Perceived Privacy Concern, Affective Relationship Trust and Relationship Risk in Airlines Brand Online Community: The Moderating Role of Perceived Benefit and Risk-Taking Behavior

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Abstract

In the past few years, there is a growing interest among academia and brand marketers related to consumer-brand relationship development in an online brand community. This is in accordance with the growing investment in social media by service organizations towards cultivating and nurturing consumers' relationship. Airlines brands worldwide are increasingly using social media such as the Facebook page to engage with their existing and potential consumers beyond time and geographical limitations. Scholars have recognized that trust is one of the key elements in forming successful long-term exchange relationships in the online environment. Existing literature, however, has focused more on satisfaction and commitment derived from the social relationship exchange. Thus, a limited study has examined the development of effective relationship trust between consumer and airlines brands in an online brand community context. Since relationship trust is a critical element for an enduring social relationship exchange, the subject warrants urgent and further investigations. Thus, the purpose of this conceptual paper is to propose the connection between perceived privacy concern, effective relationship trust, and related risk. Additionally, it intends to suggest perceived benefit and risk-taking behavior play as significant moderators in influencing the relationship between the selected constructs. Several theoretical and managerial implications are also discussed.

Keywords: Privacy Concern; Relationship Risk; Affective Trust, Perceived Benefit; Risk-Taking Behavior

Introduction

The advancement of the industrial revolution 4.0 has sparked a new stimulus to service marketing transformation. According to Gilchrist (2016), the latest industrial revolution put great emphasis on a myriad of Internet applications to propel business

practices, strategies, and performance. For this reason, industrial revolution 4.0 is also known as industry Internet of things. One of the significant innovations in service marketing related to the Internet is the establishment of an online brand community in social media such as Facebook and Twitter. Dessart, Veloutsou, and Morgan-Thomas (2015) define online brand community as a congregation of individuals from a different walk of life who have similar interest on a particular brand. Often, individuals who belong to an online brand community will show similar habits and customs, communal awareness, and a great sense of moral obligation (Muniz & Schau, 2007). Acknowledging the profound impact of social media, airlines companies around the world are leveraging on Facebook to increase their brand visibility (Avram, 2014). In Malaysia, AirAsia and Malaysia Airlines are among the airlines that have a strong presence in Facebook and Twitter. Specifically, in Facebook, AirAsia has 2,384,386 followers while Malaysia Airlines has 1,298,676 followers as of March 2018.

Arguably, online brand community based on social media is viewed as a viable platform to extend consumer-brand relationship into the online environment (Park and Kim, 2014). In the online brand community, the development of trust based on an emotional bond is critical in the social relationship exchange process. Hau and Kim (2011) demonstrate that trust based on social interactions foster members to share knowledge within online games communities. In a cross-cultural study of Twitter, Pentina, Zhang, and Basmanova (2013) indicate that trust is a significant antecedent of members' intentions to use and recommend brand host Twitter. Similarly, Hashim and Tan (2015) found that members who have developed trust based on emotional interactions tend to continuously share knowledge within online business communities. Arguably, members are more likely to engage in promoting brand messages when the brands express care, concern, and consideration towards members. Thus, the understanding of the development of trust is important towards improving the consumer-brand relationship in the online brand community.

While trust has been included as a key construct in examining exchange relationship in online communities (Hashim & Tan, 2015; Pournaris & Lee, 2016), limited studies have theorized trust from the affective component standpoint. Since effective trust is relevant in the online brand community, such attention is urgently warranted. McAllister (1995) describes affective trust as emotional attachments between relational partners, rooted in a partner's articulations of sincere care and concern for the wellbeing of the other relational partner. Similarly, Rousseau, Sitkin, Burt, and Camerer (1998) assert that emotional relationship trust emerges from continuous long-term interactions between relational partners develops through express care and concern toward one another. Congruently, this study describes relationship trust as emotional attachments between members and brands that are grounded on the basis of empathy, care, concern, and connection toward each other. Distinct from a cognitive trust, members' affective trust emerges from social interactions and personal experiences with brands within the online brand community. Therefore, the essence of affective-based relationship trust is dependent on members' emotions towards the brands as relational partners.

