

Research on the Influence of Preference Privacy Setting on Information Disclosure Behavior of Mobile Commerce Users

Tao Zhang¹, Jinsong Li¹, Chunfu Li¹, Ziyu Zhu¹ and Kun Zhao^{1,*}

¹*School of Information, Yunnan University of Finance and Economics, Kunming, Yunnan 650221, China*

**Corresponding author. Email: zz1801@ynufe.edu.cn*

ABSTRACT

In the m-commerce environment, the improper disclosure of privacy information and excessive access by the third party results in the lowest willingness of users to disclose personal information. Therefore, it is of great significance for the healthy development of mobile commerce to study the effective privacy disclosure settings to make the process of privacy disclosure transparent. Based on the theory of planned behavior and the theory of limited rational, this paper establishes an integrated model under the framework of planned behavior. A total of 120 valid questionnaires were collected and analysed by the structural equation model. The results will provide some theoretical basis for mobile service providers to design privacy settings.

Keywords: *theory of Planned Behavior, hypothesis of limited rational person, preferred privacy settings,*

Privacy disclosure willingness

1. INTRODUCTION

With the continuous development of information technology, network services are becoming more and more convenient, and the number of Internet users is also increasing. The leakage and excessive acquisition of private data makes people worry about personal privacy, which leads to users' unwillingness to disclose personal information. For mobile service providers, protecting users' privacy is not only the respect for and obligation to users, but also an important part of attracted users among mobile service providers.

Scholars have carried empirical research out from the privacy protection methods which are provided by mobile service providers. Wang Chong and others [1] pointed out that the leakage of personal information or privacy will add more adverse factors to the products and services, furthermore, it will also increase the risk cost of mobile commerce consumers. Chen Hao and others [2] put forward that one of the reasons why mobile users did not choose the service continuously is that their privacy was not protected. Wang Hongwei and others [3] found that website security control and privacy policy can improve the willingness of users to provide information, and also can improve users' trust in products. Li Rui and others [4] classified and analyzed the privacy disclosure tolerance of mobile users from three aspects of information sensitivity, receiver sensitivity and use sensitivity, and also designed the corresponding measurement scales. Xu Heng and others [5][6] studied the relationship between privacy protection measures and personal privacy perception, they found that the trade-off between risk-control and disclosure of personal information is mainly affected by

users' perceived usefulness of privacy policy and industry privacy self-discipline. To improve users' willingness to disclose personal information needs to start from users' privacy concerns. Self-protection of personal information, industry self-discipline, laws and regulations can significantly reduce privacy concerns and improve users' willingness to disclose personal information. Wang and others [7] have proved that the best time for service providers to improve users' willingness to disclose privacy is in the process of actively taking measures to protect consumers' privacy, which by empirical studies. Tim Barker, the CEO of Datasift, has also mentioned that the final winner must be the practitioner of consumer data protection.

To sum up, the existing privacy protection methods are too single and weak, mainly including privacy policy and permission requests. In the practical application of users, users hardly read the application permission and privacy policy when installing and using mobile application software, which results in that if users want to obtain services, they can only passively accept the privacy policy unilaterally specified by the service provider, if not, they can only refuse to use the service, which makes some users' experience of the mobile application decline.

Therefore, in order to alleviate the negative impact on mobile service providers caused by the differences between different types of users' privacy preferences, this paper proposes a privacy protection method, which called "preference-based privacy settings", that is, different types of users can selectively accept the disclosure of part of information and permission requests according to their privacy concerns and preferences, and also can choose to accept the disclosure of part of the information and permission request according to their privacy concerns and

preferences, and they also can modify the information that is willing to be disclosed and the purpose of use. It is expected that the privacy protection method proposed in this paper can meet the privacy protection needs of various users for mobile applications to a large extent, so as to fill the gap of existing privacy protection methods.

