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The Association between Brand Trust, Familiarity and Personal Information Disclosure: A Case of Japanese Consumers

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ABSTRACT

This study examined the effects of personal information types and brand familiarity on Japanese consumers' perceived brand trust, privacy concerns, and anxiety about personal information disclosure to marketers. It also investigated how the cultural dimensions of Japanese consumers affect the relationships between privacy concerns, perceived brand trust, and personal information disclosure outcomes. The results of an online experiment ($n = 771$) showed that neither personal information requested nor brand familiarity affected Japanese consumers' anxiety about personal information disclosure. However, cultural factors, namely uncertainty avoidance and independent self-construal, moderated the relationship between brand trust and anxiety regarding personal information disclosure to marketers.

KEYWORDS

information disclosure; culture; brand trust; communication privacy management; Japanese consumers

Introduction

In the digital age, consumers can easily connect with others and exchange information among themselves and/or with businesses seeking product information. For marketers, this is a valuable opportunity to cultivate relationships with consumers, foster positive brand perceptions, and obtain essential consumer information for effective communication campaigns. Meanwhile, consumers are becoming more concerned about online privacy owing to unauthorized personal information usage by third parties. Stricter regulations have been introduced worldwide to respond to privacy concerns, such as the General Data Protection Regulation in Europe and California Consumer Privacy Act in the United States. Meanwhile, consumers' privacy perceptions in digital marketing have changed over time, as they have experienced the convenience and benefits of digital technologies. For example, the Global Data Privacy Report states that the proportion of consumers unconcerned about data sharing increased from 16

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to 31% between 2012 and 2022, and that 46% of consumers are happy to share their data with businesses (Blanchard, 2022). As this example suggests, consumers' sharing information with marketers has become the norm in today's marketplace.

Unlike the traditional view of online privacy concerns that assumes an unwillingness to share personal information with marketers, consumers' current views on information sharing are not as negative as before. Consumer trust in businesses or brands may ease concerns about privacy-related outcomes. Such trust can be developed through familiarity with brands (Beck & Prügl, 2018), and brand trust, together with brand familiarity, can create a shield to protect a brand from negative evaluations (Vizcaíno & Velasco, 2019). Thus, a close relationship between these brand-related variables may influence privacy-oriented outcomes such as information disclosure. In this regard, exploring consumer information disclosure from the trust, familiarity, and privacy perspectives is necessary to understand how different marketers influence consumer perceptions of trust and privacy concerns, along with personal information disclosure. In addition, the development of consumer privacy concerns may vary depending on the type of information requested, and some types of personal information may not necessarily produce significant privacy concerns. Therefore, updated knowledge of consumers' perceptions of personal information disclosure and the resulting privacy concerns can be helpful in developing good customer relationships.

In addition, facilitating communication with consumers requires an understanding of cultural influences. While consumers' concerns about privacy are becoming global, their perceptions of privacy can differ by culture (Li et al., 2022). What is regarded as private information may differ depending on consumers' cultural backgrounds, and this difference is likely to contribute to the formation of attitudes toward personal information-related behaviors, such as sharing, disclosure, and protection. Most studies on privacy and information disclosure in marketing have used data from North American, European, and English-speaking countries. Media use and its influence on decision-making differ across countries (Galan et al., 2015), and similar findings may not always be anticipated in different cultures. Although more social media marketing studies based on Chinese or Korean consumers have become available, there is certainly a need for research on other Asian consumers, including Japanese, to better understand the influence of country-specific cultures within the larger Asian cultural context. This is particularly important in examining consumers' information disclosure to marketers because it is built upon communication between these two parties, which is based on culture and an element that requires significant localization in international marketing.

Additionally, examining this population from a single cultural perspective could provide valuable information. Japanese culture has long been identified as homogeneous. However, the recent rise in diversity in Japanese society challenges this view (Okazaki, 2020), and variability within Japanese society should be considered when examining personal information disclosure in this population, as communication styles and perceptions of privacy may differ within this consumer group due to cultural variability. This study attempts to fill this research gap by providing information that explains the degree of globalization in privacy and information disclosure research.

The purpose of this study is two-fold. First, it explores how personal information types and the degree of brand familiarity affect Japanese consumers' perceived trust, privacy concerns, and perceptions of information disclosure. It also examines how Japanese consumers' cultural dimensions influence the relationships among privacy concerns, perceived brand trust, and anxiety regarding personal information disclosure to marketers. This study explores information disclosure based on Petronio's (2002) communication privacy management theory, assuming that consumer information disclosure occurs through communication between consumers and businesses. Communication tends to be influenced by culture (Giri, 2006); therefore, exploring the cultural influence of privacy perceptions and behaviors, along with consumers' trust in brands and privacy concerns, is helpful in developing international business strategies. If consumers' perceptions of privacy vary depending on culture, their perceptions of personal information and the resulting willingness to disclose information may also differ. Therefore, knowledge of perceptions of information disclosure and its variance based on the type of personal information sought by marketers and familiarity with brands can also be beneficial for the development of positive customer relationships for marketers.

Literature review

Personal information types and consumers' disclosure statement

Personal information types

Personal information, which identifies a certain individual and information that they may not wish to disclose and is not publicly available (Morimoto, 2023), is an essential element of marketing. Marketers use both *market-level information* that shows the general characteristics of a consumer group or segment and *individual-specific information* that includes names, addresses, demographic information, lifestyle interests, and purchase-related information (Nowak & Phelps, 1995). This individual-specific information primarily triggers consumer privacy concerns (Phelps et al., 2000).

Individual-specific information generally reflects the nature of personal information, and with technological advancements, marketers now have easy access to this information.

Several key types of personal information were used to examine their relationship with consumers' willingness to disclose it. Traditionally, demographic, lifestyle, media use, and financial and medical information have been primarily utilized in marketing (e.g. Milne et al., 2017; Park & Chai, 2018; Phelps et al., 2000). To accommodate the rise of social media and digital marketing, Robinson (2017), Milne et al. (2017), and Park and Chai (2018) focused on the emergence of online identification/account information and tracking online activities as an essential information category. Chua et al. (2021) synthesized information categories and introduced six personal information categories: (1) *lifestyle-behavior* such as beliefs, preferences, interests, behaviors, and relationships; (2) *socio-economic,* including basic demographic information; (3) *tracking* such as contact information, online information, and device tracking; (4) *financial*; (5) *authentication* such as account information; and (6) *medical/health* (p. 6). Although typologies can vary, the prominence of online personal information and identifiers is enhanced in today's marketing practices.

Information types and effects on consumers' self-disclosure statement

Consumers do not regard all personal information types as equal, and their information disclosure to marketers can vary by information types. Some information types are considered more sensitive or riskier than others. This perception of risk can trigger anxiety about sharing personal information, leading to the unwillingness to share it with others (Elhai et al., 2017; Robinson, 2018). In digital marketing, consumers tend to be unwilling to share financial information (Chua et al., 2021; Milne et al., 2017; Prince & Wallsten, 2022). Consumers are also concerned about sharing medical- and health-related information with marketers (Morimoto, 2023; Park & Chai, 2018; Rumbold & Pierscionek, 2018). However, past research suggests that consumers are less worried about providing socio-economic information, including demographic and lifestyle information (Milne et al., 2017; Phelps et al., 2000). Perceptions of personal information disclosure remain constant in both traditional and digital marketing.

