend to disclose information (Metzger, 2004; Rogers, 1983). Otherwise, when benefits do not offset risks, the user will not provide any personal data. In other words, a consumer will prefer to get the same benefit

by reducing the risk; since privacy concerns imply risks, we can see that it has a generally negative impact. In particular, privacy concerns make consumers less willing to purchase (Tsai et al., 2011), open commercial e-mails (White et al., 2008) and disclose personal information (Culnan, 2000; John et al., 2011; Phelps et al., 2000).

Users will prefer to keep their personal information protected since the lack of direct control over the data given to the counterpart can raise some concerns, negatively impacting trusting beliefs (Malhotra et al., 2004). It is easy to understand the reason why there is a negative impact: since privacy concerns are the worries of opportunistic behaviour of the counterpart, the trust given to a website – which depends on the degree of control over the counterpart - will decrease if the risk of an opportunistic behaviour increase (Dinev & Hart, 2006). These findings are also demonstrated by Malhotra et al. (2004), who state how the tendency to worry about information privacy influence the perception of different situation where online marketers ask for personal information, like trusting and risk beliefs.

2.4 Consumer personality

So far, the willingness to disclose personal information, privacy concerns and trust have been considered at an individual level. As it is possible to imagine, different subjects can show different attitudes based on the differences between their personalities; different personalities can lead different groups in the same context to act differently (Mittal & Kamakura, 2001). Given this brief introduction, it can be expected that consumer personality will impact the willingness to disclose personal information and its determinants.

Personality is the sum of qualities – thoughts, emotions, and behaviours – that form a person's unique character, stable over time (Costa & McCrae, 1992). Different measures characterised by different factors have been developed to assess an individual's personality, like the Big Two factors model (Eysenck, 1947) or the Six Factors (Ashton & Lee, 2001). However, the most successful and tested model is the five-factor model, known as the Big Five model (Goldberg, 1990; McDougall, 1932). This model is well-validated, comprehensive, consistent, and robust across different contexts (Barrick & Mount, 1991; Conley, 1983; Digman, 1990). It has been adopted in a vast number of cases to investigate the usage of e-mail (Swickert et al., 2002), blogs (Guadagno et al., 2008), chat rooms (Hamburger & Ben-Artzi, 2000), website navigation (Landers & Lounsbury, 2006), and

general online usage (Amichai-Hamburger et al., 2002; Amiel & Sargent, 2004; Swickert et al., 2002).

According to this model, five traits can define the individual personality: openness to experience, neuroticism, extroversion, agreeableness, and conscientiousness (Goldberg, 1990; McCrae & John, 1992).

Extroversion is the trait of personality that describes people as expressive, brave, optimistic, playful, and spontaneous (Goldberg, 1990). Individuals characterised by these traits are more willing to participate in social interactions; since being part of social interaction often requires sharing personal information, extroverts are less likely to be concerned by privacy issues (Bansal et al., 2016). Moreover, extroverts gain much enjoyment from social interaction; in most cases, in order to interact with others is needed trust and extroverts to satisfy their desire for socialisation, decrease their need for trust (Bansal et al. 2016; Chauvin et al., 2007; Vollrath & Torgersen, 2002).

Agreeableness describes people who are flexible, courteous, emphatic, cooperative, generous, lenient, friendly, natural, warm, and with noble moral values (Goldberg, 1990). People described with this trait are more willing to get along with others in an honest relationship (Costa et al., 1991; Judge et al., 2002) and are apprehensive toward errors and unexpected behaviours (Chauvin et al., 2007). Since agreeableness implies getting along with others, it is possible to assume that these individuals, like extroverts, to satisfy the desire to be in social interaction, will lower their trust threshold (Bansal et al., 2016).

Neuroticism (or emotional instability) describes those people who are insecure, intrusive, emotional, anxious, stressed and fearful (Goldberg, 1990). According to Goldberg (1990), anxiety is a crucial determinant of neuroticism. Neurotic individuals experience more negative effects than positive related to the same situation (Judge et al., 2002); moreover, emotional instability implies, in most cases, fear, which is a feeling that makes the development of trust more difficult, if not impossible (Chauvin et al., 2007; Deutsch, 1958). However, this leads to increase privacy concerns and awareness about why not to trust others (Pavlou & Gefen, 2005).

Conscientiousness describes organised, dependable, precise, conventional, cautious, punctual, decisive, and predictable people (Goldberg, 1990), and it is strongly related to precaution and foresight (Chauvin et al., 2007). These people tend to avoid unnecessary risks

since they see behaviour which is different from the initial plan as much more risky and dangerous (Chauvin et al., 2007; Ufer et al., 2019); this explains why conscientiousness can increase privacy concerns (Junglas et al., 2008; Korzaan & Boswell, 2008). Moreover, being more suspicious and cautious implies having a higher perception of the risk, making individuals more doubtful about trust (Mayer et al., 1995).

Openness (or intellect) describes people that are insightful, curious, open-minded and creative (Goldberg, 1990). Curious people see interactions as a way to communicate their personality with their counterparts. For this reason, people described by the trait of openness personality are more willing to disclose their personal information (Pizzi & Scarpi, 2020). However, being open-minded does not imply that they disclose more information than a non-open-minded individual, regardless of the context. They cautiously analyse the context and then decide to which extent to disclose their data, recognising where the disclosure can lead to more significant benefits (Bansal et al., 2016).

2.5 Previous privacy invasion and experiences

As stated in the beginning, there is a relationship between the user and the website, better called a social contract. In a few words, this contract implies that the user will disclose personal data and the website will collect, manage and store the data fairly and correctly to provide some services in return. When these conditions are not respected, the user will perceive a breach in the contract, for example, when they feel that their privacy has been invaded (Pedersen, 1982). The breach in the contract will generate inside the user some bad feelings towards the website, like betrayal, anger and resentment (Rousseau, 1989), and injustice (Palmer et al., 2006). However, for this study is very important to underline a particular aspect: in fact, it has been demonstrated that users tend to generalise a privacy invasion (Pavlou & Gefen, 2005). In other words, when users report a privacy invasion, for example, from an e-tailer, they will reflect the negative feeling of this invasion to the entire community of e-tailers. For this reason, it can be assumed that previous privacy invasions can impact the attitude towards a website.

Culnan (1993) and Stone and Stone (1990) argued that previous privacy invasions could impact privacy concerns. Since the previous invasion has brought bad feelings inside the user and thus decreased the perceived utility, it can be expected that the perceived utility will also be impacted on different websites. Negative previous privacy experiences also impact

the level of trust a user will have over that website (Pavlou & Gefen, 2005). The final impact of previous privacy invasions is on the willingness to disclose personal information. As said, a user decides whether to disclose or not personal information because the perceived benefits are higher than the perceived risks associated with the disclosure. Previous privacy invasion will increase the perceived risk of disclosing information because the user can imagine that the previous bad experience can happen again (Gefen, 2000). Because the risks increase, the overall willingness to disclose personal information decreases.

2.6 Context sensitivity

The context can be imagined as the framework where the decision about disclosing personal information happens. In more formal terms, it is the "stimuli and phenomena that surround and thus exist in the environment external to the individual" (Muthén & Muthén, 1998, p. 99). It can be related to time, location, specific details or attributes and plays a crucial role in human relationships and activities because it brings meaning (Gergen, 1982). It is a common experience that the same action, for example, in different moments or places, has an entirely different meaning. According to Hoofnagle & Urban (2014), the same individual can show different levels of privacy concern at different times and places. For example, when the context has high uncertainty, a subject will try to find any clues on the surroundings to get any guidance for the action or choice, in contrast with a situation with little or no uncertainty (Acquisti et al., 2015).

Different levels of sensitivity can characterise different contexts. For example, everyone can feel the difference between a bank and a gym and what they can do in one place or another. According to Bansal et al. (2016), context sensitivity depends on the personally identifiable information shared and the frequency of the exchange, where personally identifiable information is any information that can define or be linked to a person (Mccallister et al., 2010). A context is defined as sensitive where there is a company or website that collects, stores and uses sensitive information as part of its main business (Bansal et al., 2016). According to Mothersbaugh et al. (2012), this kind of information is characterized by higher perceived risk, and concerns are relatively high in this context.

2.7 Website Personality

The idea that a brand can have a personality is introduced firstly by Aaker (1997), who states how consumers consider brands to have human-like personalities. Lately, this concept has become relevant in the digital world (Garanti & Kissi, 2019; Torres & Augusto, 2019), like in the interaction with social networks (Machado et al., 2019) or websites (Shobeiri et al., 2015).

Brand personality is "the set of human characteristics associated with a brand" (Aaker, 1997, p.37). Based on the Big Five personalities theory (Goldberg, 1990), this definition found that a brand can be described by the traits of sincerity, excitement, competence, sophistication, and ruggedness (Aaker, 1997). For a brand, its personality plays a crucial role: it is one of the main dimensions and a tool to manage the brand equity (Faircloth et al., 2001; Keller, 1993; Valette-Florence et al., 2011), helping to differentiate itself from the competition (Aaker, 1997; Berry, 2000).

A brand personality's impact on consumer behaviour can be shown through different lenses. It has been demonstrated that it can affect brand attitudes (Helgeson & Supphellen, 2004; Lombart & Louis, 2012; Supphelen & Grønhaug, 2003), brand associations (Freling & Forbes, 2005), brand preferences (Mengxia 2007; Swaminathan et al., 2009), product evaluations (Freling & Forbes 2005), perceived quality (Ramaseshan & Tsao 2007), brand feelings (Sung et al., 2009; Sung & Kim 2010), customer satisfaction (Lombart & Louis 2012), brand trust (Louis & Lombart 2010; Sung & Kim 2010), customer reaction to brand extensions or alliances (Freling & Forbes 2005; James et al., 2006; Lau & Phau 2007), customer-brand relationships (Aaker et al., 2004; Chang & Chieng 2006; Fournier 1998) and loyalty intentions (Aaker et al., 2012; Carlson et al., 2009; Freling et al., 2010; Lin 2010; Louis & Lombart 2010; Mengxia 2007).

Given the relevance of the concept of personality shown in the brand context, many researchers decided to extend this analysis to other fields like store personality and later website personality to investigate potential effects and implications. According to Poddar et al. (2009), the definition of website personality is based on store personality (D'Astous & Lévesque, 2003). The reason why the store personality can be used in the context of website personality is that a website is very similar to a store and plays the same role: it provides recommendations, helps consumers when something goes wrong, and provides additional

payments; in other words, it tries to replicate the same function of a physical store (Poddar et al., 2009). Where the store personality is described as "the mental representation of a store on dimensions that typically capture an individual's personality" (D'Astous & Lévesque, 2003, p.457), website personality is "the mental representation of a website store on dimensions that are similar to and reflect the dimensions of human personality" (Poddar et al., 2009, p. 442).

Since the concept of website personality (and store personality) is different from brand personality, the determinants of the main traits are different. D'Astous and Lévesque (2003) found some relevant dimensions that can define the store personality, adopted and slightly modified inside the website personality model by Poddar et al. (2009). According to these researches, there are four positive dimensions and one negative. The positive dimensions are enthusiasm, sophistication, genuineness, and solidity; the negative is unpleasantness (D'Astous & Lévesque, 2003).

In our research, we focus on only two different kinds of personalities: genuineness and enthusiasm. However, it is helpful to present all five to have a clear view of what a website personality is.

Sophistication describes a store that is chic, high class, elegant, stylish, snobbish, upscale and selective (D'Astous & Lévesque, 2003). A website is sophisticated when perceived as elegant, classy or belonging to an upscale range (Poddar et al., 2009). In other words, a sophisticated website is a high-quality website (Poddar et al., 2009), and quality is one of the determinants of privacy concerns and trust, assuring procedural justice.

Solidity describes stores that are hardy, solid, reputable, thriving, leader, imposing and well-organised (D'Astous & Lévesque, 2003); a solid website is perceived as professional, with a deep selection and a straightforward process of purchase (Poddar et al., 2009). A website described as solid is, in other words, a competent website that professionally manages its business. These traits, in particular competence, increase the trust in the website (Leen et al., 2010).

Unpleasantness – the negative dimension of the website personality – describes stores that are annoying, irritating, loud, superficial, outmoded and conservative (D'Astous & Lévesque, 2003). An unpleasant website has annoying and irritating behaviour or layout, like poor design or complex purchase processes (Poddar et al., 2009). A pleasant website is well-

organised and increases the satisfaction in surfing that website (Chen & Rodgers, 2006), leading to a superior involvement and attitude (Shobeiri et al., 2015). An unpleasant website is the opposite, which is negatively related to attitude and involvement (Shobeiri et al., 2015).

Genuineness is related to a store that can be described as honest, reliable, sincere, authentic, genuine, trustworthy and conscientious (D'Astous & Lévesque, 2003). Similarly, a genuine website can be described with traits of reliability and trustfulness: for example, it has third parties endorsement or a money-back guarantee (Poddar et al., 2009). The trait of sincerity has been demonstrated to have a positive relationship with brand trust and affect (Altman, 1968; Chaudhuri & Holbrook, 2001; Sung & Kim, 2010). More in detail, Aaker (1997) showed how sincerity and genuineness are traits that an ideal partner should have, increasing the perception of quality and trustworthiness.

Enthusiastic describes a store that is welcoming, lively, dynamic, friendly, congenial and daring (D'Astous & Lévesque, 2003). A website with the same personality is perceived as friendly, lively and welcoming because of a combination of atmosphere, structure, and colour scheme adopted (Poddar et al., 2009). An enthusiastic website is fun, engaging and vital: it increases attitudes and involvement (Shobeiri et al., 2015). It can be expected that the higher the involvement, the stronger and warmer the relationship with the website.

2.8 Consumer-brand relationship and self-congruity

When users start interacting with a website, they also start building a relationship with it. The idea that a user, or more in general a consumer or an individual, can develop a relationship with a non-human counterpart is not new and firstly was defined in an offline context with the brand (e.g. Aaker, 1997) and then considered inside an online scenario (e.g. Poddar et al., 2009).

It is essential to outline that, as in every relationship, also in the case of a relationship between a user and a website, some aspects can have a positive impact and others that can have a negative one. An important role is played by the personality of the user and the website.

To fully understand why different websites' personalities have a different impact on users, it can be helpful to consider two theories: the customer-brand relationship theory and the self-congruity theory. According to the consumer-brand relationship theory, which can also be applied in an online context and to websites (Hayes et al., 2021), the relationship between brands and consumers is similar to interpersonal relationships. In fact, consumers tend to reflect qualities and traits typical of the human being in a brand (Aaker & Fournier, 1995; Blackston, 1993; Fournier, 1998). Consequently, when individuals have to interact with a brand, they will use the exact dimensions and code of behaviour they would use in the case of interpersonal relations (Aggarwal, 2004). This behaviour leads to two main implications. The first one is that they use social dimensions like social judgement, perceived warmth or competence to evaluate how a good partner a brand can be (Aaker et al., 2010; Aaker et al., 2012; Kervyn et al., 2012). The second is that they develop brand feelings typical of a human relationship, like attachment (Thomson et al., 2005) and love (Carrol & Ahuvia, 2006).