2. LITERATURE REVIEW AND THEORETICAL BASIS

2.1. Theory of planned behavior

Theory of planned behavior is a theory with strong ability to explain and predict individual behavior. It was developed in the theory of reasoned action in Social Psychology. At present, it has been developed more mature and has been studied in many research fields such as e-government and online consumption. With the progress and development of information technology, the theory of planned behavior has become the research focus of predicting and explaining user behavior. Rational behavior theory has its own limitations. Considering the situation that individual behavior will be restricted by some objective conditions, Ajzen added a new variable of perceptual behavior control in the framework of theoretical behavior theory in 1985, and put forward the theory of planned behavior [8]. Attitude refers to the positive or negative emotion of an individual engaged in a certain behavior in this theoretical framework. The positive and negative emotion is determined by the individual's perception of the outcome of the behavior. The subjective norm refers to the degree of perception that the individual trusted by the individual wants to use the new system. At the same time, the individual will adopt the views of other individuals according to the degree of trust in other individuals. What plays a decisive role is the willingness of keeping consistent with others' opinions. Perceptual behavior control means that when individuals think that they have more resources and opportunities, the fewer obstacles they encounter, the stronger their perceptual behavior control is. The behavioural willingness refers to the measurement of an individual's plan to engage in a specific behavior. The combination of these factors leads to behavioural change.

2.2. The hypothesis of limited rational person

Chester I. Barnard, the founder of the school of social cooperative systems, believes that man is not a "completely rational economic man", but only has limited decision-making ability and choice ability.

According to his opinion which was published in 1938, every normal, healthy and suitable for cooperation person is not the "appendage of the machine", "passive production tool" as described in the scientific management theory. He thinks that people have the ability to choose and decide,

and also have free will. However, this kind of choice ability is limited [9].

Herbert A. Simon inherited and developed Barnard's Thought on the limitation of human decision-making ability [10]. Based on Chester Barnard's theory, he divided human actions into two categories.

1) Stimulus-response type. When people encounter a specific situation, the human brain does not make decisions in such situations, that is, it will not make decisions on the condition of maximizing its own interests. However, people's learning behavior, experience and formed habits in the past will make them do relevant reactions subconsciously in this specific situation. Depending on this kind of response, when people make a new decision, they do not need to consider the redundant conditions if the decision involves this kind of specific situation, they can selectively ignore and only consider several key factors, so that the decision-making is more reasonable and more in line with the actual situation of the decision-making.

2) Hesitation-choice type. People will hesitate for a period of time before making a decision. During this period of time, they will list the feasible behaviors in their mind, and consider the consequences of each feasible behavior, whether the behavior conforms to the specific environment of decision-making, and the expected value of making such behavior. However, due to the limited rationality of human beings, the behavior consideration before the choice may make people tend to be rational and choose a more secure way, that is, giving the decision up.

3. RESEARCH HYPOTHESIS MODEL AND METHOD

3.1. Research hypothesis

3.1.1. Research hypothesis based on preferred privacy settings

The existing privacy information protection methods are too weak and mainly including privacy policy and permission requests. In practical applications, according to the information disclosure report, users hardly read the application rights and privacy policies when installing and using mobile applications, which makes users accept the privacy policy unilaterally specified by the service provider passively if they want to obtain services, and can only refuse to use the services if they do not accept it. Different users have different privacy preferences and pay different attention to privacy, so the differences among the different types of users' privacy preferences should be considered. In the past research, most of the existing privacy protection methods were empirical research, lacking exploration of new privacy protection methods, and even fewer considerations were given to providing

different information privacy practices for different types of users.

Therefore, in this context, three privacy settings are proposed for users to choose, which are as follows.

1) Privacy indifferent. This kind of people will not read the application rights and privacy policies when using mobile applications, nor will they care what kind of treatment will be taken by mobile service providers after obtaining personal privacy. For this type, the preference privacy setting provides setting options with moderate privacy disclosure process.

