

WEB APPENDIX

To demonstrate development over time, tables are sorted in chronological order by their original source. This implies that the reviewed papers are listed in the left column, while their applied definition or explanation and corresponding origin in literature are listed to the right.

APPENDIX A: PRIVACY IN MARKETING LITERATURE

Source	Definition
Foxman and Kilcoyne (1993); Phelps et al. (2000), Petty (2000); Luo (2002), Peltier et al. (2009); Acquisti and Spiekermann (2011); Massara et al. (2021), Rapp et al. (2009), Martin and Murphy (2017), Markos et al. (2018), Bleier et al. (2020), Thomaz et al. (2020), Scarpi et al. (2022); Lefkeli et al. (2022); Ringler et al. (2022)	The right to be let alone " (Warren & Brandeis, 1890).
Back and Morimoto (2012)	In a legal context, the notion of privacy refers to "the right to be left alone" (Warren & Brandeis, 1890). Taking into account the multidimensional nature of privacy, Burgoon et al. define it as "the ability to control and limit physical, interactional, psychological, and informational access to the self or one's group" (1989).
Peltier et al. (2009)	Freedom from intrusion of a person's seclusion or solitude (Prosser, 1960).
Culnan (2000); Milne and Culnan (2004); Bleier and Eisenbeiss (2015); Markos et al. (2018); Yu et al. (2020)	The ability of the individual to control the terms under which personal information is acquired and used (Westin, 1967).
Thomaz et al. (2020)	The view of privacy as selective control represents a common perspective on privacy that originated in Westin's (1967) and Altman's (1975) theories of general privacy. For example, Altman defined privacy as "the selective control of access to the self ".
Quach et al. (2022)	Westin (1967) defines privacy as a person's right "to decide what information about himself should be communicated to others and under what condition", whereas Altman (1975) regards it as "the selective control of access to the self " through social interactions and personal space.
Phelps et al. (2000)	Privacy is not a unified or singular concept but instead a term that encompasses at least four different dimensions or discrete legal torts: 1) intrusion 2) disclosure 3) false light (i.e., false public portrayals) and 4) appropriations (i.e., using a person's image or identity without permission)" (Mayer & White, 1969).
Mayer and White (1969)	Privacy can be categorized under tort law. A tort is a civil wrong which will support an action for damages. If the law of privacy is viewed as a whole, four different kinds of tort action arising out of a breach of privacy can be discerned.

	"The selective control of access to the self" (Altman, 1975).
Thomaz et al. (2020); Lefkeli et al. (2022) Yousafzai et al. (2005)	Privacy represents the control of transactions between person(s) and other(s), the ultimate aim of which is to enhance autonomy and/or minimize vulnerability (Margulis, 1977). Control over information is a key dimension of privacy and has been stressed by researchers in diverse disciplines including law, information systems, marketing, organizational and social sciences, and psychology (Foddy & Finighan, 1981; Goodwin, 1991; Milne, 2000; Nowak & Phelps, 1997).
Lambillotte et al. (2022)	Privacy refers to "the ability of the individual to personally control information about one's self" (Stone et al., 1983). For customers, it implies the ability to control the collection, use, and storage of their data (Martin & Murphy, 2017; Plangger & Montecchi, 2020).
Foxman and Kilcoyne (1993)	Philosophical law defines privacy as involving "the question of the kind and degree of control that a person ought to be able to exercise in respect to knowledge or the disclosure of information about himself or herself" (Wasserstrom, 1978). "Privacy in this sense has also been called information privacy". Legal theorists and the courts have identified a second type of privacy: freedom from unwanted intrusions by others, or <i>the right to be let alone</i> .
Plangger and Montecchi (2020) Jones (1991)	This article defines privacy as an outcome of an individual's desire to withhold personal data from others (Larson & Bell, 1988). [Privacy] ... rests on two principles: the right to be let alone and the right to control personal information . The apparent relationship between control and privacy concern has led many to define and operationalize privacy in terms of information control and data protection (i.e., access limitations).
Milne and Rohm (2000)	Foxman and Kilcoyne (1993) propose an alternative framework that operationally defines privacy states on the basis of who controls consumer data and whether consumers are informed of personal information collection and privacy rights.
Eggers et al. (2022)	Privacy is "the ability of individuals to control the terms under which their personal information is acquired, stored, and used" (Culnan & Bies, 2003; Smith et al., 1996).
Luo (2002)	Privacy, often termed as the right to be let alone, refers to personal information which has multiple dimensions: privacy of an individual's body, privacy of personal behavior, privacy of personal communication, and privacy of personal data" (Clarke, 1999). In the arena of Internet marketing, invasion of privacy is commonly interpreted as the unauthorized collection, disclosure, or other use of personal information such as selling it to other e-marketers (Wang et al., 1998).
Norberg and Horne (2014)	Researchers in the marketing and policy domains acknowledged personal information control to be an issue, defined privacy in terms of control, and/or developed control as a construct in the privacy domain (Goodwin, 1991; Jones, 1991; Margulis, 1977; Margulis, 2003; Milne & Gordon, 1993; Phelps et al., 2000; Westin, 1967).
Petty (2000)	Most of the current privacy debate appears to focus on the issues of what information is being collected about individuals and how that information is being disseminated to others. In particular, consumers are concerned that they might not be informed when data that specifically identify them as individuals are collected or disseminated. This article views consumer privacy from a different perspective. It asserts that that the right to be let alone should include, when feasible, the right to be free from unwanted marketing solicitations.
Park et al. (2015)	Users are concerned about their privacy when their personal information is used without their permission or knowledge (Phelps et al., 2000).
Hille et al. (2015)	Invasion of privacy refers to the unwarranted appropriation or exploitation of a person's personality (Phelps et al., 2000), including violations of the consumer's right to "be left alone."
de Jong et al. (2021)	Privacy is broadly conceptualized as a prerogative of individuals and companies to

	decide how, when, where and how much information about themselves they want to share with others (Udo, 2001).
Rust et al. (2002)	The degree to which personal information is not known by others.
Kacchi and Link (2009)	Privacy is a complex concept that encompasses freedom of thought, control over one's body, solitude in one's home, freedom from surveillance, protection of one's reputation, protection from searches and interrogation, and control over information about oneself (Solove, 2002).
Fox and Hoy (2019)	Communications privacy management theory (CPM) defines privacy as "the feeling that one has the right to own private information , either personally or collectively; consequently, boundaries mark ownership lines for individuals" (Petronio, 2002).
Lefkeli et al. (2022)	Privacy is a continuum from complete openness to secrecy (Petronio, 2002), and one's right to control the flow of personal information (Nissenbaum, 2009).
Roznowski (2003)	Legal scholars typically identify privacy as "the freedom of unwanted intrusions by others", or "the right to be let alone", as articulated by U.S. Supreme Court Justice Louis Brandeis. In many countries outside the U.S., the concept of privacy has been merged with data protection, which interprets privacy in terms of personal information management.
Grosso et al. (2020)	Privacy is defined as the appropriate norms of information flow in a given context (Nissenbaum, 2004; 2011).
Ioannou et al. (2021)	Privacy is understood as a multifaceted concept encompassing various dimensions (e.g., physical privacy, information privacy) and perspectives (e.g., legal, technical) (Dinev & Hart, 2004; Heravi et al., 2018).
Scarpi et al. (2022)	[Privacy] now includes the integrity and safety of personal information across platforms/ channels/contexts, the right to decide how personal data are used at various stages (Malhotra et al., 2004), and the ability to trade personal information for customized value offerings from marketers (Kraft et al., 2017).
Bart et al. (2005)	Privacy refers to the protection of individually identifiable information on the Internet, and it involves the adoption and implementation of a privacy policy, notice, disclosure, and choice/ consent of the Web site visitors.
Hermalin and Katz (2006)	A central element of privacy is the ability to maintain control over the dissemination of personally identifiable data .
Mukherjee and Nath (2007)	Privacy addresses the issue of protection of individually identifiable information on the internet.
Kim and Peterson (2017)	Perceived privacy refers to the perceptions that legal requirements and good practices exist to manage personal data (Casalo et al., 2007).
Blut (2016)	Privacy is defined as 'privacy of shared information during or after the sale' (Holloway & Beatty, 2008). Customers may have the concern that their private information , such as their name or address, may be given to every credit card company.
Falk et al. (2010)	Privacy reflects the degree to which the website is safe and protects customer information .
Nissenbaum (2010)	Claim to appropriate flow of personal information within distinctive social context.
Ioannou et al. (2021)	Online privacy is defined as one's ability to control the uses of their personal information in digital environments, including those related to the collection and dissemination of the information by other entities and organizations" (Pavlou, 2011; Heravi et al., 2018).
Pappas (2018)	Privacy: Customers' privacy concerns when using personalized online services (Pappas et al., 2013).
Ringler et al. (2022)	"Nowadays, [privacy] is used as a synonym for the term " information privacy " in the United States and the European term - "data protection," although these concepts are not identical" (Bygrave, 2014).
Massara et al. (2021)	Privacy is the degree to which a person feels they and their behavior are not identifiable or do not draw attention (Lin et al., 2013).