The recent popularity of social media has generated unwillingness to provide certain types of personal information. Specifically, consumers tend not to be enthusiastic about disclosing their social network profiles (Milne et al., 2017; Morimoto, 2023). Park and Chai (2018) argued that consumers regard online behavioral information such as IP addresses, locations, and purchase records as relatively sensitive because they may reveal their identities when combined. Phelps et al. (2000) also note that consumers

are less willing to share their purchase-related information in direct marketing contexts. However, this type of information is often used to reach consumers (e.g. social media profiles and location information). Consumers are aware that information about interests and locations is used to personalize social media advertising (De Keyzer et al., 2022). As previous studies have suggested, consumer perceptions and intentions regarding personal information disclosure may depend on the information types requested by marketers. Since technologies allow marketers to collect and combine multiple types of personal information, one's identity may be revealed by the combined information. Different information types and combinations may increase the level of concern associated with information collection and use, which in turn may trigger anxiety about information disclosure. Such concerns can be described as general anxiety about online activities, including information disclosure (Robinson, 2018). To explore the current situation concerning the relationship between information types and personal disclosure outcomes, such as anxiety, in this particular population, the following hypothesis is proposed:

> H1: Japanese consumers' anxiety about personal information disclosure to marketers varies depending on information types requested by marketers.

Consumers' information disclosure statement in relation to familiarity with marketers

Communication privacy management as a theoretical foundation

Scholars have examined consumers' decision-making processes regarding personal information disclosure from several theoretical perspectives. Research on self-disclosure suggests that consumers are likely to disclose their personal information based on related costs, risks, and benefits (Premazzi et al., 2010). The recent approach using communication privacy management (CPM) theory (Petronio, 2002) is more communication-oriented. It emphasizes the relationship between consumers and parties sharing information while recognizing the role of privacy concerns and assessing the risks and benefits of information disclosure. It argues that individuals make information disclosure decisions in a dialectal process and balance the disclosure and concealment of personal information (Petronio, 2002; Robinson, 2017). Such balancing acts depend on the boundaries between private (personal) and public information set by individuals to reduce risk and enhance the benefits of disclosure (Metzger, 2007). Once private (personal) information is shared, the boundary to protect one's privacy is collectively owned by the individual and the other party, and controlled by both (Petronio, 1991). CPM is useful for understanding the social process of self-disclosure and explaining how people

decide when, how, and with whom to share personal information (Robinson, 2017). CPM takes one step further from the privacy calculus standpoint and suggests that in privacy-related decision making, such as personal information disclosure, the role of the relationship between consumers and businesses is as influential as the benefits and costs associated with disclosure. Privacy-related decisions are based on communication, and personal information disclosure to marketers can be regarded as a communication between consumers and marketers.

Consumers' trust in brands and personal information disclosure statement to marketers

While CPM recognizes consumers' privacy concerns as a potential indicator of self-disclosure, trusting the party to disclose personal information is also crucial because both parties are engaged in boundary management for privacy protection. Grosso et al. (2020) state that trust can be classified into two types: 1) consumers' trust in individual companies and their representatives, which affects the relationship between these two specific parties (also referred to as micro-level trust), and 2) consumers' trust in a broader social context, such as trust in trust (referred to as macro-level trust). This study further explores micro-level trust, such as trust in brands and marketers.

Micro-level trust, which is one's confidence in the exchange partner's honesty (Morgan & Hunt, 1994), is said to result in positive outcomes. While trust development is enabled by successive interactions between the two parties, the hurdle for initial trust development with consumers can be high in an online environment because consumers may form trust (or distrust) prior to their actual experience with marketers and may perceive more risks online than offline (Premazzi et al., 2010). Consumers' trust can be built by developing familiarity with marketers (or brands) and having positive experiences with them, as well as by perceiving fair practices in the handling of collected personal information (Chellappa & Sin, 2005; Grosso et al., 2020; Sharma & Crossler, 2014). The more marketers are perceived as trusted by consumers, the more likely that consumers' anxiety about disclosure will be reduced, resulting in a willingness to disclose personal information. Trust could be greater for companies with whom consumers have prior experiences than for well-known companies with no past experiences, due to perceived familiarity. Additionally, personal information disclosure tends to be influenced by the type of information requested (e.g. Chua et al., 2021; Pomfret et al., 2020). Both information type and familiarity with marketers or brands may influence consumer perceptions of personal information disclosure. Therefore, the following hypotheses explore the current situation regarding the Japanese consumer population:

H2: Japanese consumers' anxiety about personal information disclosure to marketers varies depending on their familiarity with the brand.

H3: Consumers' trust in brands varies depending on their degree of brand familiarity (unknown brand, known brand with no purchase experience, and known brand with previous purchase experience).

The role of privacy concerns and trust in a cultural context

Privacy concerns and trust and the relationship with information disclosure

Consumers' privacy concerns and trust in marketers/brands influence self-disclosure-related outcomes. Revealing personal information can be regarded as risky because individuals may feel vulnerable when exposing themselves to others (Petronio, 1991). Online privacy concerns can be triggered when consumers perceive a loss of privacy owing to information collection by marketers (Taylor et al., 2009). Previous research has illustrated the influence of consumers' privacy concerns on their perceptions and online behaviors, including anxiety and attitudes toward personal information disclosure and their relationship with the sense of information control. Specifically, paying attention to anxiety as a perceived outcome of personal information disclosure is important because anxiety can be interpreted as a consequence of concerns about uncertainty and risk (Elhai et al., 2017; Robinson, 2018). Empirical findings have shown the direct influence of privacy concerns on anxiety about online personal information disclosure (Robinson, 2018) and marketers' willingness to self-disclose (Li et al., 2017; Robinson, 2018; Wang et al., 2017). Consumers' privacy concerns can be heightened when they feel uninformed about the parties collecting their personal information, methods of information access, and usage purposes (Phelps et al., 2000; Youn, 2009). This perceived loss of personal information ownership can be interpreted as a loss of information control that can trigger privacy concerns. Robinson (2018) argued that privacy concerns in an online commerce environment can lead to anxiety about information disclosure, and anxiety, as a state of lack of comfort, can contribute to negative responses to information disclosure. In other words, consumers' privacy concerns can be a major hurdle to personal information disclosure (Krasnova et al., 2009). In the CPM context, boundary management between consumers and marketers can be achieved by controlling the flow of personal information, and consumers' likelihood of personal information disclosure may depend on the parties with whom they intend to share personal information. If boundary management based on the relationship between consumers and marketers is sufficient, and trust is established, consumers are likely to feel that they can control their personal information flow.

In self-disclosure marketing research, trust in companies has been addressed as a key influencer, along with privacy concerns. To facilitate information exchange with consumers, marketers can enhance consumer familiarity and trust to reduce privacy concerns (Sheehan & Hoy, 2000). Trust development requires good consumer relationships. Upon establishing a positive relationship with consumers, boundary management can occur for information exchange. For this purpose, perceived familiarity with the marketer or brand is essential. Additionally, trust may overshadow the impact of negative antecedents, such as privacy concerns, on self-disclosure (Swani et al., 2021). In this sense, the role of trust in consumers' personal information disclosure is notable.