As probably everyone has experienced during life, building a solid and sincere relationship with everyone is almost impossible. Sometimes personalities are entirely different, and people cannot get along; sometimes, they find many affinities and enjoy each other. The same can happen between user and brand or between user and website, and the self-congruity theory describes it. This concept, developed by Sirgy (1982), can be summarised as "the perceived alignment between a consumer's self-concept and the brand's personality" (Ghorbani et al., 2022, p. 8). In other words, the consumer's behaviour is influenced by the comparison between the perceived brand personality and his or her personality (Helgeson & Supphellen, 2004, Sirgy, 1982; Sirgy et al., 1991).

The alignment between user and brand personality is essential for companies; they should discover, analyse and cultivate it because this can lead to many advantages. Several studies show how the consumer's preferences are stronger towards those brands characterised by a similar personality. In general, self-congruence is crucial because it positively affects the perceptions and behaviour of the individual towards the brand, following the similarity-attraction theory (Byrne, 1971; Festinegr, 1957). By purchasing and using the brand, consumers can express and reinforce their personality and be consistent (Belanche et al., 2021; Karampela et al., 2018; Kressman et al., 2006; Malär et al., 2011; Sirgy, 1982; Sirgy et al., 2000). Moreover, it has different impacts on customer's behaviour (Bekk et al., 2016; Dolich, 1969, Huber et al., 2018; Sirgy, 1982), credibility (Ismagilova et al., 2020; Niendstd

et al., 2012), trustworthiness (e.g. Lou & Yuan, 2019; Yoon & Kim, 2016,) and perceived competence (Kressmann et al., 2006; Sirgy et al., 1991). There is a broad literature that demonstrates the relationship between self-congruence and trust. The reason why there is this relationship comes from the similarity-attraction theory: perceived similarity can strengthen cognitive consistencies and make people more trustworthy (Byrne, 1971; Festinger, 1957; Malär et al., 2011). In a nutshell, the role of self-congruity could be stated as follow: the more similar the personalities, the smaller the psychological distance perceived by the user and the more reliable and trustworthy the relationship (Trope et al., 2007).

2.9 The privacy paradox

As we described the contest so far, users should consider all the aspects and act consistently, according to their concerns and beliefs. However, human behaviour is very complex and, sometimes, impossible to describe; very often, we can see how the actual behaviour or choice is not the best one from a rational point of view but preferred by the consumer.

Previous research shows that there is a discrepancy between attitude and behaviour towards privacy: while users say to be concerned about the issues related to privacy, they show little or no protection for personal data (e.g. Acquisti, 2004; Barnes, 2006; Joinson et al., 2010; Smith et al., 2011; Tsai et al., 2006). This kind of behaviour, characterised by an antithesis between privacy attitudes and behaviour, has been defined as a privacy paradox (Barnes, 2006). In order to understand where this paradox takes form and why it is present, it is necessary to analyse how a user evaluates whether or not to disclose personal data. According to a broad literature review by Barth and de Jong (2017), users follow different paths when they evaluate whether to disclose or not. For example, one is based on rationality, another is where biases are taken into account, or where risk is not taken into consideration.

The rational process states that users should calculate which risks, costs, and benefits are implied by their decision to maximise the utility and minimise risk (Keith et al., 2013; Li, 2012; Simon, 1955). Commonly in a privacy-related context, the expected benefits are perceived as more significant than the risks, meaning that users will disclose their data to get economical, social, or other benefits (Culnan & Armstrong, 1999). According to this finding, users should not show paradoxical behaviour. However, an individual can consciously

ignore a piece of information – based on a cost-benefit approach – when it is perceived that this further information will imply more costs (in terms of efforts to get it) than benefits (Downs, 1957). In a privacy-related case, for example, users may consider that the efforts to read a privacy statement thoroughly outweigh the benefits it can get and consciously decide not to consider it (Flender & Müller, 2012).

Another explanation of the paradoxical behaviour shown by the user comes from human nature and how humans make decisions; as behavioural economics shows, human decisions are highly complicated and often biased. Individuals do not have enough resources to consider all the information available, which can be helpful to consider to make an entirely rational choice. For this reason, it is said that individuals are characterised by bounded rationality that leads them to make a sub-optimal choice (Simon, 1982). There are several different biases that individuals can involuntarily use when they decide. According to behavioural economics, individuals are willing to use heuristics. These mental shortcuts help them to make a fast decision by simplifying the process and ignoring any need to think about the next step (Tversky & Kanheman, 1974). Using heuristics means using biases. The list of biases that a user can adopt is very long and not needed for this study, but it can be helpful to show for a descriptive purpose. The main biases that can lead to the privacy paradox, according to the literature, are context bias (Kehr et al., 2015), mood bias (Kehr et al., 2014; Schwarz, 2011), optimistic bias (Acquisti, 2004; Flender & Müller, 2012; Irwin, 1953), the third-person effect theory (Davison, 1983, Debatin et al., 2009), self-control bias (Lowenstein, 1999; O'Donoghue & Rabin, 2001), immediate gratification bias (Acquisti, 2004; Acquisti & Grossklags, 2005; Deuker, 2010; Flender & Müller, 2012; Hughes-Roberts, 2013), and habit and ritualised media use (Debatin et al., 2009; Quinn, 2016; Rubin, 1984).

A further aspect that plays an essential role in defining how an individual makes a choice is interpersonal relationships. The pressure from peers can lead an individual to some positive or negative reactions (Crutchfield, 1955): in an online context, peer pressure negatively influences privacy concerns (Flender & Müller, 2012). Also in this case, peer pressure can lead to non-rational behaviour.

2.10 Literature gap

Inside the existing literature, much attention is given to the willingness to disclose personal information, considering its importance for a company. However, the approach is outdated and focused on traditional businesses based in offline contexts. Little or no studies try to understand consumer behaviour in an online context towards a website and investigate the willingness to disclose personal information in this context. Moreover, as we can see from the review done before, previous works are done on a personal level: in fact, the main goal of the previous studies is to understand how personal privacy concerns or individual previous privacy invasions, for example, impact the willingness to disclose personal information to that website. In other words, these studies considered the website as a fixed variable, stable, that does not interact with users and cannot influence their decision. A potential stream of studies can assess whether different website personalities can lead to different impacts. Furthermore, previous researchers have not investigated the relationship between user and website personality, but it could be better analysed. Finally, the role of context sensitivity is present in previous research, but the analysis does not cover the interaction between the context and the website personality. All these gaps enable better analysis of the willingness to disclose personal information to a website.

3. Conceptual framework and hypotheses development

Based on previous research and a similar model developed by Bansal et al. (2016) (see Figure 1A in Appendix), it is developed the conceptual framework (Figure 1), where are also shown the hypotheses discussed later in this chapter and their impact on the other variables.

Figure 1 Conceptual Framework and Hypotheses

3.1 Context sensitivity and the willingness to disclose personal information

As the literature review suggests, a context is sensitive when it implies collecting sensitive information. This is a particular kind of information, so it is possible to assume that it can imply different effects. According to Mothersbaugh et al. (2012), the sensitivity of information is the degree of potential loss and risk associated with that kind of information. In other words, the more sensitive the information, the higher the perceived risk. Bansal et al. (2016) stated that the context is sensitive when a company collects sensitive information as part of its regular business, such as the example of a bank. Since it can be expected that a company that works with sensitive information has more experience in dealing with these kinds of information and it is more regulated in the environment where it works, it is

verisimilar that users will perceive this context as safer and more trustful and for these reasons, it is possible to formulate this hypothesis.

H1: (a) Users have a higher willingness to disclose personal information to a website characterized by context-sensitivity than a non-sensitive one, (b) a higher level of trust and (c) a lower level of privacy concern.

3.2 Website personality and the willingness to disclose personal information

Poddar et al. (2009) defined the different website personalities and how they differ from each other. In this case, the focus is to analyze and compare the genuine and enthusiastic website personalities since they seem to be the most different personalities. This can allow seeing whether this difference can impact the other variables.

Genuineness is characterized by reliability, trustfulness, honesty and sincereness (D'Astous & Lévesque, 2003; Poddar et al., 2009). The trait of sincerity has been demonstrated to have a positive relationship with brand trust and affect (Altman, 1968; Chaudhuri & Holbrook, 2001; Sung & Kim, 2010). In particular, Aaker (1997) showed that sincerity is one of the traits an ideal partner should have, increasing the perception of quality and trustworthiness. On the other hand, an enthusiastic website has been described as welcoming, lively, and dynamic (D'Astous & Lévesque, 2003; Poddar et al., 2009). These characteristics, and in particular, fun, engaging and vital, increase attitudes and involvement (Shobeiri et al., 2015). It can be assumed that a genuine website leads to different impacts compared to an enthusiastic one. In particular:

H2: (a) Users are more willing to disclose personal information to a genuine website rather than to an enthusiastic one. In particular, (b) trust is higher in a genuine website, while (c) privacy concerns are lower than in an enthusiastic website.

It can also be expected that the role played by different personalities will be more accentuated in a low-sensitive context than in a highly sensitive context. Given the sensitivity implied by the context, a user will put more effort into an objective analysis of the website.

H3: The impact of the website personality on the willingness to disclose is greater in a non-sensitive context. In particular, the website personality will show a more significant impact on (a) the level of privacy concern, (b) trust in the website and (c) willingness to disclose personal information

3.3 Self-congruity and the willingness to disclose personal information

As we described in the literature review, self-congruity is essential in the willingness to disclose personal information. In particular, the more similar the personalities, the smaller the psychological distance perceived by the user and the more reliable and trustworthy the relationship (Trope et al., 2007). For this reason, self-congruity is a positive factor that makes the counterpart more trustworthy and makes the user less concerned and more willing to disclose personal information.

H4: (a) High congruity between user and website will imply higher willingness to disclose and, in particular, (b) higher trust in the website and (c) lower privacy concerns.

As a general effect, we can believe that self-congruity covers an important part in a non-sensitive context. In fact, given the description of context sensitivity, a user will prefer a website that objectively is more reliable, with third-party endorsements or good general quality of the website. On the contrary, in a low-sensitive context, since the kinds of information required by the website are less sensitive, a user will pay less attention to the objective features of the website. In contrast, other variables, like the perceived congruity between the user's personality and the website personality, will have a more impacting role.

H5: The congruity between the user and website personality is more relevant in a low context sensitivity. In particular, self-congruity will show a greater impact on (a) the level of privacy concern, (b) trust in the website and (c) willingness to disclose personal information in a non-sensitive context than in a sensitive one.

4. Methodology

In this research, the applied method is an empirical quantitative study, and the data are collected through an experiment delivered as a survey. The data collected tests the hypotheses suggested by the initial research questions and the literature review. In particular, the level of detail of the analysis is individual since the main goal is to analyse the individual differences.

Overall, the study wants to investigate the impact that different websites, in terms of different context sensitivity and different personalities, can play on the determinants of the willingness to disclose personal information (privacy concerns on the website, trust on the website, previous privacy invasion, user personality and other general variables). Moreover, the self-congruity between user personality and website personality is considered to analyse the impact on willingness to disclose personal information and its determinants.

The method, later discussed, is adaptable to all the different websites. In this case, we focus only on two personalities: enthusiastic and genuine. Overall, marketers can use the following method to investigate further the role that different website personalities can play in different contexts and how this can impact the amount of data its user is willing to disclose.

4.1 Research Design

This study aims to understand whether different websites and context sensitivities can affect the willingness to disclose personal information differently. The best instrument to analyse these impacts is an experimental design. The adoption of an experiment allows to conduct the research more efficiently and control the causal variables of the study (Haslam & McGarty, 2006). Moreover, in an experiment, the variation in the results is more related to manipulation than chance. This result could not be possible with a simple survey that measures only the results but cannot have any control over the different situations.

The experiment is conducted via a questionnaire. It is a convenient solution to collect standardised results from a wide range of respondents. Moreover, it mainly allows comparison across different answers (Saunders et al., 2009). The experiment is delivered through Qualtrics since it offers a clear layout and a good user experience.

4.1.1 Experimental Design

In the following study is applied a between-subjects design. One respondent is exposed to only one of the four different conditions. This decision comes from the consideration that the exposure of the same subject to all the different conditions implies a long time for responding to the entire questionnaire. Moreover, the respondent will quickly understand the scope of the research. In other words, exposing one subject to one condition will decrease the learning and boredom effect (Field, 2018).

A 2x2 factorial design is developed (Figure 2), where one dimension is the website personality (genuineness or enthusiasm) and the other context sensitivity (sensitive or non-sensitive). Globally, there are four different treatment groups:
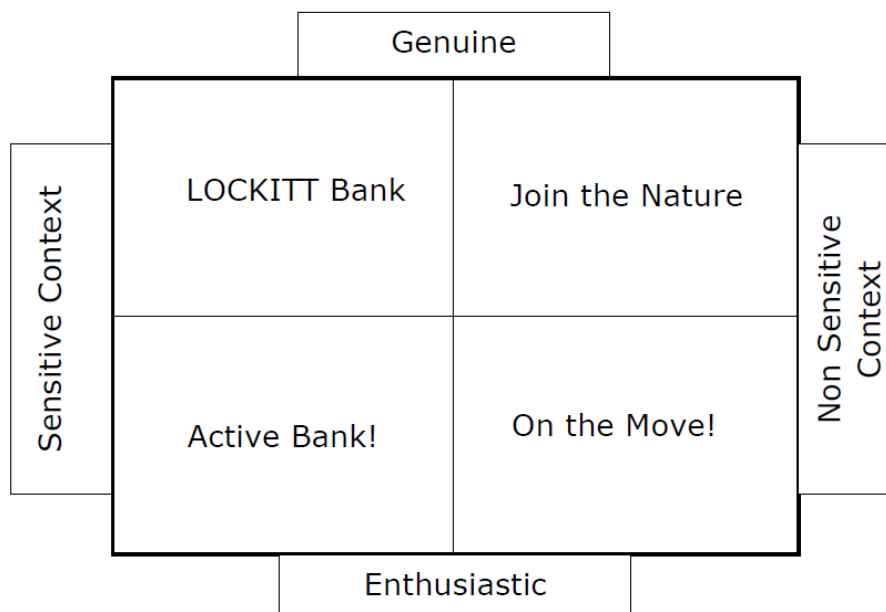
Figure 2 *Factorial Design*

The manipulation implies the creation of different websites by scratch. Since the efforts to create four different working websites with different personalities and context is very high, and the capabilities needed very specific, a solution is to create a fake homepage of the website with a brief description of the main functionalities and characteristics in order to deliver the experience through a descriptive way. The stimuli resulting from this procedure are in the appendix (Figure 2A, 3A, 4A, 5A).

This decision is driven by the fact that, in this way, the user cannot have any previous experiences, opinions or any other kind of knowledge about the website. In other words, more variables can be controlled and alternative explanations avoided, increasing the internal validity (Saunders et al., 2009).

However, even though internal validity is achieved, external validity can be challenged by different situations. For example, it can be expected that the user would not perceive the actual risk of disclosing personal information since the willingness to disclose personal information is in a theoretical context. Moreover, as stated in the literature, if the privacy paradox is present among some respondents, there is a high probability of finding high levels of concern and a low level of trust in the website but a high willingness to disclose personal information.