Furthermore, although there is a mutual consensus among scholars that assert online brand community facilitates member-brand relationship (e.g. Barreda, Bilgihan & Kageyama, 2015; Kucukemiroglu & Kara, 2015; Abrantes, Seabra, Lages & Jayawardhena, 2013), they

have neglected concepts or theories related to relationship marketing field that could explain the formation of relationship trust better. As such, to what extent the development of perceived privacy concern and relationship risk influences affective relationship trust within the context of the online brand community remains ambiguous. This lacks understanding leads to further queries namely: 1) Does perceive privacy concern influences affective relationship trust? 2) Does effective relationship trust influences relationship risk? 3) Do perceived benefit and risk-taking behavior play a significant role in moderating the link between the relational constructs? In light of the research problem, this study attempts to fill in these research gaps towards providing a complete understanding on the interrelationship between perceived privacy concern, perceived relationship risk, perceived benefit, risk-taking, effective relationship trust. Specific attention is given on the online brand community created by airlines brands in Malaysia.

Literature Review
Perceived Privacy Concern

Privacy concern has been identified as one of the greatest issues that contribute to online social life withdrawal (Stieger, Burger, Bohn & Voracek, 2013). It is also one of the significant determinant factors to discontinue joining Facebook (Tsay-Vogel, Hanahan & Signorielli, 2018). According to Dinev and Hart (2004), perceived vulnerability and perceived ability to control personal data are two significant constituents of privacy concern on the Internet. Perceived vulnerability refers to the potential risk of the personal information being abuse and misuse, whereas perceived ability to control denotes individual ability to deny their information from being revealed without permission. In other words, Bélanger and Crossler (2011) state that privacy signifies individuals' need to have some degree of control over their personal information from being exploited. Members of the online brand community are exposed to the possibility of privacy intrusion that may increase their perceived vulnerability. This could be attributed to brand marketers' opportunistic behaviors that include malicious tracking activities to steal members' private information through spams, phishing, and malware, which is embedded in various advertisements. The notion is reaffirmed in a study conducted by Jung (2017), who discovered that although social media can be used for effective advertising purposes, they also could raise users' privacy concern. In relation to perceived ability to control, Dinev and Hart (2004) state that it signifies the extent individuals believe they are able to restrict the use of their personal information by an unauthorized party. Sensibly, Members would have lower privacy concern if they believe that they have greater control of their personal information in the community. Based on the arguments, privacy concern is best conceptualized as a second-order factor that consists of perceived vulnerability and perceived ability to control as the first-order factors.

Affective Relationship Trust

Trust is considered a pivotal construct in forming successful long-term exchange relationships in the online environment (Mukherjee & Nath, 2007; Barreda et al., 2015; Pournaris & Lee, 2016). Previous researchers have provided various definitions of trust in an online community context. Barreda et al. (2015) signify trust as members' perceived trustworthiness and benevolence of the brand in the online brand community, while Hashim and Tan (2015) refer trust as identification trust that represents members' emotional undertakings in trusting a relationship. More recently, Pournaris and Lee (2016) denote trust

as members' inclination to depend on brands' ability to perform their specified role in the online brand community. Clearly, though most researchers agree on the important role of trust in an exchange relationship, the description of trust remains ambiguous. Thus, this study turns to some of the earlier work in trust literature to understand better the nature of trust in the context of the exchange relationship.

Based on the review of the literature, trust is usually reflected as a complex multi-faceted construct. From sociology paradigm, Lewis and Wiegert (1985) describe trust as a three-component construct consists of cognitive, affective and conative that combine as an underlying mechanism in explaining social relationships experience. The first refers to beliefs about relational partner trustworthiness, whereas the second denotes the significant function of emotions in the process of forming a trust. The last signifies the behavioral outcomes resulting from the process of trust, which is mutually linked to the previous two components. Among all, most researchers in relationship marketing field typically examine trust from the first two components (Johnson & Grayson, 2005; Webber, 2008; Zur, Leckie, & Webster, 2012). Johnson and Grayson (2005) stress that effective trust plays a salient role in relationships in which individuals rely on effective cue from relational partners as a measure of relationship quality. Webber (2008) reveals that effective trust has a greater effect on group performance than cognitive trust. Brengman and Karimov (2012) found that merging Facebook and/or blog, into a firm retail website tend to influence affective trust (benevolence) rather than cognitive trust (ability and integrity). Arguably, in a social exchange relationship, the effective trust may exert a stronger effect on individuals' behaviors (Newman, Kiazad, Miao & Cooper, 2014).