Empirical research has identified trust as an antecedent of perceptions and behavioral intentions. In marketing, trust in institutions, including companies, is known to directly influence consumers' self-disclosure-related outcomes, such as attitudes, anxiety (Robinson, 2018), and willingness to disclose personal information (Grosso et al., 2020). Based on these observations, the current study predicts consumers' trust in marketers, along with privacy concerns, as the antecedent of perceptions of personal information disclosure because consumers' familiarity with marketers can be related to trust in them, affecting their anxiety about personal information disclosure. Therefore, an additional hypothesis was proposed:

> H4a-b: Consumers' (a) trust in brands and (b) privacy concerns influence their anxiety about personal information disclosure to marketers.

Cultural factors of Japanese consumers relevant to privacy: uncertainty avoidance and self-construal

As stated earlier, privacy concerns have become universal, whereas the perception of privacy can be cultural (Li et al., 2022). Since culture influences consumer behavior and communication, its role in personal information disclosure should be further examined. Hofstede's (2001) cultural dimensions are a popular framework for understanding cultural influences on consumer behavior. Uncertainty avoidance, "the extent to which people feel threatened by ambiguous or unknown situations" (Hofstede, 2001, p. 161), could influence privacy-related factors in self-disclosure. Generally, individuals with high uncertainty avoidance, including Japanese consumers, tend to prefer predictability and clear rules and structures to avoid risk, whereas individuals with low uncertainty avoidance tend to condone ambiguity and accept more risk (Hofstede, 2001; Sharma, 2010). Based on these assumptions, Sharma (2010) highlighted two dimensions of uncertainty avoidance, risk avoidance and ambiguity intolerance, which can influence one's likelihood and/or perceptions of self-disclosure. Asai and Barnlund

(1998) and Tominaga et al. (2018) found that Japanese people are less likely to self-disclose compared to people in places such as the U.S. and India. This clear influence of uncertainty avoidance on self-disclosure can be explained by another unique cultural characteristic of Japanese consumers: self-construal.

Triandis (1989) proposed three types of self, namely private, public, and collective, as well as classifications of individualistic/collectivistic cultures and argued that one experiences these selves "with different probabilities in different cultures" (p. 507). As a result, such a self informs one's social behavior. Markus and Kitayama (1991) took this assumption further and introduced two ways to construct the self within an individual: independent and interdependent self-construal (as cited in Zhang et al., 2021). People from Asian cultural backgrounds tend to show more interdependent self-construal; they are likely to regard themselves as part of a social relationship or group and see a clear distinction between in-group and out-group membership (Markus & Kitayama, 1991). For Japanese consumers, interdependent self-construal and collectivism tend to be prominent, and the Japanese tend to trust in-group members more than out-group members (Wang, 2016). Self-construal is related to communication style (e.g. Asai & Barnlund, 1998) and media use (e.g. Lee & Hwang, 2019). Because self-disclosure involves communication with another party, the influence of self-construal on online self-disclosure has also been reported in past research. For instance, Lee and Hwang (2019) found that cultural self-construal influences self-disclosure on social networking services. Tominaga et al. (2018) argued that individuals with a greater tendency toward interdependent self-construal could perceive more anxiety about information disclosure on social media because of the clear distinction between in-group and out-group parties. These arguments are also extended to newer communication formats. Zhang et al. (2021) reported the positive influence of independent self-construal on the willingness to disclose personal information in the Internet of Things (IoT) context. This tendency may also be observed in Japanese consumers' personal information disclosure to marketers.

These cultural factors may also influence the relationship between privacy concerns, trust, and personal information disclosure. Privacy decisions can be contextual, and the flow of personal information between parties may be determined by an appropriate norm in a certain context (Grosso et al., 2020; Nissenbaum, 2009). Li et al. (2022) suggested that one tries to control personal information flow based on norms that regulate the context they are in. Culture influences norms and values, which then influence negotiations and communication (Marin et al., 2019). In the process of self-disclosure, privacy boundary management to determine disclosure decisions is based on negotiations between the two parties

(Petronio, 2002). If personal information disclosure is the result of negotiations between consumers and marketers, consumers' cultural factors, such as uncertainty avoidance and self-construal, may interact with this process because norms are characterized by culture and can influence negotiations. Specifically, cultural factors may enhance the effects of privacy concerns and marketers' trust on personal information disclosure outcomes. Therefore, the following hypotheses were proposed:

H5a,b: The relationship between privacy concerns and anxiety about personal information disclosure to marketers is moderated by uncertainty avoidance (a) risk aversion and (b) ambiguity intolerance.

H6a,b: The relationship between trust in brands and anxiety about personal information disclosure to marketers is moderated by uncertainty avoidance (a) risk aversion and (b) ambiguity intolerance.

H7a,b: The relationship between privacy concerns and anxiety about personal information disclosure to marketers is moderated by (a) independent and (b) interdependent self-construal.

H8a,b: The relationship between trust in brands and anxiety about personal information disclosure to marketers is moderated by (a) independent and (b) interdependent self-construal.

The conceptual map (Figure 1) concerning the key concepts is presented as follows:

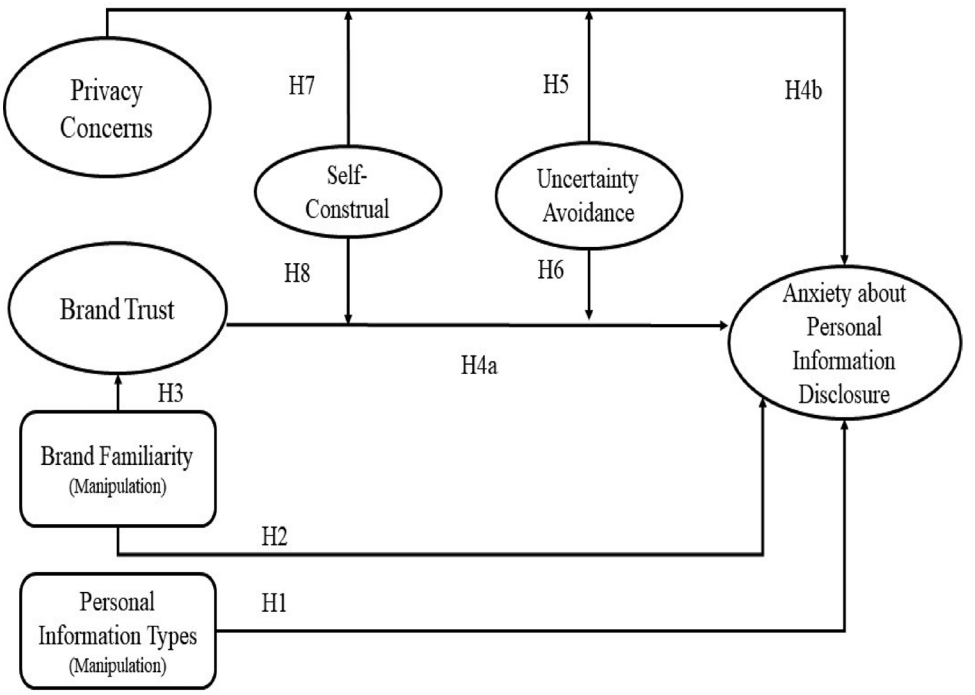


Figure 1. Conceptual model.