4.1.2 Context sensitivity manipulation

As stated before, there are two different scenarios in terms of context sensitivity, where context sensitivity depends on the need of a website for sensitive information to run its regular business. Given this definition of context sensitivity, it is assumed that different websites related to different businesses will imply a different level of sensitivity. In particular, this approach is also adopted by Bansal et al. (2016) and Malhotra (2004), who consider the sensitivity in terms of monetary sensitivity. So they consider context sensitivity when a financial website is implied. In this research, this approach is followed, and a banking website is considered a context-sensitive stimulus. On the other hand, a sports magazine website is assumed to have a low monetary sensitivity context.

4.1.3 Website personality manipulation

The manipulation of a website personality is challenging because no previous studies have tried to manipulate website personality. For example, Shobeiri et al. (2015) analysed the role of personality by asking the respondents to think about their last experience with a website. However, adopting this approach can lead to non-significant insights regarding the role of self-congruity. A user can decide to use a website more frequently than another because of a previous experience and the self-congruity perceived.

In order to avoid this effect that can mislead the analyses, some fake websites are created. In particular, the personalities considered are enthusiastic and genuine. The decision to focus

the study only on these two personalities comes from their nature. In fact, the traits that describe them clearly define these two kinds of personalities, with a very low risk of confusion. For the other personalities, the difference is less clear, and the risk of a non-effective manipulation is high.

In the literature, as told, there are no examples of how to manipulate website personality, but there are some about brand personality manipulation (Aaker, 2004; Sundar and Noseworthy, 2016). A homepage is created as a starting point to let the user visualise the website (see figures 2A, 3A, 4A, and 5A in the Appendix). Since enthusiasm and genuineness in a website personality context are very similar to the excitement and sincerity in brand personality, the same approach adopted by Aaker (2004) and Sundar and Noseworthy (2016) is followed. In particular, the variables manipulated are the (1) overall tonality and the choice of vocabulary (for example, verbs related to the movement for an enthusiastic, while more calm for a genuine); (2) brand identity elements consistent with the personalities we want to deliver (like mountain biking for an enthusiastic website and yoga for a sincere one; a graph for a genuine and a green lime background for an enthusiastic); (3) visuals and colours (soft browns, light pink for a genuine, bright green lime for an enthusiastic); (4) phrasing and tag lines ("Join the nature – Life is too meaningful to let you pass by" for a genuine sports magazine, "On The Move ! – Time to move on! Life is too exciting to let it pass by for an enthusiastic sports magazine; "LOCKITT Bank – Save today for a meaningful tomorrow. Explore our solutions, wisely managed by our experts" for a genuine banking service and "Active Bank! – Our exciting innovation of banking services").

However, as stated in the literature, website personality considers more aspects than brand personality. The main difference between brand and website personality is that the website personality also depends on the customer interaction with the salesperson or the feature that plays this role (Poddar et al., 2009). In an ideal setting, respondents should navigate inside fake websites for a certain amount of time to create an idea of the functionality, the risks, the benefits, and the pros and cons, and then ask them to fill out the survey. In order to decrease the level of complexity required by the creation of a website, a good solution is to attach to the homepage created a brief description of the main functionalities of the website, pros and cons, according to the different aspects that define a website as genuine or enthusiastic. In this way, it is possible to deliver the characteristics and functionalities that would otherwise be very difficult to show.

According to Poddar et al. (2009), a website is enthusiastic if it is friendly, lively and welcoming. For the research purpose, the description of an enthusiastic website is focused on dynamicity, a website that is always available, offers fast services, adaptable and with a user-friendly layout to increase the aspect of being friendly and welcoming to all. For what concerns a genuine website, according to Poddar et al. (2009), the elements are reliability, truthful and trustworthy personality. It is also indicated by Poddar et al. (2009) that websites with an online-only presence deliver a more genuine personality. Following these elements, the description of a genuine website is based on aspects like expertise and transparency to increase the truthfulness, the third-parties endorsement, also indicated by the logo of some common third-party endorsers like Mcaffee secure or Trustpilot, and review or opinion by the users to increase the transparency.

Pre-test: to investigate the effectiveness of website personality, a pre-test is run where the respondent is asked to evaluate the personality of the websites through a 7-point Likert scale developed by Poddar et al. (2009) to analyse the personality. The elements inside the Likert scale referred to enthusiastic and genuine website personality. The results underline that the manipulation is effective: in particular, the banking website with the genuine manipulation is perceived as more genuine (n=17, Mean=5.29) than enthusiastic (n=17; Mean=5.04). The banking website with the enthusiastic manipulation is perceived as more enthusiastic (n=17, Mean=5.37) than genuine (n=17, Mean=4.69). The sports magazine with genuine manipulation is perceived as more genuine (n=17, Mean=5.46) than enthusiastic (n=17, Mean=5.25). Finally, the sports magazine with the enthusiastic manipulation is perceived as more enthusiastic (n=17, Mean= 5.31) than genuine (n=17, Mean= 4.79). Moreover, an important aspect that increases the significance of the results is that the manipulation works across different websites. For example, the genuine banking service is more genuine than enthusiastic, but it is also more genuine compared to the enthusiastic banking services. This conclusion is valid for all manipulated websites inside the experiment.

4.2 The questionnaire

The questionnaire is designed using Qualtrics. Thanks to a feature of this software, it is possible to randomly assign different treatment conditions to different subjects and create balanced groups. Moreover, through the random assignment, individual differences are controlled and do not need to be measured later in the study (Saunders et al., 2009).

The layout of the questionnaire, which can be found in the Appendix, is structured as follows. In the beginning, there is a welcome section, where the study is carefully described, with a bit of context, without letting the respondent understand which variable would be analysed. In particular, the study's goal is stated to be the website design. The respondent's attention, in this way, is driven to the website layout while the actual objective is not shown. In other words, only a tiny part of the research question is stated inside the introduction.

After the initial introduction, the stimulus is shown to the respondent. The respondent is asked to kindly take some time and pay attention to the characteristics of the stimulus, including the visual representation of the homepage, the description of the functionalities, and the pros and cons of the website, to get a good result. After this section, the questions are divided into different sections to guide the respondent through the experiment. The questions are about the trust in the website, privacy concerns, willingness to disclose personal information and previous privacy invasion.

Then the stimulus is shown again; this decision is driven by the fact that immediately after it, the respondent has to answer some questions about the website's personality. Seeing the stimulus right before helps the respondent to answer quickly and better. After this step, there are some questions about the self-congruity between respondent and website, and in a different section investigates the user personality. In the final section, some socio-demographic questions are asked to the respondent.

In order to avoid respondents do not fill the entire questionnaire, each question required an answer. Moreover, since some respondents can answer randomly, some attention check questions are put inside the questionnaire.

The overall structure is first tested among four people to prevent errors and unclarity across the questionnaire.

4.3 Operationalisation of the model and variables

4.3.1 Willingness to disclose personal information

The willingness to disclose personal information is measured by asking the respondents how willing they are to disclose seventeen different kinds of information. This measurement is also used in previous research to investigate the willingness to disclose personal information

(e.g. Awad & Krishnan, 2006; Gupta et al., 2010; Malhotra et al., 2004; Robinson, 2017). Following the approach adopted by Robinson (2017), the respondent is provided with the following prompt "When purchasing goods or services online, you are often asked to provide personal information when completing the purchase. Please indicate your willingness to share each of the following types of personal information online to the website shown before where 1 is absolutely unwilling, and 7 is completely willing".

4.3.2 Privacy concerns regarding a website

The privacy concern of a user towards the website is measured through a 4-item scale used by Aiello et al. (2020) as follows: "How concerned are you that your personal data may be used by this kind of website for purposes other than the reason for which you provided the info", "How concerned are you about your online personal privacy when relating to this kind of website?", "How concerned are you about this kind of website being able to track other sites you visited?", "How concerned are you about this kind of website sharing your personal information with other parties?". These four items are measured through a 7-point Likert scale where 1 is absolutely disagree, and 7 is completely agree.

4.3.3 Level of trust in the website

A user's trust level in the website is measured with a five-item scale. The scale was developed by Chaudhuri and Holbrook (2001) and then adapted by Ha (2016). In particular, the respondent is asked to show agreement or not with the following statement: "I find this website trustworthy", "This website appears safe", "I find this website credible", "This website appears reliable", and "This website matches my expectations towards this kind of websites". These items are measured with a seven-point Likert scale where 1 is absolutely disagree, and 7 completely agree.

4.3.4 Respondent's personality

Personality is measured through the adoption of the scale developed by Goldberg (1990), one of the most accurate scales in different contexts of application. This scale, given its popularity, has been adopted by other research. In particular, are relevant the research of Loiacono (2015) and Bansal et al. (2016) because they reduced the factors present in the initial scale. In particular, data is collected on a multi-item scale where each item reflects one of the Big Five personalities. The respondent is asked to show the level of agreement with

the items, measured with a seven-point Likert scale, where 1 is absolutely disagree, and 7 is completely agree.

4.3.5 Previous privacy invasions

The previous privacy invasion is measured with one question that asks the user whether he or she believes his or her privacy has been invaded in the past, measured through a 5-points Likert scale where 1 is definitely not and 5 definitely yes. Awad & Krishnan (2006) and Culnan (1995) have also adopted this measurement.

4.3.6 Self-congruity

The self-congruity can be divided into different levels based on which self is taken into consideration by the respondent: there is actual self-congruity when the respondent compares the actual self with the website personality, and there is the ideal self-congruity when the respondent considers the ideal self (e.g. Helgeson & Supphellen, 2004; Malär et al.,2011; Sirgy et al., 1997; Sirgy et al., 1982); in this study is measured the actual self-congruity. According to Sirgy et al. (1991), measuring the psychological experience of self-congruence directly through different questions is more effective than using more complicated models like mathematical discrepancies. The method suggested by Sirgy et al. (1991) and also adopted by Malär et al. (2004) consists in inviting the respondent to think about the brand, or in this study, the website; then respondents are asked to think about their personality, how they perceive themselves, how they perceive the website; then finally respondents are asked to indicate the level of match or mismatch between how they perceive themselves and how the website's personality, through 4 question that user has to rate from 1 to 7 where 1 is absolutely disagree and 7 completely agree.

4.3.7 The website personality

The website personality is measured through the scale developed by Poddar et al. (2009). In particular, the items considered inside the scale are the ones that referred to the different personalities considered in the stimuli: 6 items referred to an enthusiastic website personality while 5 to a genuine personality.

4.4 Research sample

The experiment is delivered online through the Amazon Mechanical Turk platform (Mturk), an affordable and valid method for collecting data (Paolacci & Chandler, 2014; Ramsey et al., 2016). The entire population is filtered per HIT approval rate (the individual rate of completed surveys accepted by the researcher) to increase the validity of the answers. The filter added is greater than 98%, with HITs approved over 10,000. These parameters are commonly considered an excellent way to increase the quality and reliability of the collected data.

As a first step, the dataset is cleaned. The initial dataset is composed of 356 respondents. Not all the cases seem to be reliable and correctly recorded. In particular, inside the survey is added a tool called reCAPTCHA that helps find some anomalies inside the dataset, like those experiments potentially submitted by a bot. The tool gives a score from 0 to 1. Generally, the score is high; however, some cases show 0.70, meaning there is a potential bot. Those cases are deleted to be sure and avoid this risk. After this first skimming, the cleaning process proceeds by considering the respondent's answers to the attention check question. In particular, a question shown after the second time the stimulus is displayed asks about the website's name, shown inside the stimulus. If the respondent answer wrongly, meaning that the respondent does not pay enough attention to analysing the stimulus, the case is deleted.

Moreover, inside the survey, there are some questions to check the attention, like "Please select agree" or "Please select willing". Also, if the respondent does not flag the correct answer, the case is deleted in this case. Finally, since the average time of completing the entire experiment is 504 seconds (more than 8 minutes) and the median 415 seconds (around 7 minutes), cases completed in less than 180 seconds (3 minutes) are considered randomly filled and, for this reason, rejected. After cleaning the data, 275 cases are considered reliable and considered for the following analyses.

The sample is composed of 67.30% (n=185) men and 32.00% (n=88) women, while two respondents preferred not to say their gender (0.7%); they are mainly from India (44%, n=121) and the USA (48%, n=132). The respondents' age varies between 72 and 20 years old, but most are less than 35 years old (58.55%, n=161). The respondents have an overall high level of education since 77.50% of them (n=213) have at least a bachelor's degree;

90.90% of the respondents are working (n=262), while 70.90% (n=195) live in a household composed of at least three components.

The stimuli are well distributed across the respondents; "LOCKITT Bank" stimulus is shown to 22.5% of the respondents (n=62); "Active Bank!" to 25.1% (n=69); "On The Move!" to 25.5% (n=70); and "Join the nature" to the 26.9% (n=74).

5. Analysis and results

This section contains the results from the study: the first part includes an assessment of the measures and scales, and the second one contains the test of the implied models.

5.1 Measurement and reliability

The first step in measurement is to assess reliability. As can be seen from Table 1 all the measures show internal reliability exceeding the 0.7 criterion proposed by Nunnally (Nunnally et al., 1994; Peterson, 1994).

Table 1: Reliability Test

Reliability Test		
Measure	**Number of items**	**Cronbach's Alpha**
Willingness to disclose personal information	17 items	0.952
Privacy concerns regarding a website	4 items	0.928
Trust on a website	5 items	0.922
Users personality: agreeableness	4 items	0.846
Users personality: conscientiousness	5 items	0.807
Users personality: neuroticism	5 items	0.935
Users personality: extroversion	5 items	0.900
Users personality: openness	3 items	0.700
Previous privacy invasions	1 item	Not needed
Self-congruity	4 items	0.95
Website personality: genuineness	5 items	0.943
Website personality: enthusiasm	6 items	0.907

Given the satisfactory reliability, the average value of the measures is calculated per respondent. In particular, the average is divided for those scales that want to asses the personality; for example, in the website personality, the average is calculated for the trait of enthusiasm and genuineness.

5.2 Analysis of the overall model and its variables

The following model, as stated during the literature review and the methodology, comes from the work of Bansal et al. (2016) with some slight changes. An analysis testing the relationship suggested by previous research helps better understand how it works in this

particular study. The variables inside the model are previous privacy invasion, the level of trust a user has in a particular website, the privacy concern related to a website and the personality (see Figure 1A in the appendix).

Starting with the previous privacy invasion, according to the theory, it should have a negative impact on all dimensions. In this case, it is possible to describe the relationship between previous privacy invasions and the remaining variables through regression analysis. In particular, the relation between previous privacy invasion and trust it is not significant $(F(1,273)=3.009$, $p=.084$, $R^2=.011$, $\beta =.104)$ while it is significant with privacy concern $(F(1,273)=31.362$, $p<.001$, $R^2=.103$, $\beta =.321)$ and willingness to disclose personal information $(F(1,273)=17.419$, $p<.001$, $R^2=.060$, $\beta =.245)$.