Walker (2016)	Current methods of addressing privacy focus on controlling personal information and increasing transparency and trust.
Martin and Palmatier (2020)	Consumers tend to define privacy according to whether they maintain control over their personal information . (Martin & Murphy, 2017; Stewart, 2017).
Krafft et al. (2017)	Relevant literature on privacy has studied the consumers' decision to allow firms to collect and use their personal data (e.g., Martin et al., 2017).
Esmark et al. (2017)	Control over privacy is the degree to which freedom to shop in private as desired is restricted in purchasing situations.
Jagadish (2020)	Waldman (2018) defines privacy as trust, her point being that you share information with entities you trust to handle it appropriately.
Theodosiou et al. (2019)	Privacy includes the protection of personal information , protecting anonymity, and providing informed consent.
Visentin et al. (2021)	Privacy may be a concern when people are aware that information about them is being collected without their permission and/or they do not know specifically how the information is being used.
Andrews et al. (2022)	Privacy research has been persistent in marketing, with common themes around the incongruence between what information consumers want private/public organizations to know about them and what marketers want to know about consumers.
Akter et al. (2023)	Privacy refers to the protection of customers' personal information on multiple channels (Hossain et al., 2020).
Ottlewski et al. (2023)	We define privacy as a protected space that is "free from unauthorized intrusion " (Merriam Webster, 2023a) and characterized by a transparent use of data, open communication from platform owners, and absence of surveillance.

APPENDIX B: CONSUMER PRIVACY IN MARKETING LITERATURE

Source	Definition/description
Roznowski (2003)	Consumer privacy issues encompasses consumer-related concerns involving direct marketing industry business practices. Such issues may include, for example, the acquisition, compilation, and storage of consumer data or the sharing of consumer data among businesses. Westin (1967) was most likely the first to capture the essence of consumer privacy by recognizing that it involved the ability to control the acquisition and use of personal in-formation . Many scholars, like Jones (1991) and Goodwin (1991), have focused on the "control" aspect of consumer privacy. However, others have expanded the definition beyond control to include awareness (Foxman & Kilcoyne, 1993).
Goodwin (1991); Milne (2000); Petty (2000); Esmark Jones et al. (2020) Peltier et al. (2009)	The consumer's ability to control (a) presence of other people in the environment during a market transaction or consumption behavior and (b) dissemination of information related to or provided during such transactions or behavior to those who were not present. Goodwin (1991) also recognizes the importance of both aspects of privacy [the right to be let alone and the right to control personal information]. This article views consumer privacy from a different perspective. It asserts that the right to be let alone should include, when feasible, the right to be free from unwanted marketing solicitations.
Andrews et al. (2020)	Goodwin (1991) defined consumer privacy in terms of control over two dimensions: control of information disclosure and control over unwanted intrusions into the consumer's environment. In this regard, the "invasion" of information privacy represents the unauthorized collection, disclosure, or improper use of personal information (Wang et al., 1998).
Foxman and Kilcoyne (1993)	Consumer privacy is defined in terms of control over information disclosure and the environment in which a consumer transaction occurs (Goodwin, 1991). We classify

	consumer privacy states on the basis of two key factors that surface repeatedly in discussion of the concept-control and knowledge. Specifically, we distinguish privacy states operationally on the basis of who controls consumer data and whether or not consumers are informed about data collection and privacy rights.
Caudill and Murphy (2000)	A subset of privacy, which has been described both as a two-dimensional construct, involving physical space and information (Goodwin, 1991), and a continuum, contingent on consumers and their individual experience. A continuum suggests consumer have varying degrees of concern with privacy and place different values on their personal information . Consumer privacy is confined to the context of information and includes Foxman and Kilcoyne's (1993) two factors of control and knowledge.
Rapp et al. (2009)	Freedom from unwanted intrusions by others, or the right to be let alone (Foxman & Kilcoyne, 1993).
Milne et al. (2009)	Consumer privacy is protected when individuals are able to limit their accessibility and control the release of their personal information (Culnan, 1993; Phelps et al., 2000).
Pan and Zinkhan (2006)	Privacy exists when consumers can limit the accessibility and control the release of personal information ; invasions of privacy occur when that control is lost or unwillingly reduced as a result of a marketing transaction (Milne & Gordon, 1993).
Milne (2000)	The definition explains the realm of consumer privacy in terms of consumers' control over their personal information and the environment of the transaction.
Phelps et al. (2000)	Privacy, when considered in terms of the consumer marketplace, refers to the ability to affect the dissemination and use of personal information that is collected during, or as a result of, marketing transactions, as well as control over unwanted telephone, mail, or personal intrusions in the consumer's home. Consumer privacy exists when people can limit their accessibility and control the release of information about themselves, and invasions of privacy occur when control is lost or unwillingly reduced as a result of a marketing transaction (Culnan, 1993; Milne & Gordon, 1993; Simitis, 1987).
Milne and Rohm (2000)	Consumer privacy exists when consumers are able to restrict the use of their personal information (Culnan, 1995; Nowak & Phelps, 1995).
Quach et al. (2022)	Westin (1967) defines privacy as a person's right "to decide what information about himself should be communicated to others and under what condition", whereas Altman (1975) regards it as "the selective control of access to the self" through social interactions and personal space. Adopting these definitional premises of autonomy, access, and control, we conceive of three types of consumer privacy: information, communication, and individual (see also Hung & Wong, 2009).
Horppu (2023)	Consumer privacy has commonly been defined as the ability to control one's personal information and access to it (Belanger et al., 2002; Stone et al., 1983).

APPENDIX C: INFORMATION PRIVACY IN MARKETING LITERATURE

Source	Definition/description
Okazaki et al. (2009)	Westin (1967) defined "information privacy" as the right of "individuals, groups, or institutions to determine for themselves when, how, and to what extent information about them is communicated to others.
Peltier et al. (2009)	The claim of individuals, groups, or institutions to determine for themselves when, how, and to what extent information about them is communicated to others (Westin, 1967).
Quach et al. (2022)	Information privacy refers to a consumer's right to control the access to, use, and dissemination of her or his personal data (Westin, 1967).
Song et al. (2021)	Information privacy is defined as the claim of individuals to control when, how, and to what extent his or her information is transferred to and communicated with others (Westin, 1967).