2) Privacy practitioner. When using mobile software, such people will read the application rights and privacy policies in detail, and will take the initiative to think about what benefits they will get from the personal privacy obtained by mobile service providers. For this type, the preference privacy setting provides the setting option with the best degree of privacy disclosure.

3) Privacy miser. These people will read the application rights and privacy policies in detail when using mobile software. They are very sensitive and disgusted with the access rights of mobile service providers, and only provide some public privacy information actively. For this type, preference privacy setting provides the setting option with the lowest degree of disclosure.

In conclusion, the following hypotheses are proposed in this study.

- H1:** Privacy indifference settings affect users' Stimulus-response behavior positively.
- H2:** Privacy indifference settings affect users' Hesitation-choice behavior negatively.
- H3:** Privacy practitioner settings affect users' Stimulus-response behavior positively.
- H4:** Privacy practitioner settings have a negative impact on users' Hesitation-choice behaviour.
- H5:** Privacy miser settings positively affect users' Stimulus-response behaviour.
- H6:** Privacy miser settings negatively affect users' Hesitation-choice behaviour.

3.1.2. Research hypothesis based on the hypothesis of limited rational person

Simon believes that to achieve complete rationality [11], the following three conditions must be met at the same time.

- 1) When making a decision, everyone must understand every factor that affects the decision.
- 2) When making a decision, everyone must be able to fully estimate every possible result and its probability of occurrence.
- 3) Everyone has the ability to rank the preferences of each outcome.

To achieve the above three conditions, the environment is so ideal that no one can achieve it in reality. Simon pointed out that it is generally impossible for people to obtain all the information needed for decision-making to assist decision-making in reality. At the same time, because

people's decision-making ability and decision-making thinking are limited, so any individual is in the condition of "limited rationality" in the real environment. That is to say, in the decision-making process, because of the limited information, the optimal result is impossible to achieve, so people can only maximize the benefits as much as possible. He analyzed the influence of psychological factors on the decision-making behavior of people in enterprises emphatically. He believed that the decision-making behavior of people is a process influenced by past learning behaviors, experiences, and formed habits. He divided actions in line with human purpose into the stimulus-response type and hesitation-choice type [11].

1) Stimulus-response type. When people encounter a specific situation, the human brain does not make decisions on such situations, that is, it will not make decisions on the condition of maximizing its own interests. However, people's learning behavior, experience and form habits in the past will make them do relevant reactions subconsciously in this specific situation. Depending on this kind of response, when people make a new decision, they do not need to consider the redundant conditions if the decision involves this kind of specific situation, they can selectively ignore and only consider several key factors, so that the decision-making is more reasonable and more in line with the actual situation of the decision-making.

2) Hesitation-choice type. People will hesitate for some time before making a decision. During this period, they will list the feasible behaviors in their mind, and consider the consequences of each feasible behavior, whether the behavior conforms to the specific environment of decision-making, and the expected value of making such behavior. However, due to the limited rationality of human beings, the behavior consideration before the choice may make people tend to be rational and choose a more secure way, that is, giving up the decision.

In conclusion, the following hypotheses are proposed in this study.

- H7:** Stimulus-response behavior positively affects users' willingness to disclose information.
- H8:** Hesitation-choice behavior negatively affects users' willingness to disclose information

3.1.3. Disclosure Willingness

Mobile commerce consumers are worried about the risk cost caused by personal information and privacy leakage, which will have a negative impact on the overall effectiveness of their evaluation products or services. Chen Hao and others [2] proposed that if privacy is not protected, it will negatively affect mobile users' continuous use of the service. Wang Hongwei and others [3] also found that website security control and privacy policy can significantly enhance users' trust through empirical research, thus promoting their willingness to provide information privacy. Li Rui and others [4] analyzed the privacy leakage tolerance of mobile users from three dimensions of information sensitivity, receiver sensitivity and use sensitivity, and also developed and designed

corresponding measurement scales. In foreign literature, Wang and others [7] have also proved that the best time to improve the willingness of users to disclose privacy is to actively take measures to protect consumers' privacy, through empirical research.