Table 2 Output Linear Regression: Previous privacy invasion and trust in the website

			Coefficients		
	Beta	Std. Error	Std. Beta	t	Sig.
(Constant)	5	0.21		23.847	<.001
Previous privacy invasion	0.102	0.059	0.104	1.735	0.084

Dependent variable: Trust in the website

Table 3 Output Linear Regression: previous privacy invasion and privacy concerns

			Coefficients		
	B	Std. Error	Std. Beta	t	Sig.
(Constant)	3.811	0.237		16.054	<.001
Previous privacy invasions	0.374	0.067	0.321	5.6	<.001

Dependent variable: Privacy concerns

Table 4 Output Linear Regression: previous privacy invasion and willingness to disclose personal information

			Coefficients		
	B	Std. Error	Std. Beta	t	Sig.
(Constant)	3.321	0.251		13.213	<.001
Previous privacy invasion	0.295	0.071	0.245	4.174	<.001

Dependent variable: Willingness to disclose personal information

The second variable of the model is privacy concerns about the website. According to the results, there is a significant relationship between privacy concerns and trust in the website $(F(1,273)=4.023, p=.046, R^2=.015, \beta=-.121)$, and also with the willingness to disclose personal information to that website $(F(1,273)=15.219, p<.001, R^2=.053, \beta=.238)$.

Table 5 Output Linear Regression: privacy concern and trust

	B	Std. Error	Std. Beta	t	Sig.
		Coefficients			
(Constant)	5.853	0.266		22.004	<.001
Privacy concerns	-0.101	0.051	-0.121	-2.006	0.046

Dependent variable: Trust in the website

Table 6: Output Linear Regression: privacy concerns and willingness to disclose personal information

	B	Std. Error	Std. Beta	t	Sig.
		Coefficients			
(Constant)	3.101	0.321		9.67	<.001
Privacy concerns	0.238	0.061	0.23	3.901	<.001

Dependent variable: Willingness to disclose personal information

Another significant relation is also the one between the level of trust in the website and the willingness to disclose personal information $(F(1.273)=99.838, p<.001, R^2=.268, \beta=.517)$.

Table 7 Output Linear Regression: trust in the website and willingness to disclose personal information

	B	Std. Error	Std. Beta	t	Sig.
		Coefficients			
(Constant)	0.904	0.349		2.589	0.01
Trust in the website	0.636	0.064	0.517	9.992	<.001

Dependent variable: Willingness to disclose personal information

Then all these variables are considered to show whether they are good predictors of the willingness to disclose personal information globally. The results show that they are good predictors $(F(3,271)=51.710, p<.001, R^2=.364)$, where trust in the website plays the central role $(\beta=.538)$, followed by the privacy concern $(\beta=.261)$ and the previous privacy invasion $(\beta=.105)$.

Table 8 Output Linear Regression: willingness to disclose personal information and its determinants

	Coefficients				
	Beta	**Std. Error**	**Std. Beta**	**T**	**Sig.**
(Constant)	-1.015	0.444		-2.285	0.023
Trust in the website	0.662	0.061	0.538	10.896	<.001
Previous privacy invasion	0.127	0.062	0.105	2.029	0.043
Privacy concern	0.27	0.054	0.261	5.032	<.001

Dependent variable: willingness to disclose personal information

The next step of this analysis is on the role played by individual personalities. Firstly, the personalities are analysed, considering the potential impact on the level of trust different respondents have in the website. The model is significant (F $(5,269)$=27.710, p<.001, R^2=.340), and four personalities are significant predictors of the level of trust on the website: extroversion (β =.306, p <.001), conscientiousness (β =.243, p<.001), agreeableness (β =.132, p=.050) and neuroticism (β =.162, p=.002). Not significant is the impact of openness (β = -.062, p=.360).

Table 9 Output Linear Regression: personality traits and trust

	Coefficients				
	Beta	**Std. Error**	**Std. Beta**	**T**	**Sign**
(constant)	1.412	0.476		2.968	0.003
Agreeableness	0.161	0.082	0.132	1.97	0.05
Conscientiousness	0.333	0.088	0.243	3.805	<.001
Neuroticism	0.113	0.035	0.162	3.202	0.002
Extroversion	0.244	0.056	0.306	4.364	<.001
Openness	-0.081	0.088	-0.062	-0.916	0.36

Dependent variable: trust

Moreover, according to the literature, different personalities should impact the website's privacy concerns differently. However, even if the model is significant (F$(5,269)$=9.541, p<.001, R^2=.151), only neuroticism is a significant predictor of the level of privacy concern towards a website (β =.287, p<.001).

Table 10 Output Linear Regression: personality traits and privacy concerns

	Coefficients				
	Beta	**Std. Error**	**Std. Beta**	**T**	**Sig.**
(constant)	2.43	0.642		3.786	<.001
Agreeableness	0.093	0.11	0.064	0.842	0.400
Conscientiousness	-0.08	0.118	-0.049	-0.679	0.498
Neuroticism	0.237	0.048	0.287	4.991	<.001
Extroversion	0.086	0.075	0.091	1.14	0.255
Openness	0.211	0.119	0.137	1.78	0.076

Dependent variable: privacy concerns

Finally, personality impacts the willingness to disclose personal information: the model is significant ($F(5,269)$, $p<.001$, $R^2=.523$); however, only neuroticism ($\beta =.411$, $p<.001$) and extroversion ($\beta =.460$, $p<.001$) are significant predictors of the willingness to disclose personal information to the website.

Table 11 Output Linear Regression: personality traits and willingness to disclose personal information

	Coefficients				
	Beta	**Std. Error**	**Std. Beta**	**T**	**Sign**
(constant)	-0.239	0.497		-0.481	0.631
Agreeableness	0.021	0.085	0.014	0.244	0.807
Conscientiousness	0.177	0.092	0.105	1.938	0.054
Neuroticism	0.352	0.037	0.411	9.547	<.001
Extroversion	0.451	0.058	0.46	7.725	<.001
Openness	-0.023	0.092	-0.015	-0.252	0.801

Dependent variable: willingness to disclose personal information

5.3 Manipulation checks

In the experiment, stimuli are developed to be different about the following personality traits: enthusiasm and genuineness. Stimuli also varied in terms of context sensitivity. Enthusiasm differs between stimuli, although the mean levels, in general, were found to be fairly high. The difference in the mean level of enthusiasm across the four stimuli is significant ($F(3,271)=6.471$, $p<.001$); the absence of homogeneity of the variance across the groups is not relevant, as demonstrated by the Welch's test ($p<.001$). In particular,

significant is the difference between the "LOCKITT Bank" and "On the move!" (Games-Howell post-hoc test, p<.001), "Active Bank!" and "On the move!" (p=.003) and "On the move!" and "Join the nature" (p=.018).

Table 12 One-way ANOVA: stimuli and enthusiasm

Website personality: Enthusiasm		
	Mean	**Std. Deviation**
LOCKITT Bank (n=62)	5.2796	1.2254
Active Bank! (n=69)	5.4638	1.03211
On the move! (n=70)	5.9643	0.5353
Join the nature (n=74)	5.6149	0.84801
Total (n=275)	5.5903	0.96135

A second analysis is run considering the stimuli in terms of personality to double-check the validity. In this case, the difference between the personality is significant ($F_{(1,273)}=4.859$, p=.028), and a Welch's test allows us to proceed even if the variance is not homogeneous across the groups (p=.029). The data shows that the enthusiastic stimuli are effectively perceived as more enthusiastic than the genuine one, confirming the effectiveness of the manipulation.

Table 13 One-way ANOVA: Website personality and enthusiasm

Website Personality: Enthusiasm		
	Mean	**Std. Deviation**
Genuineness (n=136)	5.4620	1.04664
Enthusiasm (n=139)	5.7158	0.85514
Total (n=275)	5.5903	0.96135

Then the analysis is focused on genuineness. Also in this case, there is not homogeneity in the distribution of the variance across the groups, so a Welch's test is needed. The p-value is significant (p<.001), and the analysis can proceed. The difference between the means across the four stimuli is significant ($F_{(3,271)}=9.683$, p<.001). In particular, through a post-hoc analysis and the Games-Howell test, it is possible to see that is significant the difference between "LOCKITT Bank" and "Active Bank!" (p=.002), "Active Bank!" and "Join the Nature" (p<.001) and "Join the nature" and "On the move!" (p=.012).

Table 14 One-way ANOVA: stimuli and genuineness

	Website Personality: Genuineness	
	Mean	**Std. Deviation**
LOCKITT Bank (n=62)	5.6484	0.9769
Active Bank! (n=69)	4.8464	1.51741
On the move! (n=70)	5.2829	1.16842
Join the nature (n=74)	5.7919	0.72938
Total (n=275)	5.3927	1.18554

The same analysis done for the enthusiasm is replicated to double-check the results. The power of the manipulation seems to be effective also in this case ($F(1,273)=23.038$, $p<.001$), and a Welch's test ($p<.001$) indicates that the analysis can go on. The p-value is smaller than .001 and the genuine website is perceived as more genuine than the enthusiastic one, confirming the manipulation.

Table 15 One-way ANOVA: website personality and genuineness

	Website Personality: Genuineness	
	Mean	**Std. Deviation**
Genuineness (n=136)	5.7265	0.8509
Enthusiasm (n=139)	5.0662	1.36571
Total (n=275)	5.3927	1.18554

Given these results, we can conclude that the manipulation is effective and allow us to proceed with further analyses.

5.4 Hypotheses testing

In the following section, the goal is to test the hypotheses of this study. The focus is on the manipulated variables – the website personality and the context sensitivity – and their impact on the model described above. In particular, the analyses will focus on the level of privacy concern and trust related to a website and the willingness to disclose personal information, considering the website's personality, context sensitivity and self-congruity. The analyses are conducted in the following order. Firstly a two-way ANOVA with the website personality and context sensitivity as factors, and privacy concerns, trust in the website and willingness to disclose personal information as dependent variables. Then the analysis proceeds with a two-way ANCOVA with the same structure as the ANOVA, which

includes covariates. The covariates considered in this study are self-congruity and the previous privacy invasion.

5.4.1 H1, H2, H3: Analysis of the effect of context sensitivity and website personality on the willingness to disclose personal information

The first analysis investigates the relationship between the two manipulated variables and the trust a user gives to the website. The results (Table 16) show a significant relationship between the context and the trust given to a website ($F(1,271)=4.701$, $p=.031$) and the website personality with the trust that a user gives to a website ($F(1,271)=<.001$, $p<.001$). However, the interaction between website personality and context sensitivity does not show a significant interaction ($F(1,271)=.974$, $p=.325$).

Table 16 Two-way ANOVA: Website personality, Context sensitivity

Tests of Between-Subjects Effects

Dependent variable: trust in the website

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	26.463ᵃ	3	8.821	6.082	<.001
Intercept	7805.434	1	7805.434	5381.835	<.001
Context	6.818	1	6.818	4.701	.031
Personality	17.651	1	17.651	12.170	<.001
Context * Personality	1.413	1	1.413	.974	.325
Error	393.039	271	1.450		
Total	8262.360	275			
Corrected Total	419.502	274			

a. R Squared = .063 (Adjusted R Squared = .053)

Data suggests that the level of trust is higher for a website that operates in a non-sensitive context than for one in a sensitive one. A higher level of trust also characterises a genuine website than an enthusiastic one (Table 17).

Table 17 Trust in the website

Trust in the website

		Mean	Std Deviation
Context sensitivity	Sensitivity (n=131)	5.163	1.402
	Non-sensitivity (n=144)	5.501	1.045
	Total (n=275)	5.340	1.237
Website Personality	Genuineness (n=136)	5.600	0.986
	Enthusiasm (n=139)	5.086	1.399
	Total (n=275)	5.340	1.237

Then the focus is shifted to privacy concerns. It is possible to see (Table 18) that there is a significant relationship between context sensitivity and the level of privacy concern that a user has towards a website ($F(1,271)=12.834$, $p<.001$). Moreover, there is a significant relationship between the website personality and the level of a privacy concerns related to that website ($F(1,271)=13.237$, $p=.002$). However, the interaction effect between context sensitivity and website personality seems not to play a significant role in determining the level of privacy concern ($F(1,271)=1.237$, $p=.267$).

Table 18 Two-way ANOVA: Website personality, Context sensitivity

Tests of Between-Subjects Effects

Dependent variable: Privacy concerns

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	51.090[a]	3	17.030	8.516	<.001
Intercept	7039.448	1	7039.448	3519.939	<.001
Context	25.666	1	25.666	12.834	<.001
Personality	20.473	1	20.473	10.237	.002
Context * Personality	2.473	1	2.473	1.237	.267
Error	541.967	271	2.000		
Total	7618.875	275			
Corrected Total	593.057	274			

a. R Squared = .086 (Adjusted R Squared = .076)

In particular, the results (Table 19) suggest that privacy concerns are more relevant in sensitive contexts than in non-sensitive ones. They are also higher in enthusiastic websites compared to genuine ones.

Table 19 Privacy Concerns

Privacy Concerns		**Mean**	**Std. Deviation**
Context sensitivity	Sensitivity (N=131)	5.385	1.240
	Non-sensitivity (N=144)	4.754	1.599
	Total (N=275)	5.055	1.471
Website Personality	Genuineness (N=136)	4.761	1.600
	Enthusiasm (N=139)	5.342	1.275
	Total (N=275)	5.055	1.471

Finally, a two-way ANOVA investigates the impact of the manipulated variables on the willingness to disclose personal information. The analysis (Table 20) shows that there is a significant relationship between the sensitivity of the context and the willingness to disclose personal information ($F(1,271)=8.983$, $p=.003$), and also between the website personality and the willingness to disclose personal information ($F(1,271)=4.353$, $p=.038$). However, according to the results, the interaction effect between website personality and the sensitivity of the context is not significant ($F(1,271)=.161$, $p=.688$).

Table 20 Two-way ANOVA: Website personality, Context sensitivity

Tests of Between-Subjects Effects
Dependent Variable: Willingness to disclose personal information

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	29.324[a]	3	9.775	4.378	.005
Intercept	5100.335	1	5100.335	2284.556	<.001
Context	20.055	1	20.055	8.983	.003
Personality	9.719	1	9.719	4.353	.038
Context * Personality	.360	1	.360	.161	.688
Error	605.015	271	2.233		
Total	5723.896	275			
Corrected Total	634.339	274			

a. R Squared = .046 (Adjusted R Squared = .036)

More in detail, the data suggest that a sensitive context leads to a higher willingness to disclose personal information than a non-sensitive one. A genuine website leads to a higher level of willingness to disclose personal information than an enthusiastic one (Table 21).

Table 21 Willingness to Disclose Personal Information

Willingness to Disclose Personal Information			
		Mean	**Std Deviation**
Context sensitivity	Sensitivity (n=131)	4.578	1.439
	Non-sensitivity (n=144)	4.051	1.556
	Total (n=275)	4.302	1.522
Website Personality	Genuineness (n=136)	4.483	1.458
	Enthusiasm (n=139)	4.125	1.566
	Total (n=275)	4.302	1.522

According to the results, the hypotheses are considered and checked whether they are supported or not.

H1: (a) Users have a higher willingness to disclose personal information to a website characterised by context-sensitivity than a non-sensitive one and, in particular, (b) a higher level of trust and (c) a lower level of privacy concern.

The results show that H1(a) is supported while H1(b) and H1(c) do not find support.

H2: (a) Users are more willing to disclose personal information to a genuine website rather than to an enthusiastic one. In particular, (b) trust is higher in a genuine website, while (c) privacy concerns are lower than in an enthusiastic website.

The results collected fully confirm the H2 (a,b,c).

H3: The impact of the website personality on the willingness to disclose is greater in a non-sensitive context. In particular, the website personality will show a more significant impact on (a) the level of privacy concern, (b) trust in the website and (c) willingness to disclose personal information

According to the finding, there is no interaction effect between website personality and context sensitivity. This means that the H3(a,b,c) has to be rejected.