Accordingly, this study focuses on the effective trust to explain the formation of relationship trust between members and brands in the online brand community. Rousseau et al. (1998) assert that the understanding of trust concept greatly depends on the context in which it is being studied. Drawing on this notion, Chua, Ingram, and Morris (2008) examined the link of cognition and affective trust with different contents and structures of exchange relationship. They revealed that cognitive trust is mainly based on economic exchange relationship, whereas affective trust is rooted in friendship or social relationship. Within the online brand community, the member-brand relationship is often described as a friendship that is centered on social interactions (Wallace, Buil & De Chernatony, 2012; Labrecque, 2014). In particular, Wallace et al. (2012) state that member's social connection and experience with brands within the online brand community is capable to 'humanize' the brand. Over time, as the member-brand relationship becomes strong, it might transpire into a relationship that resembles actual friendship. Based on parasocial interaction theory, Labrecque (2014) suggests that member-brand relationship is based on the emotional feeling that is similar to actual friendship. As such, it is reasonable to conceptualize relationship trust as the manifestation of affective trust rather than cognitive trust in the context of this study.

As airlines companies increasingly depend on online communities to cultivate trust among their members, the understanding of the determinants and consequences of relationship trust is paramount. To the best knowledge of the authors, limited studies have established the relationship between perceived privacy concern, effective relationship trust, and related risk. Moreover, the moderating effect of perceived benefit and risk-taking

behavior on the relationship is also relatively unknown. Therefore, investigation on the development of effective trust within the context of airlines brand online community is urgently warranted. The primary purpose of this study is to investigate whether perceived privacy concern has a significant influence on effective relationship trust, which in turns influence relationship to risk. Also, the study examines the moderating role of perceived benefit and risk-taking behavior in the trust development process.

Conceptual Framework and Hypotheses Development

This study turns to social contract theory (SCT) in explaining the association between members perceived privacy concern and relationship trust with hospitality brands. Privacy as a social contract refers to as a mutually beneficial agreement within a community about how sensitive and personal information should be used and shared (Martin, 2016). Members consider the disclosing of private information as a risky undertaking as they are more susceptible to brands' possible opportunistic behaviors (Chang & Heo, 2014). Due to this fact, members' concern about information privacy cannot be completely comprehended without considering how they delineate justice in the environment where their private information is easily accessible, collected and being abused. One of the main assumptions of SCT is that norm-generating micro social contracts should be based in informed assent, bolstered by the rights of individuals to exit and exercise voice within the community (Dunfee, Smith & Ross, 1999). Simply put, an impartial relationship exchange within a community should be complemented by mutual understanding about contractual terms over the duration of the relationship. The literature suggests that enhancing individuals' privacy beliefs may lead to increase trust and reduce any adverse reactions in a company (Martin, 2016). Social contract theory has been commonly used to elucidate numerous phenomena in relationship marketing domain including the consumer-firm relationship (Dunfee et al., 1999). Rather recently, the theory has been extended to examine the link between privacy concern, privacy risk, information disclosure and trust in the online context, namely in electronic commerce (e.g. Miyazaki 2008; Limbu, Wolf & Lunsford, 2012) and social networking sites (Fogel & Nehmad, 2009; Xu, Parks, Chu & Zhang, 2010; Chang & Heo, 2014).

Perceived Privacy Concern and Affective Relationship Trust

For the purpose of this study, perceived privacy concern that refers to individuals' fear of losing control over their private information (Baek & Morimoto, 2012). Hoffman, Novak, and Peralta (1999) are among the earliest researchers to suggest that an individuals' perceptions regarding information privacy in the brand website would have a negative effect on their trust and willingness to involve in online relationship exchanges. They stated that successful exchange relationships in commercial websites are based on enhancing trust in which marketers recognize consumers' privacy rights on online private information. This notion has been substantially supported by several recent empirical studies concerning privacy concern-trust link the online environment. For example, Dyke, Midha and Nemati (2007) explored the effect of privacy concern, privacy empowerment, and familiarity on trust in the United States. Based on a survey of 287 experienced users, they found that privacy concern has a significant negative influence on trust with the website. The users are more prone to lose trust with the website when their personal data is being collected and used without their consent. Based on the privacy-trust-behavioral model, Wu, Huang, Yen, and Popova (2012) investigated the influence of privacy policy on privacy concern and trust. They