It can be seen that the disclosure willingness of users plays a decisive role in the disclosure behavior of users. In the use of mobile applications, the acquisition of users' privacy information by mobile service providers is the premise of accurate service provision and better user experience. Only when the disclosure willingness of users tends to be pleasant, can mobile service providers have more opportunities to obtain users' privacy information. To sum up, the disclosure willingness of users affects their disclosure behavior.

In conclusion, the following hypotheses are proposed in this study

H9: users' willingness to disclose information positively affects their information disclosure behaviour.

3.2. Hypothesis model

To sum up, a hypothetical model of the influence of preferred privacy settings on user disclosure behaviour is established, as shown in Figure 1.

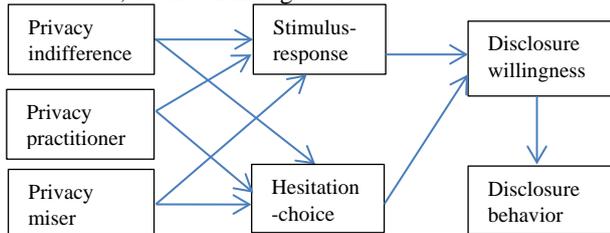


Figure 1. The hypothesis model of user disclosure behaviour influenced by preference privacy settings

3.3. Research method

3.3.1. Literature analysis

This paper analyses and summarizes the research literature on social media privacy, finds out the deficiencies in the current research, and puts forward own research problems.

Combined with the existing research, the mechanism between variables is analysed, and the basic theoretical hypothesis is formed. Based on this, the theoretical model of this paper is established, which lays a theoretical foundation for the study.

3.3.2. Questionnaire survey

In this paper, after sorting out the classically related research scales, according to the research environment of this study, some problems of the scale are modified. After a small-scale pre-distribution, the finished product scale was developed, and the electronic version of the questionnaire was used to collect the sample data.

3.3.3. Empirical analysis

In this paper, the reliability analysis and exploratory factor analysis of statistical software SPSS are used to analyse the data. Thirdly, AMOS software is used for confirmatory factor analysis of structural equation model, and then the conclusion of structural equation is analysed and discussed.

3.3.4. Scale and questionnaire design

In order to avoid the false answers caused by the unclear description of the items in the final questionnaire, this study examined the items in the questionnaire through the pre-test of the paper, so as to detect whether there is ambiguity or error in the text expression. In terms of the structure of the questionnaire, this study is divided into three parts. The first is the description of the purpose of the questionnaire and the hints for the subjects. The second is the main part of the questionnaire, including five aspects: preference privacy setting, stimulus-response type, hesitation choice type, disclosure willingness and disclosure behaviour, with a total of 15 questions. Finally, that is the statistics of the basic information of the subjects including gender and education level. The items were measured by Likert five-point scale. After testing in advance, the questionnaire was modified, and final a formal questionnaire was formed.

Table 1. Research variables and measurement indicators

Variable	Index	Index content	Source
Preferred privacy settings	PI PU PS	1. I don't think the preferred privacy settings have any effect on my privacy disclosure habits 2. I think preference-based privacy settings will allow me to gain more benefits by disclosing specific privacy 3. I think the preferred privacy settings allow me to disclose my privacy to a minimum	[12]
Stimulus-	PP1	1. I feel that the preference privacy setting makes me choose the privacy disclosure	[11]