Eggers et al. (2022)	Informational privacy is a matter of autonomy and control over the collection, storage, and use of information (Westin, 1967; Petronio, 1991; Smith et al., 1996; Malhotra et al., 2004).
Peltier et al. (2009)	Invasion” of information privacy represents the unauthorized collection, disclosure, or improper use of personal information (Wang et al., 1998).
Inman and Nikolova (2017)	A person’s ability to control the collection and use of individually identifiable personal information (Stone & Stone, 1990).
Roznowski (2003)	Foxman and Kilcoyne (1993) define informational privacy as “the question of the kind and degree of control that a person ought to be able to exercise in respect to knowledge or the disclosure of information about him/herself.
Hoffman et al. (1999)	Information privacy has two dimensions: environmental control and control over secondary use of information .
Lucia-Palacios and Pérez-López (2021)	Information privacy involves an individual's ability to control the use, release, collection, storage, and access to their personal data (Malhotra et al., 2004).
Plangger and Montecchi (2020)	Information privacy involves an individual's ability to control the use, release, collection, storage, and access to their personal data (Malhotra et al., 2004)
Bleier et al. (2020)	Nissenbaum (2004) introduces a theory based on “contextual integrity”, which states that a right to privacy is neither a right to secrecy nor a right to control but a right to appropriate flow of personal information .
Nissenbaum (2010)	Information privacy theory based on “contextual integrity” states that “a right to privacy is neither a right to secrecy nor a right to control but a right to appropriate flows of personal information .
Miyazaki and Fernandez (2000)	...[a majority of internet users] have concerns regarding information privacy, including issues related to the acquisition and dissemination of consumer data.
Massara et al. (2021)	Information privacy has been defined as “the ability (i.e., capacity) of the individual to control personally (vis-a-vis other individuals, groups, organizations, etc.) information about one's self” (Stone et al., 1983). “Privacy” and “information privacy” have been defined in terms of an individual's control over personal data (Awad & Krishnan, 2006).
Melzner et al. (2023)	Information privacy is concerned with accessibility of personal information (e.g., Smith et al., 2011).
Martin and Murphy (2017)	Organizations’ access, use, dissemination, and protection of consumer personal data for marketing purposes.
Hilken et al. (2017)	Customers’ general information privacy concerns relate to their subjective perception of the fairness of the way their personal information is treated.
Bandara et al. (2020, 2021)	Information privacy is germane to the flow of information – what, by whom, why and how information is collected and used (Bandara et al., 2019; Martin, 2016).
Martin et al. (2021)	Information Privacy research investigates how consumers interface with information technology, including their privacy concerns across sectors such as financial services, e-commerce, internet services, and healthcare. “Information Privacy,” primarily involves consumers’ information privacy concerns across different sectors including financial services, e-commerce, internet services, health care, and so on.

APPENDIX D: PRIVACY CONCERNS IN MARKETING LITERATURE

Source	Definition/description
Baek and Morimoto (2012)	Adopting Westin’s (1967) terminology of privacy, perceived privacy concerns are defined here as the degree to which a consumer is worried about the potential invasion of the right to prevent the disclosure of personal information to others.

White (2004)	Concerns over who has (e.g., is information likely to be accessed by--or sold to--parties external to the consumer-seller dyad?) and what is done with (e.g., is information being used for unwanted telephone or mail intrusions?) their personal information (Goodwin, 1992; Phelps et al., 2000).
Lwin et al. (2008)	Consumer privacy concerns relate mainly to personal data , which include name, address, demographics, lifestyle interests, shopping preferences, and purchase history (Nowak & Phelps, 1992).
Kim et al. (2019)	Consumer information privacy concerns (i.e., concern over the safety and control over one's personal information ; Malhotra et al., 2004; Milne & Gordon, 1993; Phelps et al., 2000; Smith et al., 1996).
Dommeyer and Gross (2003)	Though privacy concerns originally pertained to limiting government power, concern has more recently extended to the practices of commercial entities, particularly those that rely on databases containing individual-specific consumer information (Nowak & Phelps, 1995).
Schumacher et al. (2023)	Privacy concerns are concerns over the security of one's personal information (Smith et al., 1996).
Maseeh et al. (2021)	Privacy concerns is a psychological construct (Dinev et al., 2006) and is defined as "customers' concerns about organizational information privacy practices" (Smith et al., 1996). Privacy concerns refer to "individuals' concerns with the information privacy practices of organizations regarding their ability to control personal information " (Yun et al., 2019).
Thomas and Maurer (1997)	Consumers have privacy concerns about the development of consumer databases (Thomas & Maurer, 1997; Dentino, 1994; Goodwin, 1991; Jones, 1991; Kerber, 1996). Their specific concerns center on the sheer volume of information that is aggregated and the vulnerability of this information to unauthorized access and misuse.
Xie et al. (2006)	Recognizes consumers concern about their privacy information and reluctance to provide personal information online as an impediment to the development of the Web (Hoffman et al., 1999).
Pagani et al. (2019)	Privacy concern is a worry or fear of negative consequences that strongly determines consumers' willingness to divulge personal information (Chellappa & Shivendu, 2008; Culnan & Armstrong, 1999; Earp & Payton, 2006; Jensen et al., 2005; Malhotra et al., 2004; Smith et al., 1996; Stewart & Segars, 2002).
Petty (2000)	Consumers are concerned that they might not be informed when data that specifically identify them as individuals are collected and disseminated.
Culnan (2000)	Unwillingness to disclose personal information .
Mosteller and Poddar (2017)	Control of the collection and usage of one's online information influences privacy concerns (Sheehan & Hoy, 2000).
Phelps et al. (2001)	Privacy concern addresses the level of consumer concern for the way their personal information is used by firms.
Lwin et al. (2007)	Relates to the customers' apprehension and uneasiness over the use of their personal data " (Robbin, 2001; Westin, 2003).
Roznowski (2003)	Consumer [privacy] concerns involve not only the amount of information cumulating, but also whether or not that information is vulnerable to unauthorized access or misuse.
Inman and Nikolova (2017)	Consumers' privacy concerns usually arise from three distinct dimensions: collection of personal data , control over the use of personal information by firms, and awareness of privacy practices and how personal data are used (Malhotra et al., 2004; Smith et al., 1996; Stewart & Segars, 2002).
Martin et al. (2020)	Individual difference on attentiveness and familiarity with privacy threats. (Malhotra et al., 2004).