found that the greater consumers perceived privacy concern, the lesser they trust the electronic commerce websites. In a similar vein, Liao, Liu, and Chen (2011) discovered that perceived risk has a significant negative effect on trust, and privacy concern has a significant negative effect on intention to transact and intention to retrieve privileged information. They concluded that privacy concerns, risk, and trust not only served as significant predictors of intention to conduct online transactions but also to information searching activities. More recently, Fortes and Rita (2016) built a model based on an integrated theory of planned behavior and technology acceptance model to examine the influence of privacy concern on online purchase intention in Portugal. Based on a survey of 900 Internet users, they found that individual who has a high level of privacy concern is more likely to feel a lower degree of trust and a higher degree of perceived cost in conducting purchase online. Additionally, privacy concerns on the Internet have a negative influence on diverse beliefs about the use of electronic commerce, such as perceived usefulness, perceived ease of use, and perceived behavioral control. Based on the discussion, it is suggested that members who have a greater level of perceived privacy concern are more likely to feel less trust towards the airlines' brands in the online brand community. Thus, it is hypothesized that:

H1: perceived privacy concern has a negative and significant influence on effective relationship trust

Affective Relationship Trust and Relationship Risk

Researchers have different arguments regarding the association between trust and risk. Some scholars advocate that risk is the product or outcome of trust (e.g. Kim, Ferrin, and Rao, 2008), while others argue that the directionality should be the opposite (e.g. Chang, Liu & Shen, 2017). In this study, effective relationship trust is more appropriately position as a predictor of relationship risk. The argument is made based on the high-involvement hierarchy of effect (HOE) theory that suggests that effective evaluation towards brand will contribute to behavior change in terms of action or intention (Schiffman & Kanuk, 1987). The assumption is appropriate for the study since members of brand pages often exhibit high-involvement traits in brand pages such as high usage intensity and engagement (Jahn & Kunz, 2012). When they voluntarily choose to receive updates about a brand page on their Facebook, they are believed to involve in a more intricate, extensive thoughts concerning that specific brand (Bunker, Rajendran & Corbin, 2013). Several studies also have supported the notion of trust as a significant predictor of risk. For example, Kim, Zhao, and Yang (2008) investigated the role of trust and risk in influencing consumers' purchase decision in electronic commerce. Based on a structural equation modeling analysis, they found that both trust and risk are significant determinants of consumer purchase behavior. Most importantly, they confirmed that consumers' trust has a negative and significant impact on their perceived risk. Likewise, Slade, Dwivedi, Piercy, and Williams (2015) explored the determinants of consumers' intention to use remote mobile payments in the United Kingdom. Grounded on the unified theory of acceptance and use of technology, they discovered that trust significantly influence perceived risk. Specifically, consumers' trust was found to function as a significant factor in reducing their uncertainty or anxiety. In a more recent study, Mou, Shin, and Cohen (2017) performed a meta-analysis of 67 articles to examine the connection between trust, risk and consumer acceptance of electronic services. The results from the analysis of several competing causal models revealed that the risk is the best position as the outcome of trust.

In the context of location-based application services, Wang and Lin (2017) examined the relationship between trust, perceived privacy risk and continuous usage intention. The structural equation modeling analysis results of 1399 data indicated that trust has a negative and significant influence on risk. They concluded that consumers who have a greater level of trust are more likely have less perceived risk of using the application. Based on the discussions, it is postulated that effective relationship trust serves as a significant precursor of relationship risk. In other words, members who have a greater level of affective relationship trust are less likely to perceive their relationship with the airlines' brands in the online community as risky. Thus, it is hypothesized that:

H2: affective relationship trust has a negative and significant influence on relationship risk