5.4.2 H4 and H5: Analysis of the impact of self-congruity on willingness to disclose personal information

According to the literature review, self-congruity – the congruity a user perceives between his or her personality and the website personality – should impact the determinants of the willingness to disclose personal information and the disclosure of information itself. The following section will test the hypotheses through linear regression and a two-way ANCOVA, where the covariate is self-congruity.

The first analysis considers trust as a determinant of the willingness to disclose personal information. According to the results given by the linear regression, self-congruity positively impacts the trust that a user has in the website ($F(1,273)=200.14$, $p<.001$, $\beta =.650$). However, since the role of self-congruity can vary across the different stimuli, a deeper analysis can help clarify the relations. This analysis is run through the two-way ANCOVA (Table 22). The results suggest a significant relation between self-congruity and trust ($F(1,270)=203.22$, $p<.001$), the sensitivity of the context and trust ($F(1,270)=9.04$, $p=.003$), and the website personality and the trust on the website ($F(1,270)=11.10$, $p<.001$). There is no significant interaction between context sensitivity and website personality when controlling for the level of self-congruity ($F(1,270)=.595$, $p=.441$).

Table 22 Two-way ANCOVA: Website personality, Context sensitivity and Self-Congruity

Tests of Between-Subjects Effects

Dependent Variable: Trust

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	195.248ª	4	48.812	58.769	<.001	.465
Intercept	452.431	1	452.431	544.724	<.001	.669
Self-cong	168.785	1	168.785	203.216	<.001	.429
Context	7.512	1	7.512	9.044	.003	.032
Personality	9.216	1	9.216	11.096	<.001	.039
Context * Personality	.494	1	.494	.595	.441	.002
Error	224.254	270	.831			
Total	8262.360	275				
Corrected Total	419.502	274				

a. R Squared = .465 (Adjusted R Squared = .458)

In particular, data shows that self-congruity positively impacts the level of trust in an enthusiastic website while negatively affecting a genuine one. Moreover, self-congruity positively impacts the trust given to a website in a non-sensitive while the impact is negative in a sensitive one (Table 23).

Table 23 Self-congruity and trust in the website

Trust in the website and Self-Congruity			
		Before Covariate	**After Covariate**
Context sensitivity	Sensitivity (n=131)	5.163	5.158
	Non-sensitivity (n=144)	5.501	5.506
Website Personality	Genuineness (n=136)	5.600	5.531
	Enthusiasm (n=139)	5.086	5.153

The other determinant of the willingness to disclose personal information is privacy concerns. A regression shows the overall effect between self-congruity and a user's privacy concern on a website. According to the results, there is a significant positive impact between self-congruity and privacy concerns ($F_{(1,273)}=17.33$, $p<.001$, $\beta =.244$). The output from the two-way ANCOVA shows that self-congruity between user personality and website personality is significant in influencing the level of privacy concern ($F_{(1, 270)}=21.25$, $p<.001$). Moreover, the context sensitivity ($F_{(1, 270)}=13.45$, $p<.001$) and the website personality ($F_{(1, 270)}=13.78$, $p<.001$) significantly impact the level of privacy concern on a website after controlling for the self-congruity. The interaction between context sensitivity and website personality does not show a significant relationship with the privacy concern on a website ($F_{(1, 270)}=.961$, $p=.328$), even after controlling for self-congruity (Table 24)

Table 24 Two-way ANCOVA: Website personality, Context sensitivity and Self-Congruity

Tests of Between-Subjects Effects

Dependent variable: privacy concerns

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	90.636[a]	4	22.659	12.177	<.001	.153
Intercept	665.784	1	665.784	357.791	<.001	.570
Self-cong	39.546	1	39.546	21.252	<.001	.073
Context	25.032	1	25.032	13.452	<.001	.047
Personalit	25.636	1	25.636	13.777	<.001	.049
Context * Personalit	1.787	1	1.787	.961	.328	.004
Error	502.421	270	1.861			
Total	7618.875	275				
Corrected Total	593.057	274				

a. R Squared = .153 (Adjusted R Squared = .140)

The data suggest that self-congruity increases privacy concerns in a website described as enthusiastic, while, on the other hand, it decreases privacy concerns when a genuine website is involved. Moreover, self-congruity decreases the privacy concern toward a website in a sensitive context, while in a non-sensitive context, it increases the concern (Table 25).

Table 25 Self-congruity and privacy concerns

Privacy concerns and Self-Congruity

		Before Covariate	After Covariate
Context sensitivity	Sensitivity (n=131)	5.385	5.383
	Non-sensitivity (n=144)	4.753	4.755
Website Personality	Genuineness (n=136)	4.761	4.728
	Enthusiasm (n=139)	5.342	5.374

Finally, the last variable is the willingness to disclose personal information. As suggested by the data, there are significant relations between the willingness to disclose and the level of self-congruity ($F(1,271)=210.47$, $p<.001$) and context-sensitivity after controlling for self-congruity ($F(1,271)=14.79$, $p<.001$). The role of website personality does not significantly impact the willingness to disclose personal information after controlling for the effect of

self-congruity (F(1,271)=2.20, *p*=.139). In addition, the interaction between the sensitivity of the context and the website personality is not significant considering the willingness to disclose personal information after controlling for the self-congruity effect (F(1,271)=1.157, *p*=.283) (Table 26). Linear regression is needed to assess the impact of self-congruity on the willingness to disclose personal information. In particular, according to the data, there is a significant positive impact between self-congruity and the disposition to disclose personal information (F(1,273)=204.53, *p*<.001, β =.654).

Table 26   Two-way ANCOVA: Website personality, Context sensitivity and Self-Congruity

Tests of Between-Subjects Effects

Dependent variable: Willingness to disclose personal information

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	294.349ᵃ	4	73.587	58.439	<.001	.464
Intercept	140.246	1	140.246	111.375	<.001	.292
Self-cong	265.025	1	265.025	210.468	<.001	.438
Context	18.624	1	18.624	14.790	<.001	.052
Personalit	2.774	1	2.774	2.203	.139	.008
Context * Personalit	1.457	1	1.457	1.157	.283	.004
Error	339.990	270	1.259			
Total	5723.896	275				
Corrected Total	634.339	274				

a. R Squared = .464 (Adjusted R Squared = .456)

In addition, the output of the two-way ANCOVA suggests that in a non-sensitive context the self-congruity positively impacts the willingness to disclose personal information while, in a sensitive one, the impact is negative. Moreover, self-congruity seems to positively impact the willingness to disclose personal information to an enthusiastic website (Table 27).

Table 27 Self-congruity and willingness to disclose personal information

		Before Covariate	After Covariate
	Willingness to disclose personal information and self-congruity		
Context sensitivity	Sensitivity (n=131)	4.578	4.572
	Non-sensitivity (n=144)	4.051	4.057
Website Personality	Genuineness (n=136)	4.483	4.397
	Enthusiasm (n=139)	4.125	4.209

H4: (a) High congruity between user and website will imply higher willingness to disclose and, in particular, (b) higher trust in the website and (c) lower privacy concern.

The results from the study support H4(a) and H4(b), while H4(c) does not find support

H5: The congruity between the user and website personality is more relevant in a low context sensitivity. In particular, self-congruity will show a greater impact on (a) the level of privacy concern, (b) trust in the website and (c) willingness to disclose personal information in a non-sensitive context than in a sensitive one.

According to the finding of this study, H5(a) does not find support, while H5(b) and H5(c) are supported by the results of the research.

5.5 Additional Analysis: Previous privacy invasion

As shown before, previous privacy invasions can predict the level of privacy concern and the willingness to disclose personal information to that website. At the same time, the relation with the trust is not significant. In this section, the analysis will focus on the role of previous privacy invasions across different stimuli.

The first analysis wants to understand the relation between the previous privacy invasion with the trust in the website across the different stimuli. As demonstrated before, the relation between privacy invasion and trust is not significant ($F_{(1,270)}=2.66$, $p=.104$). After controlling for the previous privacy invasion, it is still significant the impact on the level of trust played by the sensitivity of the context ($F_{(1,270)}=4.66$, $p=.032$) and the website

personality (F(1,270)=11.87, $p<.001$). The interaction between the context and the website personality shows no significant value (F(1,270)=.925, $p=.337$) (Table 28).

Table 28   Two-way ANCOVA: Website personality, Context sensitivity and previous privacy invasion

Tests of Between-Subjects Effects

Dependent variable: trust

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	30.299^a	4	7.575	5.255	<.001	.072
Intercept	871.679	1	871.679	604.707	<.001	.691
Priv. Inv.	3.837	1	3.837	2.662	.104	.010
Context	6.720	1	6.720	4.662	.032	.017
Personalit	17.110	1	17.110	11.869	<.001	.042
Context * Personalit	1.333	1	1.333	.925	.337	.003
Error	389.203	270	1.441			
Total	8262.360	275				
Corrected Total	419.502	274				

a. R Squared = .072 (Adjusted R Squared = .058)

Then, the analysis considers privacy concerns on the website. In this case, the previous privacy invasion significantly impacts the privacy concern (F(1,270)=36.129, $p<.001$). In particular, the result of a linear regression shows that the relationship is positive (F(1,273)=31.36, $p<.001$, R^2=.103, β =.321). After controlling for the effect of the previous privacy invasion, the sensitivity of the context (F(1,270)=17.94, $p<.001$) and the website personality (F(1,270)=12.90, $p<.001$) impact the privacy concern significantly. The interaction effect between the sensitivity of the context and the website personality shows no significant impact on the privacy concern, even after controlling for the effect of previous privacy invasions (F(1,270)=1.16, $p=.282$) (Table 29).

Table 29   Two-way ANCOVA: Website personality, Context sensitivity and previous privacy invasion

Tests of Between-Subjects Effects

Dependent variable: privacy concern

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	115.052ᵃ	4	28.763	16.247	<.001	.194
Intercept	497.299	1	497.299	280.898	<.001	.510
Priv. Inv.	63.962	1	63.962	36.129	<.001	.118
Context	26.446	1	26.446	14.938	<.001	.052
Personalit	22.835	1	22.835	12.899	<.001	.046
Context * Personalit	2.055	1	2.055	1.161	.282	.004
Error	478.005	270	1.770			
Total	7618.875	275				
Corrected Total	593.057	274				

a. R Squared = .194 (Adjusted R Squared = .182)

The data suggest that previous privacy invasion decreases the privacy concern when a genuine website is involved while increasing it when an enthusiastic one is considered, both in a sensitive and non-sensitive context. Moreover, the previous privacy invasion increases privacy concerns in a sensitive context. On the other hand, in a non-sensitive context, the previous privacy invasion reduces the level of privacy concern (Table 30).

Table 30 Previous privacy invasion and privacy concerns

Previous privacy invasion and privacy concerns

		Before covariate	After covariate
Context sensitivity	Sensitivity (n=131)	5.385	5.391
	Non-sensitivity (n=144)	4.753	4.748
Website Personality	Genuineness (n=136)	4.761	4.745
	Enthusiasm (n=139)	5.342	5.357

Finally, the attention is on the willingness to disclose personal information. In this case, the previous privacy invasion has a significant impact on willingness to disclose ($F_{(1,270)}=17.90$, $p<.001$). A linear regression shows that the impact is positive

(F(1,273)=3.01, *p*<.001, R^2=.01, β =.245). After controlling for the effect played by previous privacy invasion, a significant impact on the willingness to disclose personal information is played by the sensitivity of the context (F(1,270)=9.79, *p*=.002) and the website personality (F(1,270)=40.6, *p*=.045). The interaction between the sensitivity of the context and the website personality is still not significant, even after the effect of previous privacy invasions (F(1,270)=.238, p=.626) (Table 31).

Table 31   Two-way ANCOVA: Website personality, Context sensitivity and previous privacy invasion

Tests of Between-Subjects Effects

Dependent variable: willingness to disclose personal information

Source	Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	66.939^a	4	16.735	7.963	<.001	.106
Intercept	384.648	1	384.648	183.036	<.001	.404
Priv. Inv.	37.614	1	37.614	17.899	<.001	.062
Context	20.583	1	20.583	9.794	.002	.035
Personalit	8.523	1	8.523	4.056	.045	.015
Context * Personalit	.499	1	.499	.238	.626	.001
Error	567.401	270	2.101			
Total	5723.896	275				
Corrected Total	634.339	274				

a. R Squared = .106 (Adjusted R Squared = .092)

Data suggests that previous privacy invasion decreases the willingness to disclose personal information when a genuine website is involved. In contrast, the effect is the opposite when an enthusiastic website is considered. In a sensitive context, previous privacy invasions positively impact the willingness to disclose personal information while decreasing the disposition to disclose in a non-sensitive context (Table 32).

Table 32 Willingness to disclose personal information and previous privacy invasion

Willingness to disclose personal information and previous privacy invasion		**Before Covariate**	**After Covariate**
Context sensitivity	Sensitivity (n=131)	4.578	4.582
	Non-sensitivity (n=144)	4.051	4.047
Website Personality	Genuineness (n=136)	4.483	4.471
	Enthusiasm (n=139)	4.125	4.137

6. Discussion

In the following section, the findings will be discussed and compared to what the literature review and previous research suggest. In particular, the focus is initially on the conceptual model used, then on the hypotheses, and finally on further observations.

6.1 The conceptual model

The conceptual model adopted in this study comes from the one developed by Bansal et al. (2016), with some slight changes to adapt it to our goal and make it more measurable and manageable. In particular, the attention is more on the website shown as a stimulus rather than on previous experience or general level.

The first variable that composes the model is the previous privacy invasion. In the analysis, the previous privacy invasion plays a central role in determining the privacy concern on the website. In particular, subjects that have been victims of privacy invasion reported a higher level of privacy concern towards the website. The result is aligned with Culnan's (1993) and Stone & Stone's (1990) findings. However, no significant effect supports the relation between previous privacy invasion and trust on the website, in contrast to what was demonstrated by Pavlou & Gefen (2005) and Bansal et al. (2016). Finally, previous privacy invasion, according to the literature, should impact the willingness to disclose personal information (Bansal et al., 2016; Gefen, 2000). However, the data collected through this research shows a positive effect, which means that when users report that they have been a victim of privacy invasion, they will be more willing to disclose personal information.

These results can be understood through the lens of the experience of users; in fact, it is possible to assume that users who experienced a privacy invasion have a clearer idea of what is going on and how to manage the situation. In other words, since they have already experienced a privacy invasion, it would be easier to manage another one, making them more willing to disclose the data. This finding is similar to the one described by Shklovski et al. (2014), who states that users with several privacy invasions are resigned to the idea that this could happen again, leading to a high willingness to disclose personal information.

The second variable that impacts the willingness to disclose personal information is the level of privacy concern. In this research, privacy concern refers to a user's concern about privacy

related to the specific website, shown as a stimulus. The data shows that when the level of privacy concerns increases, the level of trust in the website decreases, as also demonstrated by, as an example, Malhotra (2004) and Dinev & Hart (2006). This result is rational: the more users feel concerned about privacy and how the counterpart will manage personal information, the lower the trust they will give to it.