responsive type	PP2 PP3	mode independently, and I will make decisions based on it 2. I feel reasonable about the flexibility of choosing different scenarios in preference privacy settings and will make decisions based on it 3. I feel that preference-based privacy settings make it reasonable for me to participate in the disclosure process and make decisions based on it	
Hesitation-choice type	PW1 PW2 PW3	1. I'm generally comfortable with my preferred privacy settings and still need to make decisions 2. I'm generally aware of the effectiveness of preference-based privacy settings on privacy protection and still need to make decisions 3. I'm generally aware of the privacy protection of preference-based privacy settings and still need to make decisions	[11]
Disclosure willingness	DW1 DW2 DW3	1. I'm willing to provide my personal information to service providers through my preferred privacy settings 2. I'm willing to provide privacy rights to service providers through preferred privacy settings 3. I'm willing to disclose my privacy information to service providers through my preferred privacy settings	[6] [13]
Disclosure behavior	DB1 DB2 DB3	1. I will disclose my privacy in detail through my preferred privacy settings 2. I will make regular disclosure of privacy through my preferred privacy settings 3. I will not disclose privacy or only disclose information that has been made public through a preferred privacy setting	[14]

Table 2. Questionnaire reliability statistics

Variable	Number of test items	Alpha Cronbach's alpha
Preferred privacy settings	3	.830
Stimulus-responsive type	3	.869
Hesitation-choice type	3	.858
Disclosure willingness	3	.816
Disclosure behavior	3	.840
General scale	15	.848

Table 3. Path coefficient of structural equation model

Path relations hip	Standard regression coefficient	C.R.	P	Verification results
H1	.573	5.109	.132	NO
H2	-.235	-6.034	.141	NO
H3	.589	4.347	***	passed
H4	-.122	-1.445	***	passed
H5	.217	3.004	***	passed
H6	-.569	-4.463	***	passed
H7	.672	9.783	***	passed
H8	-.122	-3.556	***	passed
H9	.499	5.009	***	passed

4. HYPOTHESIS TEST AND RESULTS IN DISCUSSION

4.1. Reliability and validity analysis

The test scales of this study were modified based on the relevant literature and modified based on different research topics. In order to ensure the validity of the questionnaire, the reliability and validity of the questionnaire should be measured. Reliability test[3] mainly includes the evaluation of the consistency and stability of the scale, that is, the difference and correlation of the results shown by the subjects after the measurement. The higher the reliability, the higher the validity[1]. The reliability coefficient of this study is shown in Table 2. It can be seen that the reliability coefficient of each variable is between 0.816 and 0.869, which is greater than 0.8. The questionnaire results are good, and the overall variable reaches 0.848 with high reliability. On the whole, the questionnaire meets the required standards. The evaluation of structural model is based on the significance of results and path coefficient, which determines the degree of interaction between paths. The path coefficient reflects the consistency of research problems and hypotheses made by research, so as to evaluate the explanatory power of structural equation. The results of Amos are shown in Table 3.

4.2. Hypothesis test

The evaluation of structural model is based on the significance of results and path coefficient, which determines the degree of interaction between paths. The

path coefficient reflects the consistency of research problems and hypotheses made by research, so as to evaluate the explanatory ability of structural equation. The results of AMOS after optimization are shown in Table 4.

Table 4. Fitness of the research model

Category	Index	Interpretation	Adaptation criteria	Fitness value of this study
Absolute fitness index	X ² /df	Chi-square degree of freedom ratio	1~3	2.211
	GFI	Goodness of fit index	>0.9	.911
	AGFI	Adjusted goodness of fit index	>0.9	.909
	RMSEA	Root Mean Square Error of Approximation	<0.08	.039
Relative fitness index	NFI	Normed fit index	>0.9	.944
	CFI	Comparative fit index	>0.9	.960
Simple fitness index	PNFI	Parsimonious Normed Fit Index	>0.5	.833
	PGFI	Parsimony Goodness Of Fit Index	>0.5	.704

The results of hypothesis test in this study are shown in Fig. 2. Except for H1 and H2, the hypothesis is significant on P < 0.001.