Method

Research design

Procedure and manipulations

An online experiment with a 3 (brand familiarity) × 4 (requested personal information type) factorial design was conducted using online inquiry forms as stimuli. Consumers in Japan aged between 20 and 60 were recruited through a panel of online market research firms in Tokyo ($n = 804$). Japanese consumers were selected because there is a lack of reports on Japanese consumers' information disclosure and media use in the marketing context. Media usage and related decision-making issues vary depending on the country and culture (Galan et al., 2015). Prior to conducting cross-cultural research on East–West comparisons, more detailed knowledge of specific cultures and their consumers is essential. With the increasing popularity of international marketing, marketers can utilize digital media to reach and communicate with consumers across borders. Because localization is still required in communication elements in marketing, combined with the scarcity of information, more comprehensive knowledge on Japanese consumers' decision-making processes in digital environments is needed (Morimoto, 2023).

A pretest ($n = 22$, aged between 20 and 35) was conducted to determine the fictitious brand and product to be used in the online inquiry form. A tablet PC was selected as the most relevant and gender-neutral product, and the brand name "SkillPad" was regarded as the most appropriate. A professional designer developed 12 versions of the online inquiry form using the original SkillPad logo (see Appendix).

The questionnaire contained a subject consent form, and the participants proceeded with the main study upon consent. Participants were asked to answer questions about 1 of the 12 online inquiry forms along with questions regarding their viewpoints on online privacy, trust in the marketer of "SkillPad," cultural dimensions, and demographic questions. This scenario-based study was based on the method introduced by Van Doorn and Hoekstra (2013). Participants were asked to read one of the three consumer scenarios in Japanese and answer questions about one of the randomly assigned stimuli (online inquiry form) as the individual in the scenario. In this scenario, their familiarity with the brand was manipulated as follows: 1) unknown brand, 2) known brand with no previous purchase history, and 3) brand with previous purchase history. For example, the following scenario is an unknown brand manipulation (the bold sentence represents unknown brand manipulation):

> You are in your 30s, currently living in Tokyo. You need a tablet PC for work and have recently started looking for related product information online. Among various brands, SkillPad is identified as one of the potential options. SkillPad is an emerging brand and gaining attention from public. **But you have never heard about it before**. In order to obtain additional information, you visit their website and the following inquiry form is shown.

For the known brand with no purchase history, the bold sentence was replaced with "*You have heard about the SkillPad brand, but never purchased their products before.*" Likewise, for the manipulation of the brand with previous purchase history, *"you have already made a purchase of their products before"* was used.

Personal information types were manipulated in the online inquiry form. Four conditions were prepared and displayed in the online inquiry form with the original logo of *SkillPad*: (1) basic personal information, including name, address, phone number, e-mail address, age, and an open-ended inquiry section for SkillPad products (Condition A); (2) Condition A plus social media user ID information, such as Twitter, Instagram, and LINE (a mobile messaging service); (3) Condition A plus purchase history; and (4) Condition A plus usage information. From the six personal information types of Chua et al. (2021), socioeconomic and tracking information types were placed under all conditions. Financial and medical information types were not included in any of the stimuli because they were irrelevant to the general inquiry forms. Lifestyle behavior and authentication information types were manipulated in the stimuli.

Sample characteristics and manipulation checks

The total number of participants was 804. Among them, 395 were male and 409 were female. The largest age group was 40s (25.7%), followed by 50s (25.6%) and 20s (23.8%). Approximately 38.4% of the sample had an undergraduate degree, and 27.6% had a high school diploma. To ensure that the participants' responses were not affected by prior knowledge or experience with the brand and inquiry form, the manipulation check questions asked whether they had heard or knew about the selected brand name and had seen the inquiry form before. Manipulation checks were conducted to assess whether the information type requested on the brand familiarity form was accurately recognized. The participants were asked to identify the requested information type during manipulation. For brand familiarity manipulation, a single-item categorical question asking participants to identify their brand familiarity level in the scenario was included in the questionnaire. Cases that incorrectly identified these manipulations were removed from hypothesis testing, and the final sample size was 771.

Measurements

The measurements used in this study were originally developed in English. Back-translation was performed prior to data collection. A native Japanese student with proficient English reading skills translated the questionnaire from English into Japanese. Then, a bilingual Japanese student back-translated all of the items in the questionnaire. The researcher confirmed the final version of the translated questionnaire.

Active variables

Two active variables were used in this study. First, *brand familiarity* was manipulated in the scenario (three conditions: unknown brand, known brand with no past purchase experience, and known brand with purchase experience). Personal information type was manipulated using an online inquiry form (four conditions: basic information, social media information, purchase history, and usage information).

Attribute variables

Privacy concerns were measured with Kim's (2016) four-item Likert-type scale (α=.88). Consumers' trust in brands (*Brand trust*) was assessed with a three-item Likert-type scale developed by Li et al. (2008; α=.94). *Anxiety about disclosing personal information to marketers* was measured with Robinson's (2018) modified four-item Likert-type scale (α=.93).

Uncertainty avoidance and self-construal were used as moderators. *Uncertainty avoidance* was measured with Sharma's (2010) Likert-type scale with two factors: *risk aversion* (5 items, α=.81) and *ambiguity intolerance* (5 items, α=.87). Sharma's (2010) Likert-type personal cultural dimension scale was used to assess *independent/interdependent self-construal*. The *independent self-construal* scale consisted of six items (α=.84) and the *interdependent self-construal* scale included four items (α=.89).

Construct validity

To test the convergent validity of the measurements above, the factor loadings, composite reliability (CR), Cronbach's α, and average variance extracted (AVE) were computed (Table 1). The CR of the constructs used in the study ranged from .86 to .96, with all above .60. The AVE for each construct was above .5, ranging from .56 to 90, suggesting that these measures met the criteria for convergent validity (Fornell & Larcker, 1981).

For the discriminant validity of the scales used, the square root of the AVE for each construct and the correlations between the constructs were computed (Table 2). The results showed that the square root of the AVE

Table 1. Tests of convergent validity.