Bornschein et al. (2020)	Malhotra et al., (2004) conceptualize users' information privacy concerns through awareness and control of information collection .
Okazaki et al. (2009)	Privacy concerns are "an individual's subjective views of fairness within the context of information privacy " (Malhotra et al., 2004).
Tran and Strutton (2013)	"Gamers' feelings of apprehension that their privacy is being invaded due to the collection of information by OG marketers, gaming platform providers, and/or IGA sponsors" (Malhotra et al., 2004).
Miltgen et al. (2019)	Privacy concerns are defined broadly as "individuals' subjective views of fairness within the context of information privacy " (Malhotra et al., 2004).
Aiello et al. (2020)	Consumers' privacy concerns consist of apprehensiveness over safety and control over their personal information (Malhotra et al., 2004). The literature uses the concept as a psychological construct that refers to a "proxy for measuring consumer privacy. In the online context, privacy concerns can be described as consumers' anxiety over the handling of their personal information (Lwin et al., 2007; Mothersbaugh et al., 2012).
Song et al. (2021)	Privacy concerns are defined as the degree to which a consumer is concerned about the collection of his or her personal information , control over the collected personal information , how the collected personal information is used, the possibility of errors, unauthorized secondary use, or inappropriate access to their personal information . (Hong & Thong, 2013; Malhotra et al., 2004).
Moriuchi (2021)	Privacy concerns are a reflection of users' or consumers' concern about the disclosure of their personal information (Li, 2011; Malhotra et al., 2004), on the other hand, refer to privacy concerns about data collection, control, and the consumers' awareness of their data being collected.
Attie and Meyer-Waarden (2023)	Privacy concerns represent the degree to which users are concerned about the flow and control of their information and remain the main obstacle to using smart technologies (Malhotra et al., 2004).
Rajaobelina et al. (2021)	The concept of privacy concerns refers to individuals' beliefs about the risks and potential negative consequences associated with the collection and sharing of personal information (Baruh et al., 2017; Inman & Nikolova, 2017; Malhotra et al., 2004).
Sheehan (2005)	People's privacy concern differs according to the type of information that online entities collect: Consumers are most concerned about their financial and health information.
Krafft et al. (2017)	Privacy concerns focus on the potential misuse of provided information (Lwin et al., 2007).
Hille et al. (2015)	Online privacy concern "is the Internet customer's concern for controlling the acquisition and subsequent use of the information that is generated on him or acquired on the Internet" (Castañeda & Montoro, 2007). Online privacy concern more narrowly focuses on consumers' apprehensions regarding how online companies collect and use their personal data .
Hwang and Good (2014)	Information privacy concerns can be defined as "an individual's subjective view of fairness within the context of information privacy " (Pramatari & Theotokis, 2009).
Taylor et al. (2011)	In the SNS context, "privacy concerns" refer to consumers' desire to control the acquisition and subsequent use of information about them that is generated or acquired through online behaviors (Castañeda & Montoro, 2007). "Privacy concerns" also are defined here as SNS users' feeling of apprehension about their loss of privacy due to the collection of information by SNS providers and/or SNS advertisers.
Nunan and di Domenico (2019)	Consumers have three broad areas of concern with regard to their privacy (Rapp et

	al., 2009): awareness of data being collected, security of information when it is stored, and the existence of a means of redress when issues occur.
Plangger and Montecchi (2020)	Consumer privacy concern refers to the anxiety individuals experience regarding their personal data in the consumption context (Smith et al., 2011).
Segijn et al. (2021)	Privacy concerns can be defined as “the degree to which a consumer is worried about the potential invasion of the right to prevent the disclosure of personal information to others” (Baek & Morimoto, 2012).
Cloarec et al. (2022)	Privacy concerns are “concerns about [the] possible loss of privacy as a result of information disclosure to a specific external agent” (Xu et al., 2012).
Strycharz and Segijn (2022)	Internet privacy concerns, defined as “the degree to which an Internet user is concerned about website practices related to the collection and use of his or her personal information ” (Hong & Thong, 2013).
Matke et al. (2021)	Perceived privacy concern refers to the degree to which an ad causes the individual to be concerned that organizations track or use personal information without permission (Bleier & Eisenbeiss, 2015b).
Okazaki et al. (2020)	Privacy concerns stem from a general lack of control over their personal data and/or from doubts about how retailers will handle their data in commercial transactions or communications (Inman & Nikolova, 2017; Plangger & Montecchi, 2020).
Swani et al. (2021)	Privacy concern, which represent consumers' beliefs, attitudes, and perceptions about their privacy, has been used as a proxy for measuring consumer privacy across many contexts (Martin & Murphy, 2017).
Pitardi and Marriott (2021)	Privacy concerns are associated with the unauthorized collection, usage, or control of personal data (Malhotra et al., 2004) and in the digital landscape are generally divided into three main types, being (1) territorial privacy concerning the physical surrounding space; (2) privacy of a person against undue interference; and (3) information privacy of control of the gathering, storage, processing, and dissemination of personal data (Kokolakis, 2017).
Ioannou et al. (2021)	Used as proxy to measure privacy, privacy concerns refer to one's “beliefs about the risks and potential negative consequences associated with sharing information ” (Baruh et al., 2017), including risks such as privacy breaches and privacy invasion, and are associated with the inherent concern about the possibility of losing personal information while utilizing various online environments (Li et al., 2019).
Zwebner and Schrift (2020)	Adding to the research on privacy concerns in consumer settings, we demonstrate that consumers’ aversive reactions to being observed stem not only from concerns relating to how companies use and share their information (Malhotra et al., 2004; Peltier et al., 2009) but also from concerns relating to consumers’ ability to independently reach a choice, free of external influence .
Bandara et al. (2020, 2021)	Privacy concerns, which refer to consumers' perceived risk associated with losing control of their data , is one of the core constructs in the privacy literature (Milne et al., 2017; Slepchuk et al., 2022).
Lyngdoh et al. (2023)	Privacy concerns reflect worries when information is collected and used by entities for purposes and in ways that were not intended by the individual (Bandara et al., 2019).
Visentin et al. (2021)	Privacy concern refers to the degree to which an Internet user is concerned about online marketers' collection, dissemination, and use of his/her personal information .
Tan and Saraniemi (2023)	Consumers’ concern about how their personal data is collected, stored, and used by the firms.
Nijssen et al. (2022)	The degree to which customers worry about the quality and intentions of the PSS provider’s data management.

Acikgoz et al. (2023)	Privacy concerns refers to users' concerns related to personal information gathering/storing, <i>data</i> usage without permission, the potential misuse of private <i>information</i> , and/or unauthorized sharing with third parties (Choi et al., 2018; Xu et al., 2013), or concerns <i>through data</i> gathering, information retrieval, and/or data-mining (Vimalkumar et al., 2021).
Plangger et al. (2023)	Customers' privacy concerns: anxiety regarding the ability to control when, how, and to what extent personal data is shared with others (Kumar et al., 2022; Malhotra et al., 2004; Smith et al., 1996).
Horppu (2023)	Privacy concerns refer to all the concerns that consumers have in relation to their information and how it is utilized by different actors, or it can be defined more specifically as the concerns related to the privacy practices of companies (Smith et al., 1996); The general concerns that individuals have with the privacy practices of companies, usually measured through beliefs, attitudes or perceptions.

APPENDIX E: OPERATIONALIZATION OF PRIVACY CONCERNS

Source	Measure
Taylor et al. (2000)	Privacy concerns It is acceptable for direct marketers to sell mailing lists which include my name to other direct marketers It is acceptable for direct marketers to make my age available to other companies It is acceptable for direct marketers to make <i>information</i> on my purchasing habits available to other companies
Bandara et al. (2020, 2021)	Privacy concern (Miltgen et al., 2016; Mousavizadeh et al., 2016). I am concerned that: My online behaviour and activities can be monitored/tracked without my permission Online sellers are collecting personally identifiable <i>information</i> without my permission Online sellers could use my personal <i>information</i> for other purposes without my authorisation Online sellers share my personal <i>information</i> with different parties without my agreement Online sellers could store my personal <i>information</i> for years without my permission Online sellers could create a detailed profile about me using personal <i>data</i> from various sources without my knowledge
Mosteller and Poddar (2017)	Privacy concerns (Xu & Teo, 2004). I am concerned that online service providers... may keep my private <i>information</i> in a non-secure manner may not take measures to prevent unauthorized access to my <i>information</i> may divulge my <i>information</i> to unauthorized parties without my consent may use my <i>information</i> for other purposes without notifying me or getting my authorization may sell my <i>information</i> to others without notifying me or getting my authorization may use my <i>information</i> for other purposes, e.g., analyzing my daily activities to derive <i>information</i> about me
Krafft et al. (2017)	Privacy concerns (Lwin et al., 2007) I am concerned that the company will... gather too much personal <i>information</i> about me.... use my personal <i>data</i> for purposes other than the reason I provided the <i>information</i> for.... share my personal <i>information</i> with other parties. I am concerned about my privacy at this company.
Milne and Culnan (2004)	Concern for privacy - adapted from Smith et al. (1996). A representative item was: “I’m concerned that companies are collecting too much personal <i>information</i> from me.”
Phelps et al. (2001)	Privacy concern addresses the level of consumer concern for the way their personal <i>information</i> is used by firms. It was measured with a direct question. Respondents were asked, “In general, how concerned are you about the ways that companies use personal <i>information</i> about you?”