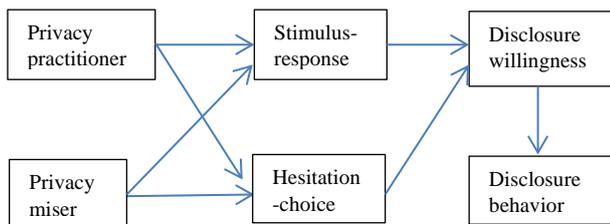


Figure 2. Hypothesis test results

4.3. Results discussion

The empirical results support all other hypotheses except H1 and H2. The specific analysis is as follows.

- 1) The positive effect of privacy utility settings on users' Stimulus-response behavior is established, and the standardized path coefficient is 0.589. The purpose of setting privacy utility is to make the users who have the privacy preference to maximize the benefits of privacy disclosure when they disclose their privacy and obtain their own interests or related services. In the process of privacy disclosure, they can achieve the transparency of the way of using the privacy disclosure. At the same time, it can help mobile service providers to provide more accurate push services to users, and provide more targeted protection for the privacy that users choose to disclose, so as to achieve the goal of mutual benefit and win-win.
- 2) The negative influence of privacy utility settings on users' Hesitation-choice behavior is established, and the standardized path coefficient is -0.122. When users use this setting to disclose privacy, this setting can minimize users' hesitation and worry. Because users choose the privacy they want to disclose and give privacy rights to service

providers according to their privacy disclosure preferences, users' hesitation and choice behavior will be reduced, which not only brings users the benefits they want to obtain, but also eliminates most of their worries. Mobile service providers can also benefit from it.

- 3) The positive effect of Privacy-miser settings on users' stimulus-response behavior is established, and the standardized path coefficient is 0.217. The purpose of privacy miser setting is to enable users with this privacy preference to improve their willingness to disclose privacy and reduce their worries when they need to disclose their privacy. Users can make decisions only considering a few specific conditions, so as to obtain the benefits not obtained without using this setting, and the corresponding stimulus-response behavior will increase. As a result, mobile service providers can increase the number of service users and provide more accurate services.

- 4) The negative impact of privacy miser settings on users' Hesitation-choice behavior is established, and the standardized path coefficient is -0.569. After using the privacy miser setting, the number of hesitant and thinking about whether it is worth disclosing privacy will be reduced when users need to disclose privacy, because the privacy that users choose to disclose is based on their own privacy disclosure preference, which makes users' disclosure willingness increase, thus increasing users' disclosure behavior, and reducing hesitant choice behavior. It not only benefits users to the maximum extent, but also exploits users to the maximum extent for mobile service providers, which makes the privacy protection of users more comprehensive.

- 5) The positive effect of Stimulus-response behavior on users' disclosure willingness is established, and the standardized path coefficient is 0.672. This kind of behavior only needs users to consider several important conditions to decide on whether to disclose or not. Because the situation that users need to worry about and think about is greatly reduced, users' willingness to disclose will tend to be positive.

6) The negative effect of Hesitation-choice behavior on users' disclosure willingness is established, and the standardized path coefficient is -0.122. This kind of behavior will make users consider the benefits and losses they may suffer from the disclosure behavior. With the increase of uncertain factors, the disclosure willingness of users will gradually decrease, so the disclosure willingness of users will tend to be negative.

7) The positive relationship between users' disclosure willingness and users' disclosure behavior is established, and the standardized path coefficient is 0.499. The disclosure willingness of users directly affects the disclosure behavior of users. The stronger the willingness to disclose, the more times they make disclosure. The weaker the willingness to disclose, the less times they make disclosure behavior.

The preference privacy setting discussed in this study fundamentally influences the disclosure willingness and disclosure behavior of users. By increasing users' sense of security, users' willingness to disclose is enhanced, and users are directly involved in the process of privacy use, so as to change users' passive acceptance of disclosure to active acceptance, thereby increasing disclosure willingness and increasing disclosure behavior.