Then, the level of privacy concern plays another role inside the model; in fact, privacy concerns influence the level of willingness to disclose personal information positively, in contrast to the findings of previous research (Bansal et al., 2016; Culnan, 2000; John et al., 2011). This effect seems paradoxical initially and is related to a kind of behaviour commonly seen when privacy is involved. In this case, it is possible to see the privacy paradox's impact. In a nutshell, the privacy paradox is a situation where subjects are aware of the risks, concerns and side effects of disclosing personal information; however, in the end, they decide to disclose it. The results of this study seem to describe this effect perfectly: when privacy concerns increase, the trust decreases but increases the willingness to disclose personal information. Another explanation related to the privacy paradox can be done by adopting the social desirability bias (Paulhus, 1984). Individuals nowadays know that they should be worried about privacy in an online context, and for this reason - to show themselves coherent with the rest of the society – they pretend to be concerned about privacy. Considering also that peer pressure can play a substantial role (Flender & Müller, 2012), this explanation is verisimilar.

Another variable that composes the model is the user's level of trust in the website shown as a stimulus. In this case, the effect is coherent with the one demonstrated by the research of Malhotra et al. (2004) and Bansal et al. (2016); as the data suggests, a higher level of trust in the website leads to a higher willingness to disclose personal information to that website. The reason why there is this relation can be easily explained in the following way: during the disclosure of personal information, there are at least two parts involved. The user that gives the data to the website, and the website, that will manage those data. As described in the literature review, disclosing personal information implies risks. For example, bad data management by the website or lack of control over the information once it is given to the counterpart. However, these risks can be decreased or even eliminated if there is trust between the parties: in fact, trust will increase the reliability of the counterpart, decrease the risk of negative behaviour and, as a result, increase the willingness to disclose, as the data clearly shows.

Then, the user's personality has been demonstrated to lead to different behaviours in a traditional offline context, impacting trust and social involvement (e.g. Bansal et al., 2016; Chauvin et al., 2007; Pavlou & Gefen, 2005). In this study, different personalities show different behaviours toward the website; however, not all personality traits show a relevant impact. Conscientiousness, extroversion, agreeableness and neuroticism predict the level of trust that a user gives to a website. However, no impact is shown by openness. All the significant impacts are positive, meaning that the more defined these traits in the individual personality, the higher the level of trust that a subject will have in a website. What concerns extroversion and agreeableness is relatively easy to understand. These traits are strongly related to a dimension of sociality; users with these traits strongly desire to participate in social interaction and are more comprehensive against others. These characteristics will lead to higher trust to satisfy the desire for social interaction. A bit more complex is the case of conscientiousness and neuroticism. One possible explanation for conscientious subjects is that they expect their counterparts to behave like them. In other words, these subjects are exact, carefully schedule their activities, are decisive, and expect their counterparts to behave like them. For this reason, the more conscientious, the more a user expects the counterpart to behave conscientiously and correctly. Neuroticism, finally, is also described as emotional instability. Given this instability, it is complex to make a prediction. In particular, the neurotic subject will trust a website more despite their anxiety and worries, to allow them to experience the website and not preclude themselves from this.

Focusing on privacy concerns, in this case, only the trait of neuroticism is a good predictor: fear, stress, anxiety and insecurity will increase the concern about privacy related to a specific website.

Finally, personality traits are expected to impact the willingness to disclose personal information. However, a few traits seem relevant: only extroversion and neuroticism positively predict the willingness to disclose personal information to a website. In other terms, the more individuals are extroverted, the more they will disclose. For what concerns neuroticism, it is crucial to consider the instability that defines a neurotic subject to get the reason for this behaviour. In this study, it can be seen the role played by instability: neuroticism predicts an increase in trust, privacy concerns and willingness to disclose personal information to the website. This behaviour seems to be unstable and leads to the privacy paradox since this personality trait, despite positively predicting the privacy concern, also predicts the trust and willingness to disclose.

6.2 Website Personality

In this study, only two kinds of website personalities are considered: enthusiastic and genuine. The focus is only on these because their personalities, defined by very different traits, could easily show the differences to investigate.

According to the data collected through this study, different personalities can significantly impact the level of trust a user gives to a website, the privacy concern arising from that website and, finally, the willingness to disclose personal information. Previous research shows that genuineness is related to reliability, sincerity and trustfulness (Poddar et al., 2009), and these should impact the perceived quality of the relationship between the two parties (in this case, user and website), leading to more positive attitudes. On the other hand, an enthusiastic website is friendly, lively, and fun and should also lead to positive attitudes (Poddar et al., 2009). Thanks to the data collected in this study, it is possible to analyse these two kinds of website personality. Compared to an enthusiastic website, a genuine website leads to a higher level of trust, fewer privacy concerns and a higher willingness to disclose personal information. The results are aligned with what is suggested by the previous research. In fact, the main characteristic of a genuine website is reliability and sincerity, which are essential aspects to influence a user's attitude towards a website.

6.3 Context sensitivity

The literature and previous research suggest that context, which can be shortly described as the setting where something is located or happens, has the power to influence the behaviour of individuals (e.g. Acquisti et al., 2015; Bansal et al., 2016; Hoofnagle & Urban, 2014). This research focuses on the sensitivity of the context, which is related to the amount of sensitive personal information (information that can individuate directly or indirectly a person) that a website collects. The higher the sensitivity, the higher the perceived risk related to potential loss of control over that information (Mothersbaugh et al., 2012). The finding of this study shows that different contexts, characterised by different sensitivity, will lead to different impacts on the willingness to disclose and its determinants. Individuals rely more on a website when this works in a non-sensitive context; this means that between a banking service and a sports magazine, the user will give more trust to the latter. Aligned with this result is the level of privacy concern measured in the study. In fact, according to the

results, individuals tend to be more concerned about privacy when a website works in a sensitive context. It means that, even though a website that works in a sensitive context will probably have more experience managing the data since it does it regularly, and for this reason, it has to comply with strict regulations, a user will have fewer privacy concerns about a website that does not manage sensitive data as a core business, like a sports magazine. However, there is a different conclusion regarding the willingness to disclose personal information. In this case, the finding suggests that the user is more willing to disclose personal information to a website operative in a sensitive context. In other terms, individuals have more trust and lower privacy concerns towards a website that works in a non-sensitive context. However, when they have to reveal personal information, the context becomes crucial, and when the context is sensitive, the willingness to disclose personal information is higher.

This finding can be understood through the privacy paradox. The data suggests that the privacy paradox seems particularly strong in a low-sensitive context. The user has more trust in this and lower privacy concerns towards a website that operates in a non-sensitive context. However, when one has to disclose personal information, the preference is for a website that works in a sensitive context.

To sum up, users are less likely to trust a website that deals with sensitive information and has high privacy concerns about these websites. However, since they manage this information more often than other websites, individuals are more likely to disclose their personal information.

6.4 Website personality and context sensitivity

From an analysis of the literature review and previous studies, it could be expected that there should be an interaction between website personality and context sensitivity. In other terms, it could be assumed that for a website working in a sensitive context, a genuine personality would lead to a higher willingness to disclose personal information. In fact, since a sensitive context requires sensitive information, a genuine website that is reliable, calm and professional should best suit that context. However, this study shows no interaction between context and website personality. It means that the impact of website personalities does not differ in different contexts, and different contexts do not require a different website personality to improve their possibility of collecting personal data.

6.5 The role of self-congruity

One of the main questions that this study wants to answer is about the role played by self-congruity, which is the congruity that the user perceives between the own personality and the website personality. According to the collected data, self-congruity is crucial in the willingness to disclose personal information and its determinants. In particular, starting with the privacy concern, the higher the level of self-congruity between user and website, the higher the privacy concern. This result is against what has been suggested by previous research, for example, by Sirgy et al. (1986), Lou & Yuan (2019) and Malar et al. (2011); in fact, the congruity between the user and a brand (this was the focus of the past research) should increase the perceived competence of that brand and, consequently, increase the trust. However, data suggest that the higher the self-congruity between the user and the website, the higher the privacy concern.

A possible explanation is that the closer the psychological distance is perceived, the more the low sides a user can spot. In other words, the closer the website, the better the perceived knowledge of it and, for this reason, the more both the sunny and shadowy sides. In particular, the latter will increase individual concerns about privacy.

On the other side, considering trust, the higher the self-congruity – and so the perceived similarity and the reliability – the higher the level of trust given to that website. In this case, the explanation is straightforward: the higher the self-congruity, the smaller the psychological distance and the higher the perceived reliability of the counterpart (Trope et al., 2007).

Finally, the level of willingness to disclose is affected by self-congruity. The user that shows a higher level of self-congruity between their personality and the website personality also shows a higher willingness to disclose their personal information to that website. In other words, when self-congruity increases, the perceived similarity between the two personalities increases: according to the similarity-attraction theory, and coherently with our results, the more similar, the more willing a subject is to disclose personal information.

6.5.1 The role of self-congruity and context sensitivity

It is interesting to consider that self-congruity plays different impacts in different contexts. In a sensitive context, self-congruity has a negative impact: it decreases the level of trust,

privacy concerns and willingness to disclose. According to the initial hypotheses, a sensitive context, given the sensitivity, would have required a more objective and rational evaluation. For this reason, the less objective role of self-congruity would have played a secondary role. The results, however, show the contrary: they suggest that when the context is sensitive, the congruity between the individual and the website plays a significant role.

In a sensitive context, users that perceive congruence between their personality and the website personality report a lower level of trust than users that do not perceive congruency. As explained before, this impact can be related to the psychological distance between the user and the website. The higher the self-congruity, the lower the distance, so the user will understand better the aspect of that context. In particular, data suggests that, in this case, the impact is negative on trust. However, in a sensitive context, self-congruity decreases privacy concerns. Self-congruity increases the reliability of the counterpart and, despite the trust decrease, the privacy concerns also decrease in a sensitive context. Finally, the impact of the congruity between user personality and website personality impacts the willingness to disclose: in a sensitive context, the disposition to disclose personal information is lower when self-congruity is present, meaning that despite there is a decrease in privacy concerns, the impact on trust is more relevant, resulting in a decrease of the willingness to disclose.

On the other hand, in a non-sensitive context, self-congruity plays the opposite role. It increases trust, privacy concerns and willingness to disclose personal information. In this situation, self-congruity is beneficial for a website. In fact, despite the negative impact on privacy concerns, the trust increases and, mostly, the willingness to disclose.

6.5.2 The role of self-congruity and website personality

In this study, different website personalities (genuineness and enthusiasm) report different impacts of self-congruity on the willingness to disclose personal information and the variables that influence it. In an enthusiastic website, the congruity between user personality and the website increases the trust in that website, the privacy concerns and the willingness to disclose personal information. The impact, in other words, is similar to the one seen in a non-sensitive context. In this case, matching the user's personality is beneficial since this action can lead to a higher disposition to give personal data to the website. However, on the other hand, a higher congruity increase also the concerns regarding the privacy of that website.

On a genuine website, the effect is the opposite. When there is congruity between user personality and website personality, the level of trust in that website and the willingness to disclose personal information decrease, despite a decrease in privacy concerns. In this case, matching the personalities seems less beneficial for the website regarding the willingness to disclose personal information. However, a decrease in privacy concerns can be a powerful impact to take into account for a website. In fact, according to the kind of website, it can be essential to take the privacy concerns low, even if this does not lead to a higher amount of collected information about the users.

6.6 The role of previous privacy invasions

The literature demonstrates that previous privacy invasions - all these situations where data collection, management, storage or communication is not fairly carried out – bring negative consequences. Users perceive an invasion as a betrayal, leading to anger and injustice. It is also essential to underline that a privacy invasion is not an isolated event; it impacts a user's online behaviour globally.

As discussed at the beginning of this chapter, there is no significant relation between previous privacy invasions and a user's trust in a website. This finding means that previous privacy invasion does not significantly impact trust. However, privacy concerns and the willingness to disclose personal information are impacted. Data suggests that a previous privacy invasion increases the privacy concern towards a website and the willingness to disclose personal information.

6.6.1 The role of previous privacy invasions and context sensitivity

The impact played by previous privacy invasions can vary in different contexts and when websites have different personalities. The results suggest that in a sensitive context, for example, when the website offers banking service, previous privacy invasion increases the privacy concern and the willingness to disclose personal information. These results tell that a user who has been a victim of a previous invasion has a more serious concern about privacy in a sensitive context; however, the willingness to disclose also increases. In this case, there is a paradox: the user is more concerned but willing to give personal information. On the other hand, when the context is non-sensitive, the impact is the opposite; previous privacy

invasion decreases the privacy concern and the willingness to disclose personal information. These results show that in a sensitive context, even if the user is less concerned about privacy, the previous experience significantly decreases the willingness to disclose personal information. To sum up, previous privacy invasions have to be considered seriously by websites operating in a non-sensitive context since their impact reduces the willingness to disclose personal information.

6.6.2 The role of previous privacy invasion and website personality

Previous privacy invasion also has different impacts when different website personalities are involved. When the user interfaces with a genuine website, the data suggest that previous privacy invasion decreases privacy concerns and the willingness to disclose personal information to that website. On the contrary, when it is considered an enthusiastic website, previous privacy invasion increases privacy concerns and the willingness to disclose personal information to that website.

In other words, the data suggest that previous privacy invasion plays an important role when a user has to navigate a genuine website. Despite a decrease in privacy concerns, users are less willing to give away their information if they are victims of previous privacy invasions. In this sense, the previous invasion influences the decision on whether to disclose personal information.

On an enthusiastic website, on the other side, the previous privacy invasion does not seem to impact the user's willingness to disclose personal information negatively. In fact, despite being a victim of invasion, a user is more concerned about privacy, but the willingness to disclose is greater. This result seems to tell that the previous invasion has been a lesson. It helps users understand the consequences of invasion and know how to handle that situation better. As a result, the perceived risk is lower, and the willingness to disclose personal information is higher.

7. Conclusions and implications

The research aimed to understand better the factors that impact the willingness to disclose personal information to a website, particularly the role played by website personality, context sensitivity and self-congruity. Through an experiment delivered within a questionnaire, data are collected to investigate the overall willingness to disclose personal information and, through manipulation of the context sensitivity and website personality, the impact of these two variables.

Thanks to the results obtained, it is now possible to briefly answer the research questions that determined this study.

Research question 1: How the congruity between user personality and website personality impacts the willingness to disclose personal information?

The congruity between the user and website personality plays a crucial role in the willingness to disclose personal information. Despite increasing privacy concerns towards a website, it reinforces trust and leads to a higher disposition to reveal personal information. In particular, this impact can be seen in an enthusiastic website and a context characterised by low sensitivity. The impact is the reverse if the website is genuine or the context sensitive.

Research question 2: How the personality of a website and the context where it operates can influence the willingness to disclose personal information?

Website personality and context sensitivity are crucial variables influencing the willingness to disclose personal information. According to what has been revealed by this research, a genuine website compared to an enthusiastic one leads to greater trust, lower privacy concerns and a higher disposition to disclose personal information. The context, however, seems to play a different but significant role. When a website operates in a context with sensitivity, it leads to a lower level of trust and higher privacy concerns compared to a situation where there is lower sensitivity; however, the disposition to disclose personal information is higher in this context.

Another finding from the analysis is that the interaction between website personality and context sensitivity is not significant. It means that different contexts do not require different

website personalities to express their potential in terms of the possibility of collecting personal information, in contrast to what a professional can think.