Sheehan (1999)	Fifteen statements were presented reflecting scenarios that represented three different levels of predicted privacy concern (low, moderate, high) for each of five different dimensions that influence privacy concern (awareness of data collection, information use, <i>information</i> sensitivity, familiarity with entity, and compensation for <i>information</i> provided). These were derived either from previous studies of privacy in the off-line context (Nowak & Phelps, 1992).
Ioannou et al. (2021)	Privacy concerns adapted from (Smith et al., 1996; Wozniak, et al., 2018; Xu et al., 2011) and Online Privacy Concerns (Smith et al., 1996; Xu et al., 2011; Wozniak et al., 2018) I am concerned that <i>information</i> I submit to online travel companies (OTC) could be misused I am concerned that others can find private <i>information</i> about me from OTC I am concerned about providing personal <i>information</i> to OTC, because it could be used in a way I did not foresee I don't feel comfortable when I do not have control over personal <i>data</i> I disclose to OTC I don't feel comfortable when I do not have control or autonomy over decisions about how my personal <i>information</i> is collected, used, and possibly shared by OTC It usually bothers me when OTC ask me for personal <i>information</i>." When OTC ask me for personal <i>information</i>, I sometimes think twice before providing it It bothers me to give personal <i>information</i> to so many OTC I'm concerned that OTC are collecting too much <i>information</i> about me I don't feel comfortable to share <i>information</i> about my current location with OTC I am concerned with the security of sensitive <i>information</i> when I use OTC When people give personal information to an OTC for some reason, the OTC should never use the <i>information</i> for any other reason OTC should never sell the personal <i>information</i> in their computer databases to companies OTC should never share personal <i>information</i> with other companies unless it has been authorized by the individuals who provided the <i>information</i> OTC should devote more time and effort to preventing unauthorized access to personal <i>information</i> Computer databases that contain personal <i>information</i> should be protected from unauthorized access no matter how much it costs OTC should take more steps to make sure that unauthorized people cannot access personal <i>information</i> in their computers
Bright et al. (2021)	Privacy Concern from Chen's (2018) 4-item scale assessing the extent to which individuals are concerned about losing control of their personal <i>information</i> on social media. Example items: The <i>information</i> I submit on social media could be misused" and I'm concerned about submitting <i>information</i> on social media because of what others might do with it."
White (2004)	Perceived Disclosure Consequences Scale - Privacy Items: Revealing this <i>information</i> could result in a loss of control over who knows this about me Revealing this <i>information</i> could result in an increase in phone or mail solicitations
Zwebner and Schrift (2020)	<i>Aversion to being observed</i>: (1-7, R; ranging from many concerns to no concerns). To what extent you will have privacy concerns when using such a system?
Melumad and Pham (2020)	The sense of privacy afforded by the device - four-item scale with items i.e., My phone enables me to retreat to my private space When I use my phone, I feel like I am in my own safe space
John et al. (2011)	Concern about privacy was measured by propensity to divulge private <i>information</i> .
Schumann et al. (2014)	General concern for privacy (Dinev & Hart, 2006) In general, I am concerned about my privacy when using the Internet I am concerned that <i>information</i> I submit on the Internet could be misused I am concerned that a person can find private <i>information</i> about me on the Internet

	I am concerned about submitting <i>information</i> on the Internet, because they could be used in a way that I cannot foresee.
Uysal et al. (2022)	We measured privacy concerns of the consumer related to their personal <i>data</i> (Smith et al., 1996). I am worried that [Platform] collects personal <i>data</i> from me. It scares me that [Platform] measures personal <i>data</i> of me. I am worried that [Platform] will get personal <i>information</i> from me. It is scary for me that [Platform] takes personal <i>data</i> from me
Kukar- Kinney and Close (2010)	Privacy/security concerns I am concerned that someone will steal my identity I am concerned that the retailer will share my <i>information</i> with third parties Internet privacy is important to me
Konya- Baumbach et al. (2019)	Privacy concern (adapted from Liao et al., 2011) I am concerned that the <i>data</i> I submit to ____ will be misused I am concerned that ____ will sell my personal and usage <i>data</i> to third parties I am concerned about submitting personal <i>information</i> to ____ because of what they might do with it I am concerned about my <i>data</i> being used by ____ in a way I did not foresee
Martin et al. (2020)	Consumer privacy concerns (Malhotra et al., 2004) I am sensitive to the way companies handle my personal <i>information</i> I am concerned about threats to my personal privacy
Inman and Nikolova (2017)	Privacy concerns Privacy net benefits (benefits vs. risks; adapted from van Doorn & Hoekstra, 2013; Xu et al., 2011) I think my benefits gained from the use of this technology can offset the risk of my information disclosure The value I gain from using this technology is worth the <i>information</i> I give away I think the risks of my <i>information</i> disclosure will be greater than the benefits gained from the use of this technology How concerned will you be about threats to your personal privacy when shopping at this grocery store after the implementation of this technology?
Pappas (2018)	Customers' privacy concerns when using personalized online services (Pappas et al., 2013) Personalization causes privacy problems because it may keep track of my web behavior Personalization causes privacy problems because it may monitor my clicks and browsing records Personalization causes privacy problems by exposing my personal information to unknown parties
Pitardi and Marriott (2021)	Privacy concern (McLean & Osei-Frimpong, 2019) I have my doubts over the confidentiality of my interactions with my voice-based assistant I am concerned to perform financial transactions through my voice-based assistant I am concerned that my personal <i>details</i> stored on my voice-based assistant could be stolen I am concerned that my voice-based assistant collects too much <i>information</i> about me
Mattke et al. (2021)	Perceived privacy concern (Bleier & Eisenbeiss, 2015b) When I saw the ad, it bothered me that the mobile app is able to track <i>information</i> about me I am concerned that the mobile app has too much <i>information</i> about me When I saw the ad, it bothered me that the mobile app is able to access <i>information</i> about me When I saw the ad, I was concerned that my <i>information</i> could be used in ways I could not foresee
Kim et al. (2023)	Privacy concern (Malhotra et al., 2004) Compared with others, I'm more sensitive about how online companies handle my personal <i>information</i> Compared with other subjects on my mind, personal privacy is very important I consider it most important to keep my privacy intact from online companies