5. CONCLUSION

This paper constructs a scale and research model of the influence of preference privacy settings on users' privacy disclosure behavior under the framework of planned behavior theory, and the model also passed the structural equation model test. This paper introduces the theory of limited rational person hypothesis into the framework of planned behavior, and constructs the model of preference privacy setting on user privacy disclosure behavior under the theory of limited rational person hypothesis, and explores the influence of preference privacy setting on user privacy disclosure behavior. In past research, most of the existing privacy protection methods are empirical studies. This paper investigates the influence of preference privacy settings on users' privacy disclosure willingness and disclosure behaviour from different angles through the theory of bounded rational person hypothesis, which enriches the research in this field and provides certain reference for the subsequent research.

ACKNOWLEDGMENT

This work was supported by National Natural Science Foundation of China (71462036), the Scientific Research Foundation of Yunnan Education Department (2020J0392), Scientific Research Training Program (SRTP) of Yunnan University of Finance and Economics (Research on the Influence of Preference Privacy Setting on Information Disclosure Behavior of Mobile Commerce Users).

REFERENCES

- [1] Chong Wang, Jiabao Wu, Yanqing Wang, Empirical Research on Impact of Transaction Costs upon Consumer's Perceived Value under Mobile E-Commerce, *Chinese Journal of Management Science*, vol. 24, No. 8, pp. 98-106, 2016.
- [2] Hao Chen, Wenli Li, Yulong Ke, Empirical Study on Continuous Usage of Social Media: The Mediating Role of Affect Appeal, *Management Review*, vol. 28, No.9, pp. 61-71, 2016.
- [3] Hongwei Wang, Man Zhou, Shaoyi He, Empirical research of individuals' intention to provide privacy information online, *Systems Engineering-Theory & Practice*, vol. 32, No.10, pp. 2186-2197, 2012.
- [4] Rui Li, Ruijian Zhang, Wenli Li, Hao Chen, Measurement of Privacy Leakage Tolerance on the Mobile Internet, *Management Review*, vol. 28, No.07, pp. 102-111, 2016.
- [5] Xu Heng, Teo H H, Tan BC Y, et al, Research note-effects of individual self-protection, industry self-regulation, and government regulation on privacy concerns: A study of location-based services, *Information System Research*, vol. 23, No.4, pp. 1342-1363, 2012.
- [6] Xu Heng, Dinev T, SmithJ, et al, Information privacy concerns: Linking individual perceptions with institutional privacy assurances, *Journal of the Association for Information Systems*, vol. 12, No. 12, pp. 798-824, 2011.
- [7] Wang S C, Wu J H, Proactive privacy practices in transition: Toward ubiquitous services, *Information & Management*, vol. 51, No.1, pp.93-103, 2014.
- [8] Ajzen I, From intentions to actions: A theory of planned behavior, *Action control*, Springer, Berlin. Heidelberg, pp. 11-39, 1985.
- [9] Keon T L, Barnard C I, The Functions of the Executive. *Academy of Management Review*, vol.11, No. 2, 1986.
- [10] Simon H, Theories of Bounded Rationality, *Decision and Organization*, vol.1, No.1, 1972.
- [11] Herbert A.Simon, *Administrative Behavior*, Zhengmao Zhan, trans, Beijing, 2013.
- [12] Hui LI, Fenghua Li, Jin Cao, et.al, Survey on security and privacy-preserving for mobile internet

service, *Journal on Communications*, vol. 35, No. 11, pp. 1-11, 2014.

[13] Bailing Liu, Huimin Xia, Yanhui Li, An Empirical Study of Factors Influencing Mobile Shopping Users' Intention to Disclose Information, *Information studies: Theory & Application*, vol. 40, No. 5, pp. 87-93, 2017.

[14] Bailing Liu, Huimin Xia, Yanhui Li, The Effects of Privacy Feedback on Mobile Commerce User's Behavior Intention from the Perspective of Technical Features: The Mediation of Psychological Comfort, *Management Review*, vol. 30, No. 12, pp. 109-121, 2018.