Further findings from this study are related to the previous model developed by Bansal et al. (2016). According to the results, most of the relations described by Bansal et al. (2016) are still present, but others are different or insignificant. In particular, the data reveals that previous privacy invasions and concerns increase the willingness to disclose personal information to a website.

These results emphasise the importance for managers and professionals to understand the context where they operate and the personality of their website. As demonstrated, these two variables determine the individual disposition to disclose personal information and its determinants. Moreover, the congruency between the website personality and the personality of the average website user is a powerful strategy if adopted in the proper context. Professionals should firstly consider the context where they operate with the website and then consider whether or reinforce the congruity of the website with the typical user of that website.

7.1 Theoretical contributions

This study reinforces and increases the knowledge about the willingness to disclose personal information to a website and its determinants. In particular, this research verifies and partially validates the model proposed by Bansal et al. (2016), developed to predict the willingness to disclose personal information based on the individual level of previous privacy invasion, trust and privacy concern. In addition to these variables, user personality also seems to be a relevant characteristic in determining the individual disposition to disclose personal information to a website.

This research has a particular focus. Besides reinforcing and confirming previous literature streams, the main contribution given by this study is the change of perspective in analysing the online user role. Previous studies that tried to understand the user's behaviour online focused on the individual, trying to understand if different individual characteristics lead to differences in behaviour. For example, as shown many times in this study, previous privacy invasion, privacy concerns, trust in a website and willingness to disclose personal

information were studied through individual differences. However, the role played by what is outside the user did not receive enough importance in previous studies.

In this study, the main focus is not only on individual differences but on the differences and interactions between websites and contexts. Two different website personalities – enthusiastic and genuine – are taken into account. Their impact on user behaviour brought relevant insights that could not be reached without changing the perspective in the online user behaviour analysis. Moreover, although previous research tried to investigate the role of context, the approach adopted was not well defined, and the result was unclear. In this case, the decision to consider both the website personality and context comes from the intuition that these two variables coexist in the same situation and can influence, at the same time, a user's decision.

This study brought another essential contribution that helps understand user behaviour better and opens to further research. Previous research and many articles are focused on the technical side of a website to predict and describe its user behaviour. For example, it is common knowledge that a website should ensure smooth navigation, load content fast, show recommendations to increase the willingness to purchase and many other technical aspects that professionals that manage websites take into account.

However, a different variable can impact a user's relationship with a website, which is self-congruity. The study's findings are essential to the research since, for the first time, the crucial role of congruity between the user and the website is clearly stated, and its impact on the willingness to disclose personal information and its determinants.

The last contribution brought by this research that needs to be underlined is the overall approach and methodology adopted. In fact, although only two website personalities are considered, the study's structure can also be adapted for other different personalities. Moreover, also different variables can be investigated. For example, another variable can be considered instead of self-congruity, and the overall approach would not be impacted.

7.2 Managerial implications

This research has not only theoretical implications but also practical applications for professionals that manage websites or companies. Professionals can use this study's findings

to understand better the behaviour of the actual or potential users of the websites and predict it in terms of privacy concerns, trust and willingness to disclose personal information. As stated, data are the main asset for companies nowadays. They can use them to create new propositions, better address existing ones, recommend products to the user, and many other relevant applications. For this reason, having a large amount of data can significantly make a website or a company stand against the competition. Consequently, the amount of data a website collects becomes essential, not only for a short-term strategy but also for a long-term one.

In order to increase the amount of data collected, a professional should firstly understand in which context the website operates. As demonstrated across the study, this is a crucial aspect to consider. If the website operates in a sensitive context, the owner of that website can expect that the user's willingness to disclose personal information is relatively high compared to a non-sensitive context, and also, privacy concerns are lower and higher the trust in the website. On the other hand, more attention is needed if a website offers a service that characterises a non-sensitive context, like an online magazine. In fact, the willingness to disclose personal information is relatively low, and corrective actions are needed to increase it.

The website personality is also essential to consider for a professional. As demonstrated, the website's overall layout, its characteristics, the choice of colour and text, and many other features are not only design choices but lead to different personalities. Website personalities play an important role in influencing the willingness to disclose personal information to a website, which should be carefully managed. In particular, a website should have a genuine personality, regardless of the context, to ensure that the user is more willing to disclose personal information to that website and has more trust in it, keeping low the privacy concerns.

Another significant result that can be very useful for managers and professionals is the importance of congruity between the personality of the average user of the website and the website itself. As demonstrated through the study, the impact that covers self-congruity is central to the willingness to disclose personal information to a website. For this reason, the website's owner or manager must know perfectly the personality of the users of the website to modify the overall layout. The knowledge of the users has to go deeply into the personal differences. It is not enough to know the needs and the critical driver that trigger particular

actions inside the website. To stay competitive and stand out from competitors, a manager should know the personality of the average user of his or her website to deliver and catch as much value as possible.

However, the impact is not the same in different contexts or website personalities. In a non-sensitive context, as well as in an enthusiastic website, matching the user personality with the website personality is beneficial for the website since it leads to a higher disposition to disclose personal data and trust. In a sensitive context, as well as in a genuine website, the effect is the opposite. In this case, a manager should create a neutral website, trying to be objective and avoid replicating some traits that define the typical user inside the website. Otherwise, another good strategy should be to change the website personality from genuine to enthusiastic. In this way, matching the personalities would bring some benefits.

Another critical finding that needs to be underlined is the lack of interaction between website personality and context. A manager or professional can expect a serious website, characterised by reliability and professionality, to work better than one more youthful and energic in a sensitive context. Conversely, in a more sporty and energic context, a playful and joyful website outperforms a more serious one. The results of the study demonstrate that this is not true. A genuine website, compared to an enthusiastic one, brings more benefits in the possibility of collecting personal information, regardless of the context. Creating a genuine website will benefit the possibility of collecting users' data, regardless of the context.

Finally, the last aspect a manager can take away from this study is the privacy paradox. Nowadays, it is pervasive for individuals to complain about their privacy and the information collected by the website. However, as stated in previous studies and confirmed by this one, there is often a paradox. In fact, despite users' complaints and privacy concerns, the willingness to reveal personal information is not always impacted. A suggestion for the website owner or manager is to analyse the concerns in terms of privacy that users and customers can raise. If these concerns are not reflected in the decision to disclose personal information, the manager can take some action to reassure the customer. On the other hand, if these concerns effectively impact the willingness to disclose personal information, other more impacting actions would be needed.

8. Limitations and suggestions for future research

Even though the study is conducted through a rigorous method, applicable in different contexts and with a high degree of control of the independent variables, some limitations need to be pointed out.

The first limitation is related to the stimuli. As stated inside the methodology, respondents are provided with a screenshot of the website homepage and a brief description of the main characteristics, pros and cons. This approach is not the optimal one. One relevant limitation is that it cannot test the real experience that users can have on the website. In order to increase the reality of the study, future research should create a fake website that works, where users can navigate and experience the website to build opinions and feelings towards it.

Another limitation is related to the experimental approach itself. One of the significant limitations of this approach is that users do not behave as they used to in a natural context. In this study, it is clear that the website is fake. This aspect can impact the other variables because since it is an experiment, it can be assumed that the perceived risk is lower than in a real one. Another related aspect is the willingness to disclose personal information. In this study, respondents have to evaluate how they are willing to disclose different pieces of information, but they do not disclose anything. However, this method can be considered as a proxy of the actual disposition to disclose information in an authentic context. This imperfection could be overcome by creating fake but realistic and functioning websites. A suggestion is to provide the user with a complete working website and ask to use it at least once daily. After, for example, one week, a survey can be delivered to the user and collect the information related to that experience. In this case, the results should be more realistic.

As clearly stated, one of the goals of this research is to analyse different website personalities and the impact on the willingness to disclose personal data; however, only two over five personalities are considered. A suggestion for future studies is to consider all five personalities to create an overall comparison of the impacts.

Moreover, the role of willingness to disclose is considered in this study at a general level. The goal was to understand the disposition to reveal personal information to a website generally. What could be interesting to analyse is the willingness to disclose a determined

piece of information in a specific situation or for a determined scope. For example, it would be interesting to analyse the user's behaviour towards cookies, newsletters, or website subscriptions to determine the disposition to give away personal information and its determinants in these cases.

Furthermore, an interesting aspect to consider in future research is whether the user behaviour towards personal information and privacy changes if the website is visited from a pc rather than a smartphone. In fact, considering the different contexts where PCs and smartphones are used and the different needs that justify their usage, there may be differences in the users' behaviour, like different willingness to disclose personal information.

Another suggestion for future studies is to investigate whether the variables considered inside this model can also play a moderating or mediating effect. For example, it would be insightful to analyse whether self-congruity moderate or mediate the relation between the other variables considered inside the model.

Finally, future studies could investigate why there is a privacy paradox. In fact, it is a behaviour challenging to predict, and there is not enough knowledge about it. It could be interesting to analyse which aspects determine the paradox and if it is more defined in some situations or contexts than others. The result of this research question would be paramount for professionals to understand the behaviour and address their efforts in the right direction.

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Appendix

1A. Conceptual framework developed by Bansal et al. (2016)
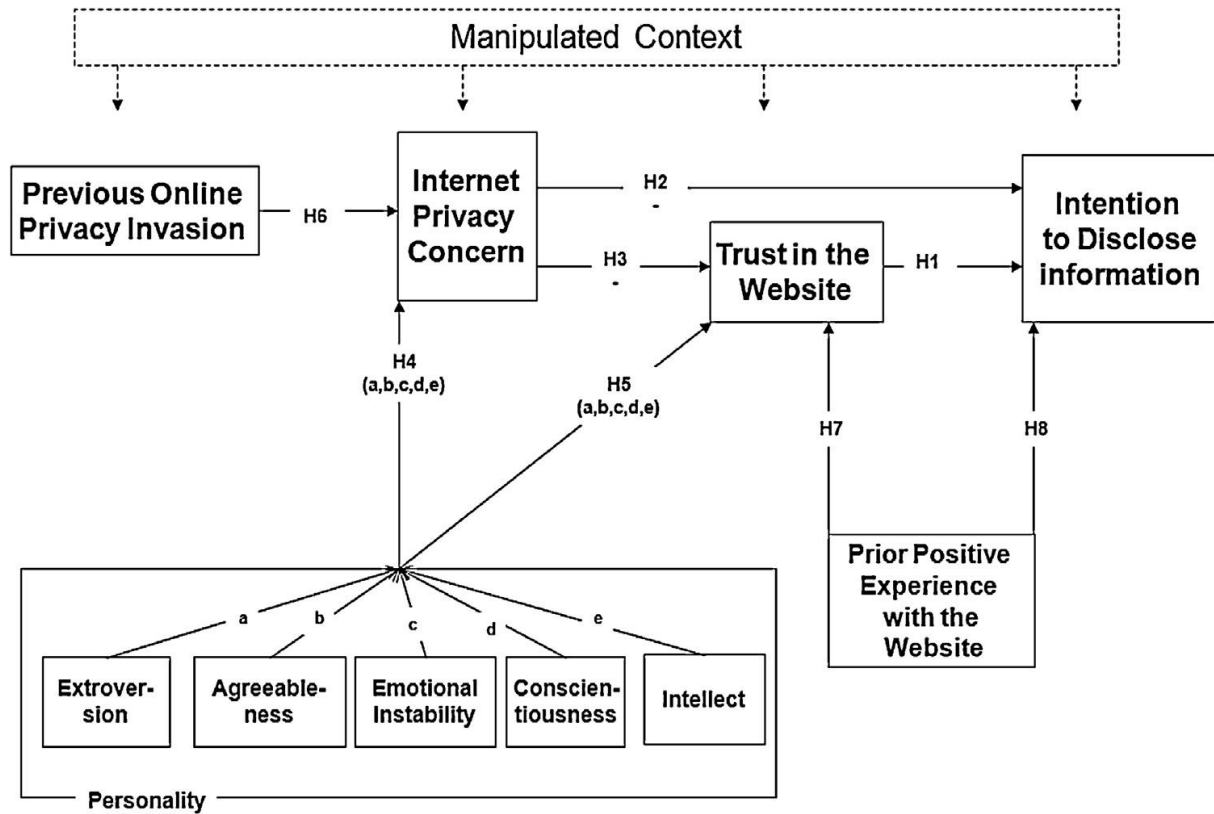

Figure 1A Framework from Bansal et al. (2016)
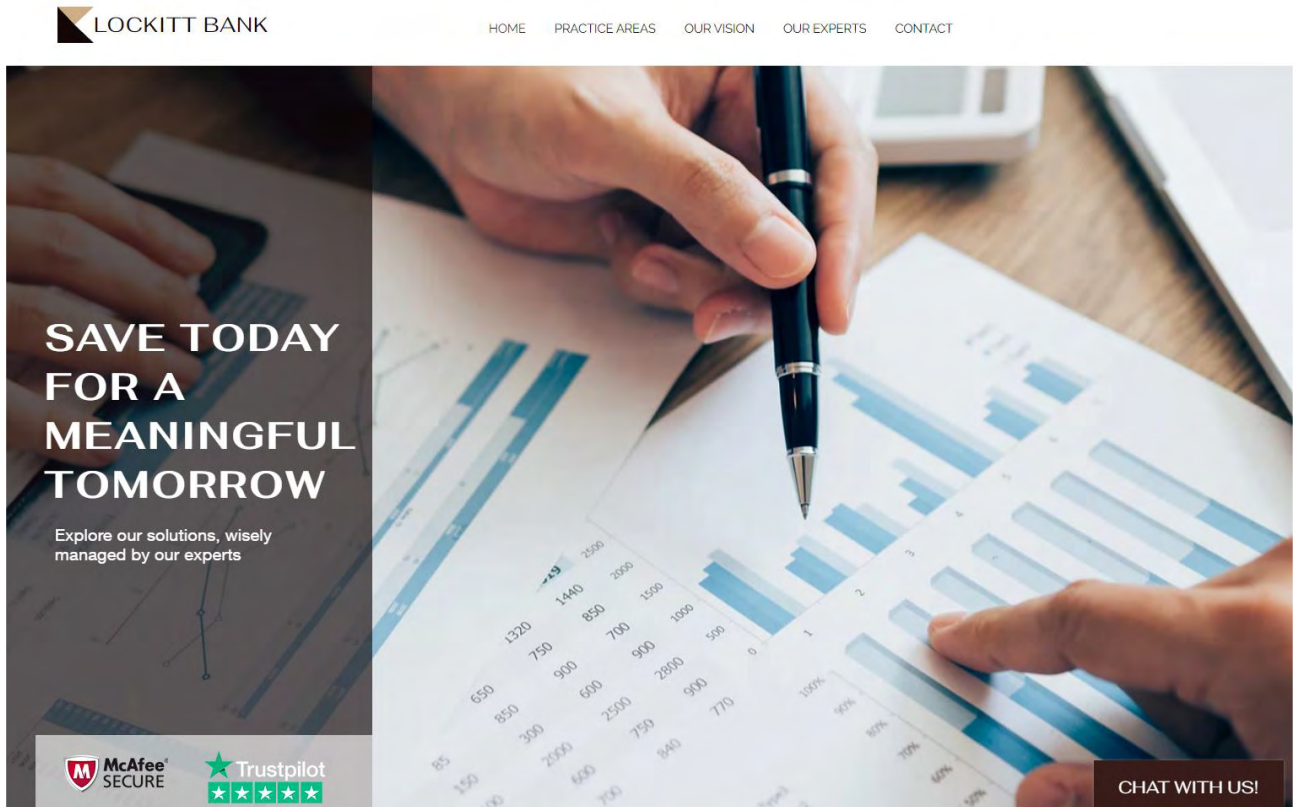
2A. Stimuli

2A.1 LOCKITT Bank

Figure 2A Homepage of LOCKITT Bank

Lockitt Bank is the most secure banking service that is possible to find online.