Baek and Morimoto (2012)	Privacy concerns When I receive personalized advertising on [MEDIA TYPE], I feel uncomfortable when <i>information</i> is shared without permission I am concerned about misuse of personal <i>information</i> It bothers me to receive too much advertising material of no interest I feel fear that <i>information</i> may not be safe while stored I believe that personal <i>information</i> is often misused I think companies share <i>information</i> without permission
Park et al. (2021)	Privacy concerns - adapted from Jung (2017) I think my personal <i>information</i> is safe when using the robot My <i>data</i> will be kept secured in using the service robot The robot will not transmit my <i>information</i> to a third party The robot will protect my financial transaction records
Hille et al. (2015)	Online privacy concern How concerned are you ... that your personal <i>data</i> may be used for purposes other than the reason you provided the <i>information</i> for? about your online personal privacy on this website? about the fact that this website might know/track the sites you visited? about this website sharing your personal <i>information</i> with other parties?
Binder et al. (2022)	Privacy concerns It is important for me to know what an organization does with my personal <i>information</i> It is important for me to know what personal <i>information</i> an organization has about me It is important for me to know if an organization tries to collect my personal <i>information</i>
Rajaobelina et al. (2021)	Privacy concerns When the chatbot asks me for personal <i>information</i>, I sometimes think twice before providing it It usually bothers me when the chatbot asks me for personal <i>information</i> I'm concerned that the chatbot is collecting too much personal <i>information</i> about me I thought that giving out personal <i>information</i> to the chatbot could threaten my private life
Miltgen et al. (2019)	Privacy concerns (Malhotra et al., 2004) All things considered, the Internet causes serious privacy problems Compared to others, I am more sensitive about the way online companies handle my personal <i>information</i> To me, it is very important to keep my privacy intact from online companies I believe other people are not concerned enough with online privacy issues Compared to other subjects on my mind, personal privacy is very important I am concerned about the threat to my personal privacy today
Lefkeli et al. (2022)	Privacy concerns measured individuals' concerns about organizational <i>information</i> privacy practices (Smith et al., 1996). It usually bothers me when companies ask me for personal <i>information</i> All the personal <i>information</i> in computer databases should be double-checked for accuracy-no matter how much this costs Companies should not use personal <i>information</i> for any purpose unless it has been authorized by the individuals who provided the information Companies should devote more time and effort to preventing unauthorized access to personal <i>information</i> When companies ask me for personal <i>information</i>, I sometimes think twice before providing it Companies should take more steps to make sure that the personal <i>information</i> in their files is accurate When people give personal <i>information</i> to a company for some reason, the company should never use the <i>information</i> for any other reason

	Companies should have better procedures to correct errors in personal <i>information</i>
	Computer databases that contain personal <i>information</i> should be protected from unauthorized access-no matter how much it costs
	It bothers me to give personal <i>information</i> to so many companies
	Companies should never sell the personal <i>information</i> in their computer databases to other companies
	Companies should devote more time and effort to verifying the accuracy of the personal <i>information</i> in their databases
	Companies should never share personal information with other companies unless it has been authorized by the individuals who provided the <i>information</i>
	Companies should take more steps to make sure that unauthorized people cannot access personal <i>information</i> in their computers
	I'm concerned that companies are collecting too much personal <i>information</i> about me
	"User privacy concerns on OSNs" (Krasnova et al., 2009)
Bues et al. (2017)	Privacy concerns (Dinev & Hart, 2006; Zhao et al., 2012) I am concerned . . . That the <i>information</i> I submit through my phone could be misused That personal <i>information</i> is made available to third parties due to my phone usage About submitting <i>information</i> on my phone, since such data might be used unrestrictedly About submitting <i>information</i> on my phone, because it could be used in a way I did not foresee That information I submit through my phone might violate my privacy
Pagani et al. (2019)	We operationalized the antecedent, privacy concerns , using the scale in Krasnova et al. (2009). <i>Dimension 1: Concerns about Organizational Threats</i> I am often concerned that OSN provider could store my <i>information</i> for the next couple of years Every now and then I feel anxious that OSN provider might know too much about me I am often concerned that OSN provider could share the <i>information</i> I provide with other parties (e.g., marketing, HR, or government agencies) I am often concerned other parties (e.g., marketing, HR, government agencies) could actually collect my publicly available <i>information</i> on OSN I am often concerned that my current publicly available <i>information</i> could be stored at some other party (e.g., marketing, HR, government agencies) many years from now I am often concerned that other parties (e.g., marketing, HR, government agencies) could share the <i>information</i> they have collected about me on OSN It often worries me that other parties (e.g., marketing, HR, government agencies) could use the <i>information</i> they have collected about me from OSN for commercial purposes <i>Dimension 2: Concerns about Social Threats</i> I am often concerned that someone might purposefully embarrass me on OSN It often worries me that other users might purposefully write something undesired about me on OSN I am often concerned that other users might take advantage of the <i>information</i> they learned about me through OSN I am often concerned that I don't have control over the actions of other users
Raggiotto and Scarpi (2023)	Privacy concerns (Pizzi & Scarpi, 2020) I think my benefits gained from the playing this game can offset the risk of my <i>information</i> disclosure The value I gain from using this game is worth the <i>information</i> I give away The risks of <i>information</i> disclosure will be greater than the benefits gained from the use of this game. (reversed item) I believe that the game has adequate security features to protect my privacy I feel like my privacy would be protected in this game play

Attie and Meyer-Waarden (2023)	I would feel safe in my playing experiences with this game
	I would feel comfortable sharing my <i>information</i> with this game
	Privacy concerns
	I am afraid this sleep app can collect my <i>data</i>
	I am afraid about the type of <i>data</i> this app collects
	It bothers me that this app collects my <i>data</i>
	I fear this app uses my <i>data</i> for other purposes

APPENDIX F: OTHER PRIVACY CONCEPTS IDENTIFIED IN MARKETING LITERATURE

Source	Definition/description
Markos et al. (2017)	Perceptions about privacy control relate to the type of <i>personal information</i> and potential harm associated with that <i>information</i> being seen, used, or accessed by others (Goodwin, 1992; Milne et al., 2009; Phelps et al., 2000; Solove, 2007).
Esmark Jones et al. (2020)	Privacy control Degree to which a shopper can influence their freedom to shop in private as desired (Alge et al., 2006; Brehm, 1993).
Chen et al. (2022)	Privacy control means allowing providers to manage their <i>personal data</i> (Mpinganjira & Maduku, 2019; Tucker, 2014).
Milne and Bahl (2010)	Privacy expectations refer to the level of emphasis a consumer places on an organization engaging in activities intended to protect the integrity, confidentiality, and availability of his or her personal, sensitive <i>information</i> (Smith et al., 1996; Stone et al., 1983).
Martin (2015)	Privacy expectations are the contextual rules about <i>information</i> within specific communities (Nissenbaum, 2009).
Rehman et al. (2020)	Privacy risk is the use of someone's <i>information</i> without permission (Featherman & Pavlou, 2003).
Song et al. (2016)	Privacy risk : the “potential loss of control over <i>personal information</i> , such as when information about you is used without your knowledge or permission.” (Featherman & Pavlou, 2003) High perceived privacy risk occurs when marketers obtain consumer <i>information</i> and use it inappropriately (Nyshadham, 2000).
Coker et al. (2011)	Privacy risk is the degree to which a consumer suffers a loss of privacy owing to <i>information</i> collected about them when they shop online.
Acikgoz et al. (2023)	Privacy risks refer to the perceived threat to user's privacy because of the increasing amount of <i>information</i> gathered without the user's awareness and subsequently losing control over one's <i>personal information</i> (Lee, 2009), or as the “expectation of losses due to the disclosure of <i>individual information</i> ” (Xu et al., 2011).
Kropp and Totzek (2020)	Customer privacy risk captures the customers' concerns about third-party attacks (e.g., external access to a network or a machine); unauthorized access to private, confidential, or sensitive <i>information</i> ; and even espionage (Paluch & Wunderlich, 2016).
Massara et al. (2021)	We refer to the costs associated with the disclosure of <i>personal data</i> as perceived privacy risks (Dinev & Hart, 2006), and the loss of control of personal <i>information</i> (Prelec & Loewenstein, 1998).
Molinillo et al. (2023)	Perceived privacy risk has been defined, in the voice assistant context, as users' fears that third parties might gain unauthorized access to, and potentially misuse, <i>personal data</i> held by their Vas (Han & Yang, 2018).
Lwin and Williams (2003)	Privacy invasions arise when consumers' control over their private and individual-specific <i>data</i> is unwillingly reduced (Culnan, 1993; Milne & Gordon, 1993; Nowak & Phelps, 1995).
Xie et al. (2006)	Privacy calculus states that individuals perform cost and benefit assessments of the