Moderating Role of Perceived Benefit and Risk-Taking Behavior

The literature suggests that members are more likely to discount the potential risks of information disclosure if the perceived benefits outweigh the risks of the information disclosure (Xu, Parks, Chu & Zhang, 2010; Parra-Lopez, Bulchand-Gidumal, Gutiérrez-Taño & Díaz-Armas, 2011; Chang & Heo, 2014). Krasnova, Spiekermann, Koroleva, and Hildebrand (2010) found that members are primarily motivated to disclose information due to the convenience of maintaining and developing relationships and platform enjoyment. Likewise, Parra-Lopez et al. (2011) found that the benefits of a relationship, such as functional, social and hedonic, often offset the costs associated with participation in an online brand community. Hence, it could be suggested that although members have the privacy concern, they tend to trust the airlines' brands in the online community due to the perceived benefits received. The extent of whether the online brand community is perceived as beneficial would moderate the relationship between perceived privacy concern and effective relationship trust. Besides perceived benefit, the connection between the two constructs might be influenced by members risk-taking behavior. Fogel and Nehmad (2009) explained that individuals who are members of Facebook and MySpace have higher risk-taking behavior than those who do not. They also found that privacy concerns and identity information disclosure concerns are of greater concern to women than men. In an earlier study, Das and Teng (2004) stated that risk-taking is closely related to trusting action in which insecurity and unfavorable consequences are the two main features of the risk. Individuals who have greater risk-taking behavior are more likely to focus on the perceived benefits than the costs, thus underestimate the chance of uncertainty or adverse outcomes. On the contrary, individuals who have lower risk-taking behavior tend to have more concern for losses, and subsequently, they usually overemphasize the chance of losses. Based on this argument, it is reasonable to suggest that the greater the members' risk-taking behavior, the more likely that they would trust the airlines brand despite having concern for privacy intrusion. Thus, the following hypotheses are proposed:

H3: Perceived benefit moderates the effect between perceived privacy concern and effective relationship trust
H4: Risk-taking behavior moderates the effect of perceived privacy concern and effective relationship trust

Based on the literature review, a conceptual research model is illustrated to show the proposed relationship among the selected constructs. As shown in Figure 1, perceived privacy concern is conceptualized as being a second-order factor that is formed by perceived vulnerability and perceived the ability to control as first-order factors. Perceived benefit and risk-taking behavior are conjectured to moderate the relationship between perceived privacy concern and effective relationship trust. Here, relationship risk is hypothesized as the product of effective trust.
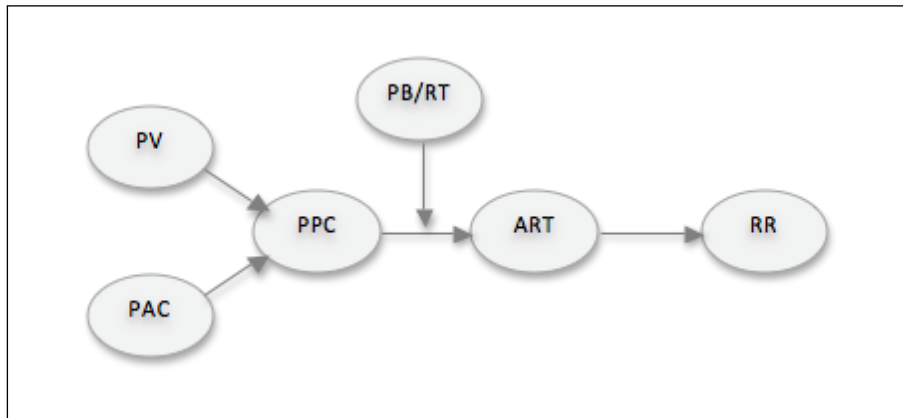

Figure 1: Conceptual Research Model
Note: PV = Privacy vulnerability, PAC = Perceived ability to control, PPC = Perceived privacy Concern, PB = Perceived benefit, RT = Risk taking, ART = Affective relationship trust, RR = Relationship risk

Methodology

This study will be based on a quantitative research approach that is rooted in the postpositivism paradigm. According to Sekaran and Bougie (2016), a quantitative research method emphasizes objective measurements and the statistical analysis of data gathered through polls, questionnaires, and surveys used to investigate a particular phenomenon. Detail consideration will be given in the process of developing the research instrument. First, in accordance with the literature review, the study will define and operationalize the constructs into observable and measurable elements. Second, the review of the literature will further contribute to the identification of the relevant measurement items that will be used to develop an index of measurement of the constructs. To ensure the reliability and validity of the research instrument, only measurement scales that have been validated from previous studies will be adopted in the study. Based on the context of the study, slight modifications will be made onto the chosen measurement items. Finally, the validity and reliability of the research instrument will be established through a series of pre-test and a pilot study. The results obtained from both of the assessment will help to refine the survey questionnaire.