Constructs/Items	Λ	Cronbach's α	CR	AVE
Privacy Concerns (Kim, 2016)				
I am sensitive about giving out information regarding my preferences.	.807	.88	.92	.73
I am concerned about anonymous information (information collected automatically but cannot be used to identify me, such as my computer, network information, operating system etc.) that is collected about me.	.817			
I am concerned about how my personally unidentifiable information (information that I have voluntarily give out but cannot be used to identify me, such as zip code, age range, sex etc.) will be used by a firm.	.890			
I am concerned about how my personally identifiable information (Information that I have voluntarily given out and can be used to identify me as an individual such as name, shipping address, credit card or bank account information, social security number etc.) will be used by a firm.	.897			
Brand Trust (Li et al., 2008)				
I have no doubt this brand (brand name) can be trusted.	.945	.94	.96	.90
This brand is trustworthy.	.952			
I trust this brand (brand name).	.944			
Anxiety about Personal Information Disclosure to Marketer (Adapted from Robinson, 2018)				
I feel uncomfortable providing my personal information to the marketer through this form.	.894	.93	95	.83
I am uncertain about providing personal information to the marketer here.	.904			
I am anxious about being asked for my information by the marketer.	.930			
I would prefer not to provide all the information to the marketer.	.915			
Risk Aversion (Sharma, 2010)				
I tend to avoid talking to strangers.	.716	.81	.86	.56
I prefer a routine way of life to an unpredictable one full of change.	.818			
I would not describe myself as a risk-taker.	.800			
I am very cautious about how I spend my money.	.636			
I am seldom the first person to try anything new.	.745			
Ambiguity Intolerance (Sharma, 2010)				
I find it difficult to function without clear directions and instructions.	.759	.87	.91	.66
I prefer specific instructions to broad guidelines.	.800			
I tend to get anxious easily when I don't know an outcome.	.872			
I feel safe when I am in my familiar surroundings.	.818			
I get confused easily when dealing with complex problems.	.812			
Independent Self-Construal (Sharma, 2010)				
I would rather depend on myself than others.	.751	.84	.89	.56
My personal identity, independent of others, is important to me.	.806			
I rely on myself most of the time, rarely on others.	.716			
It is important that I do my job better than others.	.775			
I enjoy being unique and different from others in many respects.	.692			
I often do my own things.	.754			

(*Continued*)

Table 1. Continued.

Constructs/Items	Λ	Cronbach's α	CR	AVE
Interdependent Self-Construal (Sharma, 2010)				
The well-being of my group members is important for me.	.894	.89	.86	.66
I feel good when I cooperate with my group members.	.917			
It is my duty to take care of my family members, whatever it takes.	.637			
I enjoy spending time with my group members.	.775			

was greater than the correlations between these constructs, indicating the discriminant validity of all measures.

Results

H1-2 examined how Japanese consumer anxiety about personal information disclosure to marketers varies according to the type of information requested (H1) and their familiarity with the brand (H2). A two-way analysis of variance (ANOVA) was conducted to test the effects of information type and brand familiarity on anxiety regarding personal information disclosure to marketers. The result indicated that there was not a statistically significant interaction between information types and brand familiarity ($F(6, 759) = 1.54$, $\rho = .16$). A simple main effect analysis indicated that the information type did not have a statistically significant effect on anxiety ($F(3, 759) = 1.21$, $\rho = .31$). Similarly, brand familiarity had no significant effect on anxiety ($F(2, 759) = 1.23$, $\rho = .29$). Therefore, H1 and H2 were not supported by the data. Japanese consumers' anxiety about personal information disclosure to marketers did not appear to vary according to the type of requested personal information or consumers' familiarity with the brand.

H3 predicted that the level of consumer trust in a brand differs depending on their familiarity with the brand. A one-way ANOVA was performed with brand familiarity as the independent variable and consumer trust in the brand as the dependent variable. The results showed no statistically significant differences in brand trust among the three levels of brand familiarity ($F(2, 768) = 1.72$, $\rho = .18$). Therefore, H3 was rejected.

H4 was about the influence of consumers' a) trust in a brand and (b) privacy concerns on their anxiety about disclosing personal information to marketers. A multiple regression analysis was conducted with brand trust and privacy concerns as independent variables and anxiety about personal information disclosure as the dependent variable. The result showed that the two independent variables explained 42.1% of the variance ($R^2 = .421$, $F(2, 768) = 82.86$, $\rho < .001$). Both brand trust (H4a: $\beta = -0.27$,

Table 2. Means (M), standard deviations (SD) and correlations of key variables.

Variables	M	SD	Squ-are Root AVE	Correlations 1	2	3	4	5	6
1. Privacy Concerns	4.65	1.35	.85						
2. Brand Trust	3.19	1.19	.94	−0.14**					
3. Anxiety about Personal Information Disclosure	4.52	1.53	.91	.37**	−0.26**				
4. Risk Aversion	4.26	1.08	.75	.41**	.07	.12**			
5. Ambiguity Intolerance	4.32	1.13	.81	.41**	.02	.14**	.73**		
6. Independent Self-Construal	4.34	1.04	.75	.50**	−0.03	.23**	.46**	.41**	
7. Interdependent Self-Construal	4.37	1.17	.81	.40**	.01	.18**	.42**	.48**	.57**

**ρ≤ .01.

t=−6.43, ρ<.001) and privacy concerns (H4b: β=.38, $t = 10.12$, ρ<.001) had a significant effect on anxiety about personal information disclosure to marketers. Therefore, H4a–b were supported: Japanese consumers' trust in the brand had a negative effect on anxiety about personal information disclosure, and their privacy concerns had a positive influence on anxiety about personal information disclosure.

To perform tests of moderation from H5 to H8, Model 1 of Hayes (2022) PROCESS macro was used. For testing **H5a–b**, the following variables were entered: privacy concerns as the independent variable, anxiety about personal information disclosure to marketers as the dependent variable, and risk aversion (H5a) and ambiguity intolerance (H5b) as moderators. These variables were standardized to avoid multicollinearity with the interaction term (Aiken & West, 1991). As for H5a, the overall model was significant (R^2=.13, F (3, 767) =39.71, ρ<.001). While privacy concerns were a significant predictor of anxiety (b=.43, SE=.04, $t = 10.16$, ρ<.001), risk aversion did not predict anxiety (b=−0.05, SE=.05, t=−0.93, ρ=.35). As a result, the interaction between privacy concerns and risk aversion was not significant (b=.01, SE=.02, t=.42, ρ=.67). Regarding H5b, the overall model was significant (R^2=.14, F (3, 767) =40.00, ρ<.01). Although privacy concerns had a significant effect on anxiety (b=.43, SE=.04, $t = 10.07$, ρ<.01), they did not predict anxiety (b=-0.01, SE=.05, t=−0.22, ρ=.83). Likewise, the interaction between privacy concerns and ambiguity avoidance was not statistically significant (b=.03, SE=.03, $t = 1.33$, ρ=.18). Therefore, H5a-b was rejected. Uncertainty avoidance did not seem to moderate the relationship between privacy concerns and anxiety about personal information disclosure.

H6a–b predicted the moderating role of uncertainty avoidance in the relationship between Japanese consumers' trust in a brand and their anxiety about personal information disclosure to marketers. Moderation analyses were performed with Hayes (2022) PROCESS macro, using risk aversion

(H6a) and ambiguity intolerance (H6b) as moderators. The overall model was significant (R^2=.09, F(3, 767)=26.36, ρ<.01). Brand trust was a significant predictor of anxiety about personal information disclosure (b=-34, SE=.04, t=−7.73, ρ < 0.01), and the interaction between brand trust and risk eversion was also significant (b =-0.08, SE=.03, t=-2.35, ρ=.02), suggesting the moderation effect of risk eversion (Table 3). The conditional effect of brand trust on the dependent variable also indicated corresponding results (Figure 2). The moderator was segmented using ±1 standard deviation (M = 4.26; SD = 1.08). In the low moderation condition (n = 78), there was a significant negative relationship between trust and attitudes toward the disclosure of personal information (b =-0.24, 95% CI [-0.30, −0.18], t=−0.85, ρ < = 78)). At the low risk-aversion level, there was a significant negative relationship between brand trust and anxiety about personal information disclosure (b =-0.26, SE=.06, t=−4.52, ρ<.01). In the high risk aversion condition (n = 114), an enhanced negative relationship was observed between the independent and dependent variables (b =−0.43, SE=.06, t=−7.67, ρ < 0.01; Table 3; Figure 2). Therefore, the moderating effect of risk aversion was confirmed.