	behavior they are contemplating (e.g., providing accurate <i>information</i>) (Laufer & Wolfe, 1977; Lwin & Williams, 2003).
Schumacher et al. (2023)	Laufer and Wolfe (1977) proposed the privacy calculus to predict whether and under what conditions consumers disclose <i>personal information</i> . Beke et al. (2022) define the privacy calculus as “a consumer’s perception of the valence and probability of performance, time, financial, psychological, social, and security consequences when a firm collects, stores, and uses <i>consumer information</i> related to the products and services they acquire from that firm.
Kurtz et al. (2021)	The Privacy Calculus method can be understood as a risk–benefit analysis that compares and assesses the risks of disclosing <i>information</i> about personal data and the benefits associated with it (Culnan & Bies, 2003; Dinev & Hart, 2006).
Aboulnasr et al. (2021)	Privacy calculus theory describes the cognitive tradeoffs between the potential benefits and the anticipated risks of <i>information</i> disclosure (Laufer & Wolfe, 1977).
Shmargad and Watts (2016)	Privacy calculus refers to the trade-off between the benefits of <i>information</i> disclosure and the costs to privacy (Dinev & Hart, 2006).
Hayes et al. (2021)	The privacy calculus , which examines privacy concerns, risk, trust, and overriding interest, has been shown to play a central role in the analysis of individual <i>disclosure</i> behavior in a variety of contexts and situations, including location-based marketing and social networking sites (Awad & Krishnan, 2006; Hann et al., 2007; Krasnova et al., 2012; Sun et al., 2015; Xu et al., 2011; Zhu et al., 2017).
Beke et al. (2022)	We define privacy calculus as a consumer’s perception of the valence and probability of performance, time, financial, psychological, social, and security consequences when a firm collects, stores, and uses <i>consumer information</i> related to the products and services they acquire from that firm.
Horppu (2023)	Privacy calculus: A rational analysis that balances the costs and benefits of disclosing <i>personal data</i> .
Holtrop et al. (2017)	Privacy preserving measures include <i>data</i> minimization (Wedel & Kannan, 2016) and data anonymization.
Bright et al. (2021)	Privacy protection behaviors are actions users takes to minimize tracking and collecting of their <i>personal information</i> on social media platforms (Mosteller & Poddar, 2017).
Andrews et al. (2020)	In essence, privacy protection (i.e., control and access to <i>personal information</i>) is still primarily the responsibility of parents and the children themselves.
Kim and Kim (2011)	Perceived privacy empowerment —a psychological construct related to “the individual’s perception of the extent to which they can control the distribution and use of their <i>personally identifiable information</i> ” (van Dyke et al., 2007).
Bandara et al. (2020, 2021)	Most definitions maintain that privacy empowerment is essentially commensurate with someone having control over their <i>information</i> : “a psychological construct related to the individual’s perception of the extent to which they can control the distribution and use of their <i>personally identifying information</i> ” (van Dyke et al., 2007).
Steenkamp and Geyskens (2006)	Perceived privacy and security are two related key drivers of consumer value (Hoffman et al., 1999; Zeithaml et al., 2002). Both involve protecting Web site users’ <i>personal information</i> .
Melzner et al. (2023)	Perceived privacy denotes the extent to which consumers perceive that no entities other than the recipient can access the content they disclose.
Stanaland et al. (2011)	Desire for privacy has been conceptualized and measured in terms of the dimensions of online consumer privacy (Sheehan & Hoy, 2000) such that it consists of a set of consumer desires for <i>information</i> control, fair exchange for <i>information</i> provision, and power to deny <i>information</i> disclosure (Miyazaki, 2008).

Pagani and Malacarne (2017)	Privacy intrusiveness refers to an individual's ability to control when, how, and to what extent his or her <i>personal information</i> is communicated to others (Stone et al., 1983; Westin, 1967).
Miltgen et al. (2019)	Privacy invasiveness concerns the extent to which advertisements invade privacy when they are customized using <i>personal information</i> .
Chen et al. (2022)	Digital privacy is defined as customers' concern over the dissemination and use of their <i>information</i> (Chatterjee & Kar, 2018; Jaap et al., 2019; Kar, 2020; Martin & Murphy, 2017).
Ioannou et al. (2021)	Online privacy is defined as one's ability to control the uses of their <i>personal information</i> in digital environments, including those related to the collection and dissemination of the <i>information</i> by other entities and organizations (Heravi et al., 2018; Pavlou, 2011).
Pagani and Malacarne (2017)	Concerns about online privacy can be divided into two main categories: the intrusion of privacy that pertains to companies that try to obtain and use <i>personal information</i> for marketing purposes (Smith et al., 1996) and more generally intrusion of privacy by spammers, hackers, viruses and government monitoring.
Visentin et al. (2021)	Online privacy concerns "represent how much an individual is motivated to focus on his or her control over a voluntary withdrawal from other people or societal institutions on the Internet, accompanied by an uneasy feeling that his or her privacy might be threatened" (Dienlin et al., 2019).
Maseeh et al. (2021)	The development of internet technology has facilitated the online collection, storage, retrieval, manipulation, and transmission of individuals' <i>personal information</i> , resulting in a new stream of <i>information</i> privacy research, that is, online information privacy (Aiello et al., 2020; Thomaz et al., 2020; Yun et al., 2019).
Hoy and Phelps (2003)	Privacy policy as "a comprehensive description of a Web site's <i>information</i> practices that is located in one place on the site and may be reached by clicking on an icon or hyperlink" (The FTC 2000b, p. 2, Appendix C).
Kim and Kim (2011)	A privacy policy statement is the comprehensive description of a website's <i>information</i> practices, and most commercial websites have one (Milne & Culnan, 2004).
Quach et al. (2022)	Individual privacy is being left alone without disruption (Westin, 1967). Threats to individual privacy involve personal space intrusions, emotional manipulation, and physical interference, including spam emails and retargeting practices.
Peltier et al. (2009)	"Intrusion" of personal privacy , or right to be let alone, can include the right to be free from unwanted marketing solicitations (Petty, 2000).
Massara et al. (2021)	Privacy focuses on the protection of private homes and family life and may include physical privacy. Alternatively, data privacy includes the protection of <i>data</i> outside the sphere of family and personal affairs (Greenleaf, 2014).
Maseeh et al. (2021)	Privacy policy reflects organizations' regulations and duties regarding managing customers' <i>personal information</i> (Zhao et al., 2012). Formally, privacy policy is defined as "a written, published statement that articulates the policy position of an organization on how it handles the <i>personally identifiable information</i> that it gathers from consumers and uses in the normal course of business" (US Department of Justice, 2012). In e-commerce contexts, based on the privacy policy of an e-commerce organization, customers expect that an organization will protect their <i>personal information</i> (Bernard & Makienko, 2011).
Scarpi et al. (2022)	Communication privacy is the notion that consumers should be able to share <i>information</i> digitally so that it will only be accessible to their intended recipients.
Quach et al. (2022)	Communication privacy protects personal messages or interactions from eavesdropping, scanning, or interception.
Hilken et al. (2017)	Awareness of Privacy Practices refers to the degree to which a (customer) is concerned about his/her awareness of <i>information</i> privacy practices