- Thanks to its great team of experts, it offers a transparent service.
- Its great reputation is demonstrated also by a large number of endorsements and the certificate concerning its reliability, quality and safety.
- The bank is and has always been an exclusively online operation. Many years of experience has contributed to a reputation of being a very reliable and most competent bank.
- Lockitt Bank takes privacy issues and data management very seriously.

PROs:

- Many third-party endorsements,
- Certificates for quality and reliability,

- It shows the reviews of its users

CONs:

- Not optimized for smartphone,
- The website can appear somewhat slow. LOCKITT claims the slowness is a result of features necessary to ensure security.
- Some users can find the website somewhat complex and difficult to navigate,
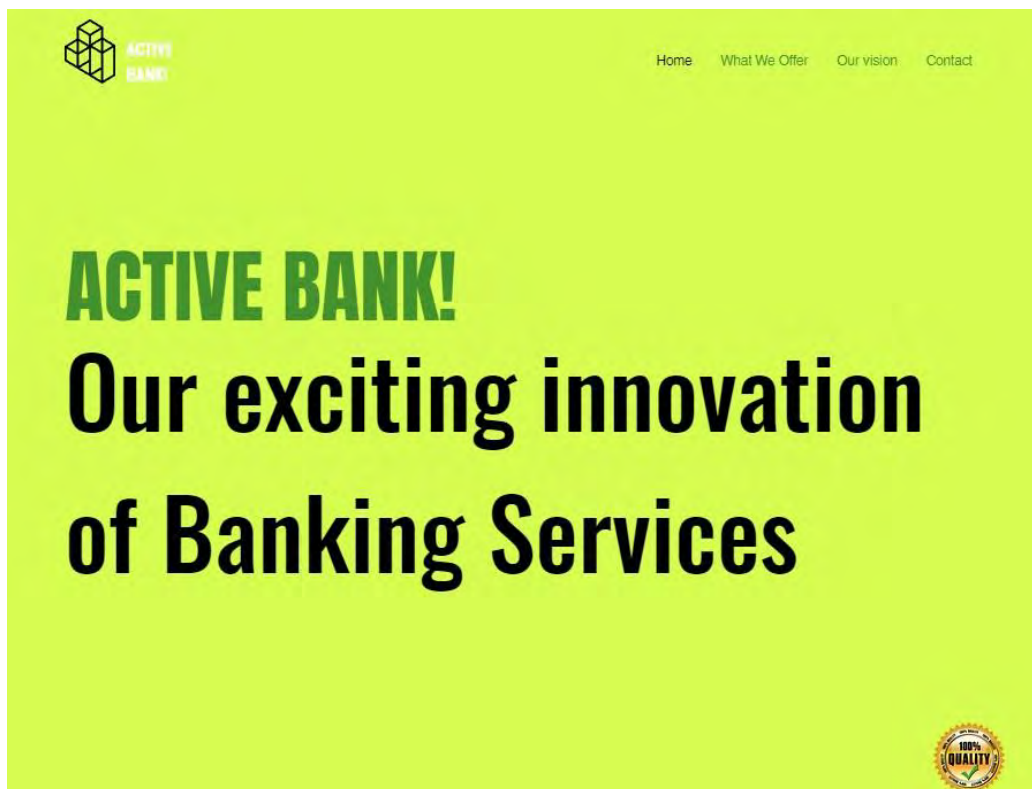- Not really user friendly

2A.2 Active Bank!

Figure 3A Homepage of Active Bank!

Active Bank! is a new banking service

- It is managed by a young dynamic team of experts
- Active focuses on new technologies and trends applied to the bank sector

- Its quality is demonstrated also by a large number of endorsements and the certificate awarded for its superior user friendliness
- The service works 24 hours per day 7 days a week. The service is designed to be flexible and adaptable to different needs of different customers
- No more long waiting time and tedious procedures
- Be dynamic serves as the motto of Active.

PROs

- It adapts to different devices,
- It offers smooth navigation,
- User friendly
- Minimize the number of steps needed to complete an action

CONs:

- No clear policy of data management
- Lack of transparency
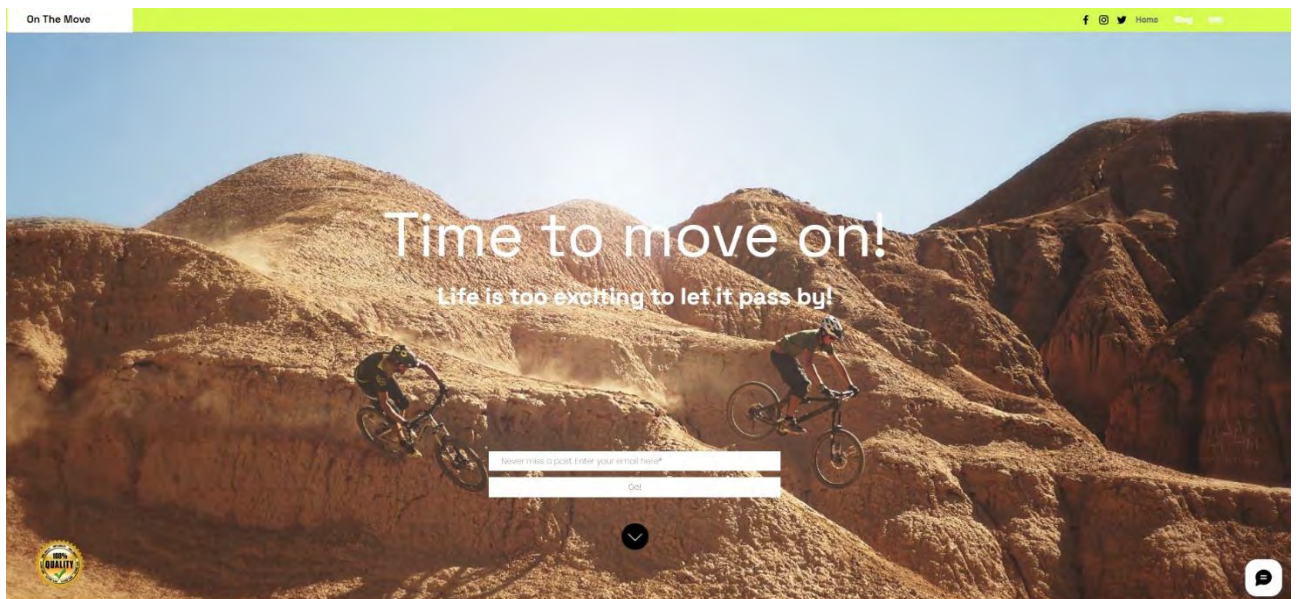
2A.3 On The Move!

Figure 4A Homepage of On the Move!

On the move! is a sports magazine specialized in extreme sports.

- It defines itself not as a magazine but as a group of sporty friends that every week want to explore new adventures.
- Its quality is demonstrated also by a large number of endorsements and the certificate awarded for its superior user friendliness
- The magazine offer articles and stories about the most exciting and fearless activities.

- Thanks to its great team, On the move!, offers a flexible website, completely customizable and adaptable to different devices, to assure the best experience, everywhere.

PROs:

- It adapts to different devices,
- It offers a smooth navigation,
- User friendly and easy to use
- Minimize the number of steps needed to complete an action

CONs:

- No clear policy of data management
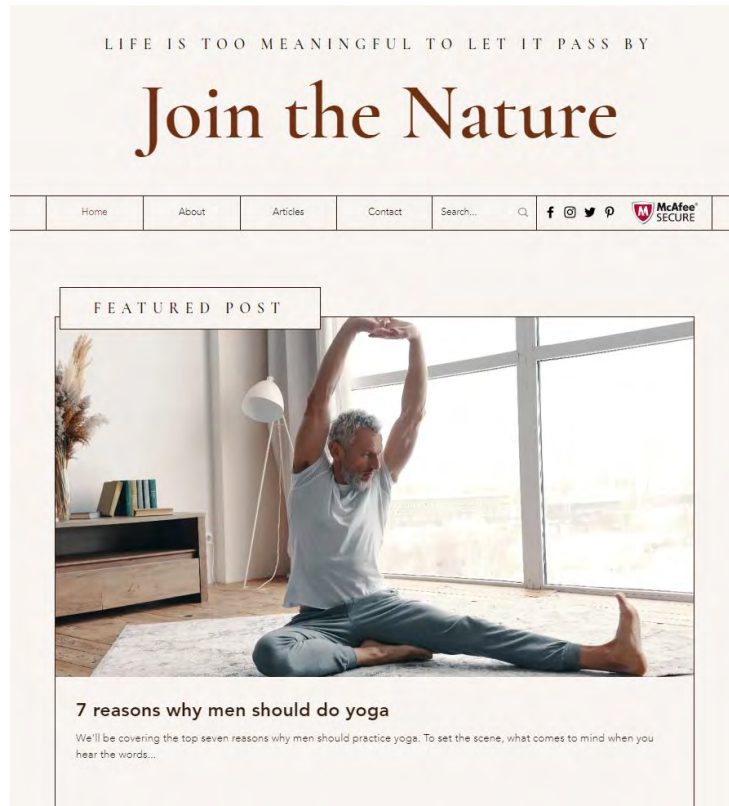- Lack of transparency

2A.4 Join The Nature

Figure 5A Homepage of Join the Nature

Join the Nature is a great place where find inspiration for your physical activities.

- In 2020 was elected as the sport magazine most close to the users.
- Thanks to its great team of expert, it offers a wide range of services and articles.
- Join the Nature has a newsletter and a community inside, to connect people with the same passions.
- Its great reputation is demonstrated also by the large number of endorsement it has and it is also certificate for reliability and safety.
- Its motto is true as nature

PROs:
- Many third-party endorsement,
- Certificate for quality and reliability,

- It shows the review of its users

CONs:

- Not optimized for smartphone,
- The website can appear somewhat slow. Is it claimed that the slowness is a result of features necessary to ensure security.
- Some users can find the website somewhat complex and difficult to navigate,
- Not really user friendly

3.A Questionnaire

Introduction

Thank you for participating in this study.

The focus of the study is the design of online websites. On the next page you will find a website and the subsequent sections include some follow-up questions concerning the website.

Your answers will be completely anonymous.

Please proceed to the next page including the website

Stimulus

Here you will find the homepage of the website (name of the stimuli). Please take a moment to look at it and read carefully the description including the listed pros and cons of the website.

The following questions relate to the websites, so it is important that you study it carefully.

You can always come back to the website if you need to consult it one more time.

Trust in the website

Q: Based on the presented website including the described features of the website, please rate the following statements, where 1 is "I absolutely disagree" and 7 is "I completely agree".

- I find this website trustworthy
- This website appears safe
- I find this website credible
- The website match my expectations towards this kind of websites

- This website appears reliable

Privacy Concerns

Q: Based on the presented website including the described features of the website, please rate the following statements, where 1 is "I absolutely disagree" and 7 is "I completely agree".

- How concerned are you that your personal data may be used by this kind of websites for purposes other than the reason for which you provided the information?
- How concerned are you about your online personal privacy when relating to this kind of website
- How concerned are you about this kind of website being able to track other sites you have visited?
- How concerned are you about this kind of website sharing your personal information with other parties?
- Pay attention and select agree

Willingness to disclose personal information

During the purchase of goods or services online you are often asked to provide personal information when completing the purchase.

Q: Please indicate your level of willingness to share each of the following types of personal information to the website shown before where 1 is "Absolutely unwilling" and 7 is "Completely willing."

Name, Home address, Home phone number, Work address, Work phone, number, Email address, Date of birth, Credit card number, Annual income, Credit history, Medical history, Age, Select willing, Marital status, Twitter handle, Facebook profile, Instagram username, PayPal account, Select unwilling

Previous privacy invasion

Q: Thinking about your experiences online, do you suspect to have been victim of privacy invasion? Where 1 is "Definitely not" and 5 "Definitely yes"

Note: *Privacy invasion is "the tort of unjustifiably intruding upon another's right to privacy by appropriating his or her name or likeness, by unreasonably interfering with his or her seclusion, by publicizing information about his or her private affairs that a reasonable person would find objectionable and in which there is no legitimate public interest, or by publicizing information that unreasonably places him or her in a false light"*

- Definitely not
- Probably not
- May or may not
- Probably yes
- Definitely yes

Repropose the stimulus again

On the following page we reintroduce the website, just as a reminder.

Please take a look at it again and remember the salient aspects. In the following sections you will find some questions concerning the website.

Attention check

Q: Pay attention and select the name of the website

- LOCKITT Bank
- Active Bank!
- On the Move!
- Join the Nature

Website Personality

Q: How would you describe this website? Where 1 is "I absolutely disagree" and 7 is "I completely agree".

Welcoming, Enthusiastic, Lively, Dynamic, Friendly, Sociable, Reliable, Trustworthy, Genuine, Honest, Sincere

Self-Congruity

Take a moment to think about how do you perceive yourself and how do you perceive the website.

Q: To what extend do you agree with the following sentences? where 1 is "Absolutely disagree" and 7 is "Completely agree"?

- The personality of the website is consistent with how I see myself
- The personality of the website is a mirror image of me
- The personality of the website reflects how I see myself

You are almost at the end!

User Personality

Q: Here you will find a number of characteristics that may or may not apply to you. For example, do you agree that you are someone who likes to spend time with others? Please indicate the extent, from 1 to 7, where 1 is "I absolutely disagree" and 7 is "I completely agree".

I sympathize with others' feelings, I have a soft heart, I take the time for others, I feel others' emotions, I am always prepared, I pay attention to details, I follow a schedule, I get chores done right away, I like structure and order, I get stressed out easily, I get upset easily, I change my mood a lot, I am easily disturbed, I get irritated easily, I am the life of the party, I start conversations, I talk to many different people at parties, I feel comfortable around people, I don't mind being the center of attention, I am quick to understand things, I spend time reflecting on things, I am full of ideas

Socio-Demographic question

Q: What is your year of birth?

Q: From which country are you from?

_____

Q: How do you describe yourself?

- Male
- Female
- Non-binary / third gender
- Prefer to self-describe _____
- Prefer not to say

Q: What is the highest level of school you have completed or the highest degree you have received?

- Less than high school degree
- High school graduate (high school diploma or equivalent including GED)
- Some college but no degree
- Associate degree in college (2-year)
- Bachelor's degree in college (4-year)
- Master's degree
- Doctoral degree
- Professional degree (JD, MD)

Q: Are you now married, widowed, divorced, separated or never married?

- Single
- Married or Engaged
- Divorced or Separated
- Widowed
- Prefer not to say

Q: How many people live or stay in this household at least half the time?

Q: What best describes your employment status over the last three months?

- Working full-time
- Working part-time
- Unemployed and looking for work
- A homemaker or stay-at-home parent
- Student
- Retired
- Other

Thank you for your time.

Here is your Mechanical Turk Code:

WB- 123456789-PA

Click next to record the data