For H6b, a similar analysis was conducted with ambiguity intolerance as the moderator. The overall model was significant (R^2=.31, F (3, 767) =27.31, ρ<.01). Similar to H6a, brand trust predicted anxiety. The interaction between brand trust and ambiguity intolerance was also significant (b =-0.07, SE=.03, t=-2.32, ρ < 0.05; Table 3). The moderator was segregated by 1 standard deviation (M = 4.31, SD = 1.13). An examination of the interaction plot indicated that at a low moderation level (n = 78), brand trust had a negative effect on anxiety (b = −0.25, SE=.06, t=−4.26, ρ < = 78)). The effect of brand trust was further enhanced in the high-moderation

Table 3. Moderation effect of uncertainty avoidance (H6a-b).

Variables	*b*	SE	t	ρ	CI UL	CI LL
Moderator: Risk Aversion (H4a)						
R^2=.09, ΔR^2=.01						
Main Effects						
Brand Trust	−0.34	.04	−7.73	.001**	−0.26	−0.43
Risk Aversion	.16	.05	3.19	.002*	.26	.06
Interaction Effect						
Brand Trust x Risk Aversion	−0.08	.03	−2.35	.02*	−0.01	−0.14
Moderator: Ambiguity Intolerance (H4b)						
R^2=.10, ΔR^2=.01						
Main Effects						
Brand Trust	−0.33	.04	−7.47	.001**	−0.24	−0.42
Ambiguity Intolerance	.18	.05	3.67	.001**	.27	.08
Interaction Effect						
Brand Trust x Ambiguity Intolerance	−0.07	.03	−2.32	.02*	−0.01	−0.13

Dependent variable: Anxiety about personal information disclosure to marketers.
*ρ<.05.
**ρ<.001.

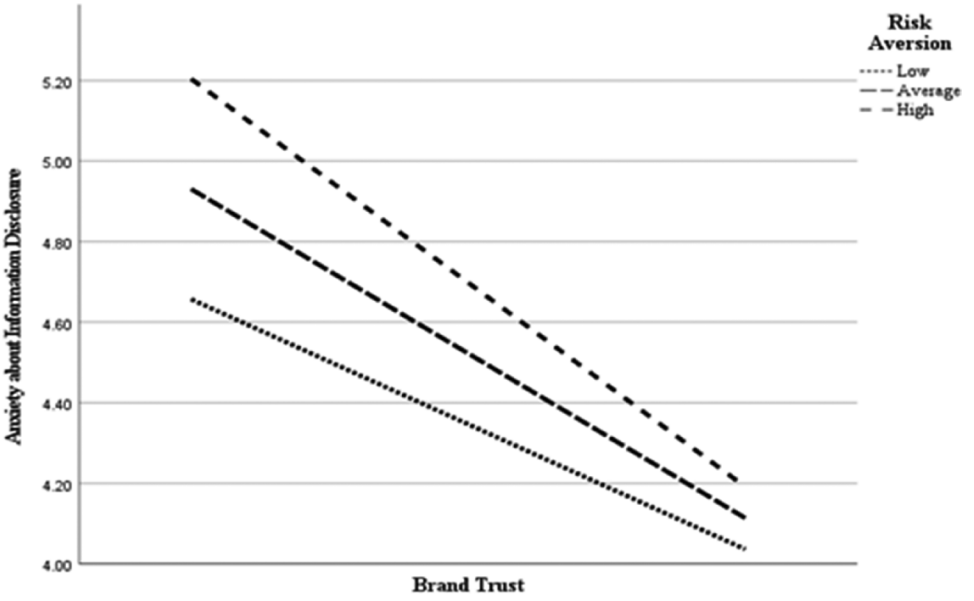


Figure 2. Moderation effect of risk aversion/uncertainty avoidance (H6a).

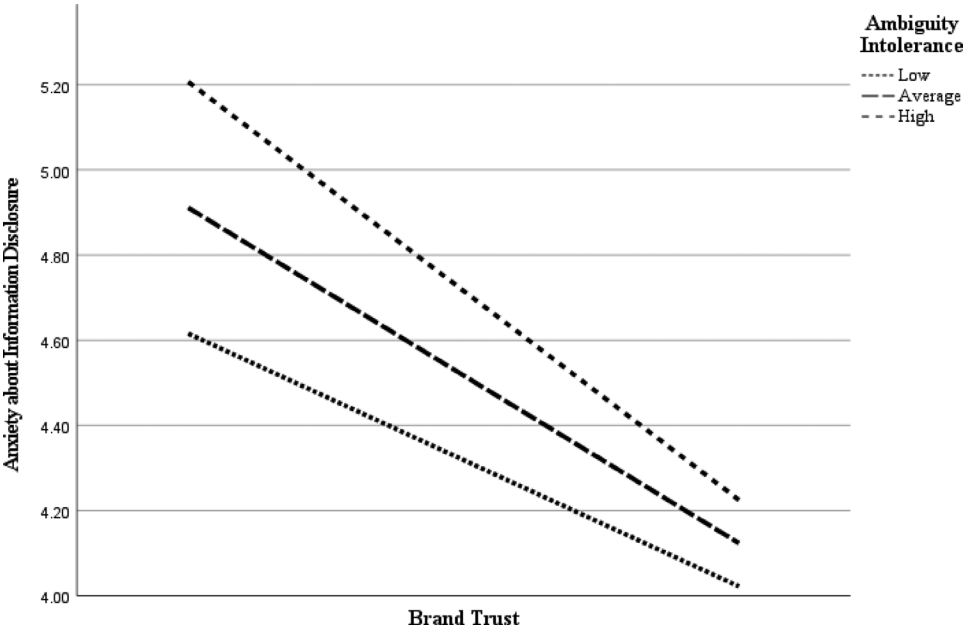


Figure 3. Moderation effect of ambiguity intolerance/uncertainty avoidance (H6b).

condition ($n = 106$, b =-0.41, SE=.05, t=-7.59, $\rho < 0.01$; Table 3; Figure 3). Therefore, H6b was supported by the data. Uncertainty avoidance moderated the relationship between Japanese consumers' trust in brands and their anxiety about disclosing personal information to marketers.

H7 proposed a moderating role of self-construal in the relationship between privacy concerns and anxiety about personal information disclosure. First, a moderation analysis was conducted with independent self-construal as the moderator (H7a). Although the model was significant (R^2=.14, F (3, 767) =39.83, ρ<.01), privacy concerns were a significant predictor of anxiety (*b*=.38, SE=.04, *t* = 8.59, ρ<.01) and independent self-construal did not significantly predict anxiety (*b*=.10, SE=.06, *t* = 1.68, ρ=.09). Thus, H7a was rejected. Similarly, with interdependent self-construal as a moderator (H7b), a similar finding was observed (R^2=.13, F (3. 767)=39.83, ρ<.01; interaction effect: *b*=.01, SE=.02, *t*=.35, ρ=.73). Therefore, H7 was rejected. Self-construal did not moderate the relationship between privacy concerns and anxiety about personal information disclosure to marketers.