Lin (2022)	Privacy preference is the preference to control <i>information</i> about oneself (Warren & Brandeis, 1890).
Kim and Kim (2011)	Privacy-protection self-efficacy represents one's ability to protect one's privacy acquired from hands-on Internet experience.
Norberg and Horne (2007)	Privacy breach , as used here, is defined as situations by which <i>personal information</i> was used in an unauthorized way, a way other than that for which the data was originally collected, or a way other than that which the consumer has been informed.
Banerjee (2019)	I define location privacy as the individual's ability to regulate external audiences' access to <i>information</i> about his or her current or past locations. Articulates concerns consumers have about sharing their location <i>information</i> .
Ghanbarpour et al. (2022)	"Privacy boundaries" (Petronio, 2002) metaphorically marks the ownership of <i>private information</i> . The information owner can decide to extend the boundaries to include other owners, who CPM designates as "authorized co-owners" with legitimate access to the <i>information</i> (Petronio & Child, 2020). Privacy protection behaviors are as actions consumers take to help minimize tracking and collecting of their <i>personal information</i> .
Akter et al. (2023)	Customer privacy in international marketing refers to the level of protection of <i>personal information</i> incorporated within all distribution channels (Montoya-Weiss et al., 2003).
Horppu (2023)	Privacy paradox : The disconnection between consumers' stated privacy preferences and their actual behaviour.
Acikgoz et al. (2023)	Privacy cynicism is derived from psychology and organizational literature and refers to "an attitude of uncertainty, powerlessness, and mistrust towards the handling of <i>personal data</i> by online services, rendering privacy protection behavior subjectively futile" (Hoffmann et al., 2016).

APPENDIX G: OPERATIONALIZATION OTHER PRIVACY CONSTRUCTS

Source	Definition/description
Wolfenbarger and Gilly (2003)	Security/privacy - Security of credit card payments and privacy of shared <i>information</i> . The website has adequate security features I feel secure giving out credit card <i>information</i> at this site I feel safe in my transactions with this website I feel like my privacy is protected at this site I trust this site will not misuse my <i>personal information</i> I feel I can trust this website The company behind the site is reputable I trust that this site will not give my <i>information</i> to other sites without my permission The website instills confidence in customers The company is well-established I am worried about this site knowing everything about me
Bart et al. (2005)	Web Site Characteristics – Privacy items The general privacy policy is easy to find on the site The text of the privacy policy is easy to understand The site clearly explains how user <i>information</i> is used Information regarding security of payments is clearly presented Informational text regarding the site's use of cookies is clearly presented I believe the company sponsoring this site will not use cookies to invade my privacy in any way The site explains clearly how my <i>information</i> will be shared with other companies I would be comfortable giving <i>personal information</i> on this site I would be comfortable shopping at this site

Falk et al. (2010)	Privacy This website protects <i>information</i> about my web-shopping behavior This website does not share my personal <i>information</i> with other sites I can trust this website
Chen and Dibb (2010)	Security and privacy assurance (Janda et al., 2002; McKnight et al., 2002; Park & Kim, 2003) This site provides a secure transaction mechanism This site provides detailed information about security This site provides a clearly written policy of handling privacy <i>information</i> I feel assured that my personal <i>information</i> will not be shared with third parties I feel assured that it is safe to transact personal business on this site
Dimitriadis and Kyrezis (2010)	Perceived Privacy (Jarvenpaa et al., 2000) The existing technology guarantees privacy via [. . .] Most banks provide the procedures needed for privacy via [. . .] The existing legal and institutional framework guarantee sufficiently the privacy of banking transactions via [. . .] Generally, I believe that personal <i>information</i> that is carried via [. . .] is secure
Stanaland et al. (2011)	Desire for privacy was measured using a 5-item scale from Miyazaki (2008) Control over the collection and usage of their personal <i>information</i> , an exchange of something of value for the requested <i>information</i> , and whether there is a business relationship between the advertiser and the online consumer.
Hilken et al. (2017)	Awareness of (information) privacy practices - adapted from Malhotra et al. (2004) Companies using this online try-on tool should disclose the way the personal <i>information</i> and images are collected, processed, and used A good consumer online privacy policy to accompany this online try-on tool should have a clear and conspicuous disclosure It is very important to me that I am aware and knowledgeable about how my personal <i>information</i> and images will be used
Esmark et al. (2017)	Privacy control (Oliver & Swan 1989) I was completely satisfied in my ability to control the level of privacy I had in the store I had little reason to be concerned about my privacy in this store I controlled my level of privacy within the store I had control over who I dealt with
Miltgen et al. (2019)	Privacy Invasiveness I find advertisements on my Facebook page invading my privacy I find advertisements on my Facebook page intruding on my privacy I find advertisements on my Facebook page compromising my privacy
Theodosiou et al. (2019)	Security/Privacy (Wolfenbarger & Gilly, 2003) I feel safe in my transactions with this website I feel like my privacy is protected at this site I trust this site will not misuse my personal <i>information</i> I feel I can trust this website The website instils confidence in customers
Esmark Jones et al. (2020); Massara et al. (2021)	Privacy control (Alge et al., 2006) I had little reason to be concerned about my privacy in this store I controlled my level of privacy within the store I had control over who I dealt with
Bandara et al. (2021)	Privacy Empowerment (Cheshire et al., 2010; Kim & Kim, 2011; Spreitzer, 1995; Youn, 2009) I have control over what happens to my personal <i>information</i> once it is given to online sellers

	I have choices as to how my personal <i>information</i> is used by online sellers beyond transactions I am highly aware of technologies or practices used by online sellers which may invade my privacy I feel confident protecting my online privacy I have significant influence over how my personal <i>information</i> is used by online sellers Overall, I feel helpless about how online sellers collect and use my personal <i>information</i> (reverse-coded)
Kropp and Totzek (2020); Bandara et al. (2021)	Customer privacy risk (Dinev & Hart, 2006) What do you believe is the risk for your firm due to the possibility that... records of transactions could be sold to third parties? company-related <i>information</i> submitted could be misused? company-related <i>information</i> could be made available to unknown individuals or companies without your knowledge? company-related could be made available to government agencies?
Kurtz et al. (2021)	Privacy calculus - Benefits vs. disclosure <u>Benefits of information disclosure</u> (Xu et al., 2009; Xu et al., 2011) The disclosure of my personal <i>information</i> is worthwhile / pays off The use of the PAYBACK app offers me advantage offers and discounts, which are made possible by the transmission of my personal <i>information</i> Without the disclosure of my personal <i>information</i>, I would not benefit from such a wealth of opportunities in my area Overall, disclosing my personal <i>information</i> brings benefits <u>Risks of information disclosure</u> (Xu et al., 2009; Xu et al., 2011; Zhao et al., 2012; Raschke et al., 2014) Providing my personal <i>information</i> comes with many unexpected problems. I find the transmission of my personal <i>information</i> risky There is a high potential for loss when disclosing my personal <i>information</i> There are many uncertainties associated with disclosing my personal <i>information</i>
Binder et al. (2022)	Privacy Behavior I will delete my cookies from my computer or smartphone I will use software that disguises my identity online I delete my search history on Google or on social media I will deregister from an app or account to protect my <i>data</i> I will change social media settings to hide all ads from this political party I will make changes to my advertising preferences on social media I will inform myself about why I see certain ads on social media
Chen et al. (2022)	Perceived effectiveness of privacy control When I use Airbnb, I have control over what happens to my <i>personal information</i> on Airbnb It is up to me how much Airbnb uses my <i>personal information</i> I have a say in how my <i>personal information</i> is used by Airbnb I have a say in whether Airbnb shares my <i>personal information</i> with others
Akter et al. (2023)	Customer privacy (Akter et al., 2013; Kim & Ko, 2012; Parasuraman et al., 2005) My <i>personal information</i> across multiple channels of CBA (website, mobile app and physical branch) is protected My <i>personal information</i> across multiple channels of CBA (website, mobile app and physical branch) is not shared with others My <i>financial information</i> across multiple channels of CBA (website, mobile app and physical branch) is not shared with others

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