The data will be collected from a specified random sample rather than the entire population because of time and cost saving. Moreover, Sekaran and Bougie (2016) state that the results supposedly to be more reliable in the study using a sample instead of the whole population. This is due to the fact that the collection of data from the whole population could contribute to increased fatigue and more errors. In accordance with the objective of the

study, the target population of interest is identified as individuals who are participating in the online brand community related to Airlines brand in Malaysia. Thus, the unit of analysis is an individual level. To grasp the overall notion of the population targeted in this study, the definition of the target population is further specified in terms of boundaries (the type of brand/industry, type of online brand community and geographical location). In terms of the boundaries of this study, first, the type of airlines brand that will be covered in this study is limited to AirAsia, Malaysia Airlines and Malindo Air. As for the boundaries of the target population, this study concentrated on airlines brands online community created on the Facebook page in Malaysia.

Statistical software SPSS version 22.0 will be used to evaluate data characteristics, respondents' demographic profile, and survey instrument statistical characteristics. Specifically, the software will be utilized to detect univariate and multivariate outliers, data normality, non-response bias, and common method bias. Next, the data will be analyzed using Structural Equation Modeling method. It is widely used in various research fields such as marketing (Hair, Hult, Ringle, Sarstedt & Thiele, 2017) and hospitality management (Ali, Rasoolimanesh, Sarstedt, Ringle & Ryu, 2018). As a more advanced multivariate analysis technique, it offers the ability for researchers to 1) model associations among multiple endogenous and exogenous constructs, 2) model unobservable constructs, 3) account for measurement error in the observed constructs, and 4) statistically validate the interplay between theory and data (Chin, 1998).

Implications and Conclusions

This study intends to investigate the predictor and moderator of relationship risk in airlines brand online community. In particular, it proposed that there is a significant connection between perceived privacy concern, effective relationship trust, and related risk. The study also proposed that the level of perceived benefit and risk-taking behavior moderates the connection between perceived privacy concern and effective relationship trust. This study responds to the recent calls for more empirical research to examine the antecedents and outcomes of trust in the online brand community context. Due to the growing concern on the privacy risk on the Internet, perceived privacy risk and related risk are viewed as relevant constructs in understanding the development of trust. From the theoretical point of view, this study extends the application of effective trust within the context of the member-brand relationship in the online brand community. Chua, Ingram, and Morris (2008) argue that effective trust is more paramount in social relationship context as compared to the economy based relationship. Within the online brand community, the member-brand relationship is often described as a friendship that is centered on social interactions (Wallace, Buil & De Chernatony, 2012; Labrecque, 2014). This study also will contribute to further development in relationship marketing theory by investigating the role of perceived benefit and risk-taking behavior in moderating the formation of effective trust in the social relationship.

From the managerial point of view, this study encourages airlines brands to take the necessary measures to safeguard their members' personal information. This is in accordance with the Malaysian Personal Data Protection Act (PDPA) that came into force in 2013. The main purpose of the act is to regulate the collection, holding, and processing of individual's

personal information in commercial transactions (Attorney General's Chamber of Malaysia, 2016). This piece of legislation plays a crucial role in upholding the interest of the general public and makes it illegal for business entities or individuals to sell personal data or allow the use of personal data by third parties. The enforcement of such act coincides with global or regional standards where data protection law is recognized as a trade prerequisite for initiating bilateral or multilateral trades. As such, it is paramount that airlines brands act responsibly to protect their members' sensitive personal information from being abused. Individuals should be better informed about relevant security and privacy policies before signing up as members of the airlines brand online community. They also should be made aware of their rights as members of the community and the available tools to help them increase data privacy and security. All in all, airlines brands should assist members to overcome uncertainty or anxiety over their participation in the online brand community.

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