H8 hypothesized that self-construal has a moderating effect on the relationship between brand trust and anxiety about information disclosure to marketers. First, the moderating effect of independent self-construal was explored, and the independent variable and moderator accounted for a significant amount of the variance in anxiety (R^2=.12, F (3, 767)=36.39, ρ<.01). The independent variable of brand trust significantly predicted anxiety (b=-0.32, SE=.44, t=-7.25, ρ<.01), and the interaction between brand trust and independent self-construal was also significant (b=-0.07, SE=.03, t=-2.13, ρ=.03; Table 4). The interaction plot also showed that at the low moderation level, brand trust had a negative effect on anxiety (b=-0.24, SE=.06, t=-4.18, ρ<.001). In the high moderation condition, the negative effect of brand trust on anxiety was further enhanced (b=-0.39, SE=.05, t=-7.43, ρ<.001; Figure 4). Hence, H8a was confirmed.

Regarding interdependent self-construal as a moderator (H8b), its moderation effect was not observed despite the significant overall model (R^2=.10, F (3, 767) =29.28, ρ<.001); interaction effect: b=-0.04, SE=.03, t=-1.36, ρ=.17). Therefore, H8 was partially supported by the data; only independent self-construal moderated the relationship between Japanese consumers' trust in brands and their anxiety about personal information disclosure to marketers.

Table 4. Moderation effect of independent self-construal (H8a).

Variables	*b*	SE	t	ρ	CI UL	CI LL
Main effects						
Brand Trust	−0.32	.04	−7.25	.001*	−0.13	−0.36
Independent Self-Construal	.30	.05	5.69	.001*	.15	.26
Interaction Effect						
Brand Trust x Independent Self-Construal	−0.06	.01	−4.07	.001*	−0.01	−0.13

Dependent variable: Anxiety about personal information disclosure to marketers.
R^2=.12.
ΔR^2=.01.
*ρ<.001.

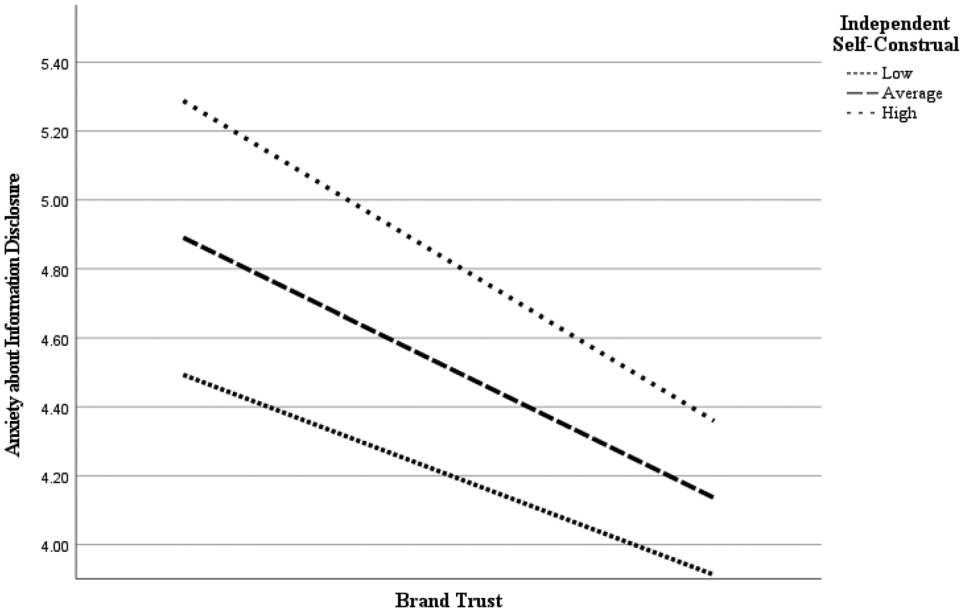


Figure 4. Moderation effect of independent self-construal (H8a).

Discussion

Absence of effects of information types and brand familiarity on information disclosure

This study explored Japanese consumers' personal information disclosure to marketers and its relationship with the requested information types and brand familiarity. The findings did not confirm an association between information disclosure and requested information types or brand familiarity. Participants' anxiety about disclosing personal information to a marketer did not vary according to the information requested by the inquiry form. A possible explanation for this is that consumers have become accustomed to online inquiry forms and know they are expected to submit their personal information. In Japan, the average abandonment rate for online inquiry forms ranges from 40 to 50% (Interviewz, 2022), meaning that about half of the consumers who reach online inquiry forms complete them. Familiarity with online forms and information requests may weaken the negative responses to information collection practices.

In addition, the level of brand familiarity did not appear to contribute to variability in anxiety about information disclosure to marketers. This may have been related to the experimental conditions. The scenario asked the participants to assume that they were interested in purchasing a product and were looking for related information. In other words, they were cued to seek information proactively when exposed to an online inquiry

form (stimulus). Consequently, their interest in the project may have weakened the effect of brand familiarity. Therefore, it is worthwhile to examine the effect of consumers' brand familiarity on information disclosure in different contexts, such as active vs. inactive information-seeking situations.

Brand trust from CPM perspective

The current research confirms the overall effect of brand trust on Japanese consumers' anxiety about personal information disclosure to marketers. From the CPM standpoint, this finding emphasizes the importance of relationship development by marketers to enhance trust and encourage consumers to share their personal information for optimum offerings. According to the theory, it is necessary for an individual to be willing to share private information with another party (i.e. marketers). Once the individual provides private information, this "other" party becomes an information co-owner, and the boundary of private/public information is to be managed effectively through negotiation and creation of mutually held privacy rules (Petronio, 2002). If there is any incoordination, and the owner feels that the private information boundary is violated, a situation called boundary turbulence may emerge; this may cause loss of trust in the other boundary co-owner (Petronio, 2002). While boundary turbulence can be considered a learning opportunity to strengthen the relationships between the co-owners (e.g. McLaren & Steuber, 2013), ties between marketers (or brands) and consumers tend not to be as close as in personal relationships. Thus, boundary turbulence could potentially lead to distrust and failure to promote information disclosure and foster business opportunities. Therefore, the results of this study, based on CPM as a guiding theory, highlighted the critical role of brand trust in consumers' personal information disclosure.

Effects of brand trust and privacy concerns on anxiety about information disclosure statement

The results of this study align with previous findings on the relationship between brand trust, privacy concerns, and information disclosure-related outcomes. Both variables influenced anxiety about personal information disclosure. In particular, the effect of privacy concerns was greater on anxiety than on brand trust. This finding indicates that although consumers have become more active in directly communicating with marketers due to the diffusion of the Internet and social media technologies, which can help enhance brand trust, the negative effect of privacy concerns appears to overwhelm information disclosure outcomes for Japanese consumers.

Explanations for external events may reflect this tendency. During the data collection period, personal data breach cases by corporations such as Panasonic, H.I.S. (travel agency), and the Ministry of Defense were heavily publicized (Fuselab, 2023). As a result, the participants' awareness of personal data breaches may have been enhanced, leading to increased anxiety about personal information disclosure to marketers. The trend of data breaches does not seem to disappear or taper off, and more research is needed to understand and offset the negative effect of privacy concerns among consumers to facilitate favorable customer relationships.

Cultural factors as moderators in relation to brand trust

This research also scrutinized how individual cultural differences among Japanese consumers are associated with information disclosure and related factors, such as privacy concerns and trust in brands. Overall, both privacy concerns and brand trust were related to information disclosure. However, only brand trust appeared to interact with these cultural variables and its effect on personal information disclosure was further enhanced. In the context of CPM theory (Petronio, 2002), Japanese consumers' boundary management is more likely to be influenced by their trust in the party when sharing personal information. While privacy concerns can influence perceptions and behavioral intentions related to information disclosure, brand trust becomes prominent in the information disclosure process for Japanese consumers, particularly when combined with the degree of uncertainty avoidance. Consumers may decide to lower their boundary for sharing personal information with marketers if they trust the brand. When trust interacts with risk aversion and ambiguity intolerance as a function of uncertainty avoidance, it may magnify and lower the boundaries between the parties involved in information disclosure. Therefore, for Japanese consumers' perceptions and behavioral intentions regarding information disclosure to marketers, brand trust, as well as their tendency toward uncertainty avoidance, could be considered potential predictors.

Only independent self-construal served as a moderator between brand trust and anxiety regarding information disclosure among Japanese consumers. Independent self-construal is known to be positively related to the willingness to disclose personal information in an IoT environment because individuals with highly independent self-construal tend to engage in activities for self-enhancement and focus on positive information that benefits themselves; as a result, they are likely to share private data if doing so is valuable and beneficial for self-enhancement (Zhang et al., 2021, p. 1933). While this tendency was confirmed in the current study, we did not observe any effect of interdependent self-construal in Japanese participants. Those with high interdependent self-construal are said to be

concerned about evaluations from others and tend to avoid negative consequences for the sake of harmonious relationships; as a result, they are more inclined to place high value on privacy and are less willing to disclose personal information (Zhang et al., 2021). Thus, particularly when brand trust, not privacy concerns, is an antecedent of perceptions of personal information disclosure, the moderating effect of interdependent self-construal may not stand out.

Another possibility involves the use of scenarios for data collection. In this study, consumers' brand familiarity and the information types requested by the inquiry form were manipulated, but self-construal was not. Some scholars, such as Levine et al. (2003), argue that interdependent self-construal scales tend to be sensitive to situational priming. This study did not prime self-construal. The scale used for interdependent self-construal measured individual-level cultural tendencies and did not measure responses to priming. Due to this lack of priming, the effect of interdependent self-construal may not have been clear. Therefore, more effort should be made to examine self-construal and its influence on information disclosure outcomes in different experimental and situational settings to further understand the influence of culture on personal information disclosure in marketing contexts.

Limitations and suggestions for future research

This study presented valuable findings, particularly regarding the moderating role of cultural factors in Japanese consumers' personal information disclosure. At the same time, there are issues to be considered when advancing the knowledge of information disclosure in international marketing. First, it is recommended that future studies consider using different product categories to study the effects of requested information types and brand familiarity on perceptions or behavioral intentions regarding information disclosure, because the current study did not find significant effects. A tablet PC was selected because it was considered gender-neutral, and the pretest indicated that the involvement level was similar between genders. Using multiple product categories with different degrees of involvement may be helpful for further studying how information types and brand familiarity interact with information disclosure outcomes. In addition, this study used a fictitious brand to try to control potential noise, such as preexisting attitudes or liking an actual brand, at the expense of external validity. Future research should consider using existing brands along with fictitious brands to further explore the influence of brand familiarity on information disclosure outcomes.

Suggestions for stimuli and manipulation checks can be also provided. Brand familiarity was manipulated in a scenario and checked using a single-item, categorical question. Although the current study removed

incorrectly identified cases for hypothesis testing based on the responses to this categorical manipulation check, the results indicated no effect of brand familiarity on anxiety about personal information disclosure. If the study also included an interval-level measure of perceived brand familiarity as an additional manipulation check, it might have provided more explanation for the association (or lack thereof) with consumer anxiety about information disclosure. Such a measure could also have been helpful in confirming whether the brand familiarity manipulation in the scenario was successful. Hence, future studies should include an interval-level measurement to assess perceived brand familiarity, in addition to a categorical measure, for manipulation checks.

Regarding cultural indicators, the current study did not prime self-construal, which may have resulted in some non-significant findings concerning this cultural variable. To examine whether the nonexistence of self-construal's influence on Japanese consumers' information disclosure is prevalent in other marketing settings, it may be necessary to prime self-construal in an experiment, such as making participants more conscious about their group orientation in scenarios (e.g. manipulating product usage situations based on personal or group/organizational use). This could elucidate the effect of self-construal on Japanese consumers' privacy-related consumption behavior.

Future studies should examine other cultural factors, such as long-term versus short-term orientation (Hofstede, 2001) in terms of the likelihood of consumers' information disclosure to marketers. Cross-cultural/country comparisons are often recommended in international marketing research, and most efforts concerning Asian cultures have concentrated on comparing them to their Western counterparts. More cross-cultural comparisons should be conducted within Asian cultures. Generally, in marketing, Asian cultures tend to be treated as a single culture in comparison to Western cultures. However, more information on the variability in Asian culture, along with country/society-specific information, is necessary for effective localization practices in international marketing. Communication elements in marketing require a significant localization effort because communication is heavily influenced by culture. As consumers' information sharing or disclosure to marketers stems from communication between these two parties, this line of research deserves more attention from scholars to further advance our knowledge and improve consumer-marketer relationships.

Conclusion

Consumer information is extremely valuable in today's digital marketing environment, and consumers are becoming increasingly aware of the potential risks associated with personal information that come with the

convenience of internet technology. They appear to overcome such risks and fears and take advantage of the convenience and unlimited resources available on the Internet in exchange for personal information that benefits marketers. Internet technologies allow them to expand their opportunities and seek information and interactions beyond national boundaries. The ability to reach beyond national boundaries is beneficial for marketers. Exchanges between consumers and marketers across different cultures are expected to become even more prevalent, and relationship management will be key for marketers to encourage consumers to share information in order to develop attractive and satisfying offerings. Therefore, more knowledge of the cultural factors associated with information disclosure in an international marketing context is required.

This study provides benefits to both academics and practitioners. From an academic standpoint, this research provides an interesting finding on the non-significant effects of information types and brand familiarity on Japanese consumers' perceptions of information disclosure to marketers, as well as confirming the moderating effect of the cultural dimensions of uncertainty avoidance and independent self-construal on the association between brand trust and anxiety about information disclosure. These results provide the impetus to further explore the cultural impact, not only on information exchanges but also on customer relationship development. For practitioners, this study presents more information on Japanese consumers' information disclosure outcomes, which have not been rigorously explored in the past. In the modern age, cultural influences should not be neglected in marketing because international practices are becoming the norm in the digital environments. In this sense, the knowledge gained from this research can be valuable for developing communication tactics to foster mutual understanding between consumers and marketers that goes beyond cultural boundaries.

Ethics statement

This research was approved by the Ethics Review Committee on Research with Human Subjects of Waseda University (#2022-024).

Disclosure statement

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Appendix

Stimulus example

