



National  
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Identifying the elements that retain consumers on  
two-sided platforms after a privacy misconduct

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## Abstract

Advertising has changed in recent years, with digital marketing use of data has brought an entirely new dimension into the marketing industry. One of these new dimensions are the two-sided platforms. Emergence of such platform has brought marketers closer to the consumers. The nature of these platforms is such that it helps marketers gather consumer data more conveniently. This has built immense pressure in the industry for businesses to gain consumer's attention and retain these consumers. Because of its complex nature, literature related to this phenomenon is underdeveloped. There has been studies relating to this phenomenon but study which examines the relation between retention, two-sided platform and privacy is limited. This has led to a gap in business knowledge.

The main purpose of this research is to Identify the elements that retain consumers on two-sided platforms after privacy misconduct through consumer's perspective. A lot of emphasize is based on consumer's view towards this study topic. Study will provide in-depth insight into consumer's perspective of privacy, trust, necessity and influence.

Nine in-depth interviews were carried out with consumers of three different two-sided platforms each dealing in Social media, eCommerce and Search engine with a common theme to discover the element which retains consumers. An Interpretivist approach was applied for this study and with the help of open-coding thematic technique data was analysed. The findings of this study focused on the need for platforms to gain consumer trust to increase credibility as credibility is proportional to reliability. Consumer trust can also help platforms gather more data from consumers. This practice was also discouraged when the platforms have undesirable outcomes. The strong outcomes from this topic encourages further investigation and therefore recommends a need for further research on the topic.

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## Table of Contents

1. Introduction .....	7
<b>2. Literature Review .....</b>	<b>8</b>
2.1 Digital Marketing and Internet Marketing.....	9
2.2 Two-sided market platform & Marketing practices. ....	11
<b>2.5.2 Google.....</b>	<b>20</b>
<b>2.5.3 Amazon .....</b>	<b>21</b>
<b>2.6 Conclusion .....</b>	<b>23</b>
<b>3. Research Questions and Objectives.....</b>	<b>24</b>
<b>3.1 Introduction to the Methodology.....</b>	<b>24</b>
<b>3.2 Research Philosophy .....</b>	<b>25</b>
<b>3.3 Research Approach.....</b>	<b>27</b>
<b>3.4 Research Strategies .....</b>	<b>28</b>
<b>3.5 Interview Structure.....</b>	<b>31</b>
<b>3.6 Sampling .....</b>	<b>32</b>
<b>3.7 Research Choices .....</b>	<b>34</b>
<b>3.8 Time Horizon.....</b>	<b>35</b>
<b>3.9 Data collection and Data analysis .....</b>	<b>35</b>
<b>3.10 Ethical consideration .....</b>	<b>38</b>
<b>3.11 Limitation .....</b>	<b>39</b>
<b>4. Finding &amp; Analysis .....</b>	<b>40</b>
<b>4.1 Research Objective 1: .....</b>	<b>40</b>
4.1.1 Case 1- Facebook: .....	40
4.1.2 Case 2- Google.....	43
<b>4.1.3 Case 3- Amazon.....</b>	<b>44</b>
<b>4.2 Research Objective 2: .....</b>	<b>45</b>
4.2.1 Case 1- Facebook.....	45
4.2.2 Case 2- Google.....	47
4.2.3 Case 3- Amazon.....	48
<b>4.3 Research Objective 3 .....</b>	<b>49</b>
4.3.1 Case 1- Facebook.....	50
4.3.2 Case 2- Google.....	50
4.3.3 Case 3- Amazon.....	51
<b>4.4 Research Objective 4 .....</b>	<b>51</b>

4.4.1 Case 1- Facebook.....	51
4.4.2 Case 2- Google.....	52
4.4.3 Case 3- Amazon.....	52
4.4.4 Cross-Case analysis.....	54
5. Discussion & Recommendations.....	55
5.1 Implications for Platforms and policy makers.....	56
5.1.1 Findings from objective 1: To investigate the <b>influential</b> and <b>attractive</b> elements of these two-sided platforms from a consumer’s perspective. ....	56
5.1.2 Findings from objective 2: To access the <b>reliability</b> and <b>credibility</b> of these two-sided platforms from consumer’s perspective. ....	56
5.1.3 Findings from objective 3: To access the impact of <b>privacy failures</b> and <b>data breach</b> from consumer’s perspective. ....	57
5.1.4 Findings from objective 4: To access consumer’s awareness towards <b>data protection laws</b> and <b>data protection practices</b> .....	57
6. Recommendation for Further Academic Research .....	58
References.....	59
Appendices.....	66
Appendix 1- Thematic question guide.....	66
Objective 1.....	66
Objective 2.....	66
Objective 3.....	66
Objective 4.....	66
Appendix 2 – Table of Participants.....	68

## Table of figures

Figure 1 : Minculete & Olar, 2018.....	9
Figure 2: The research onion: Saunders et.al, 2009.....	25
Table 1: participant’s criteria table.....	33

## 1. Introduction

Due to rapid growth in the advancement of marketing technologies including internet, social media, websites, apps, and game, marketers are in immense pressure to gain consumer's attention. Marketers has come up with new and innovative ways to amaze customers with advertising techniques and product offerings. This ever-changing business world has given way for many entrepreneurs and this created competition between business like never before. To understand consumers better these marketers started gathering their data to analyse and understand their needs, demands, purchase behaviour, etc. Since consumer demands were becoming specific there was a need for a platform which would allow two-way communication between the consumer and business. This led to the creation of two-sided platforms. Consumer became prosumer to co-produce with business to fulfil self needs and generate profits for business (Ritzer et.al, 2012).

Consumer data is the new gold of this century (The economist, 2017). Platforms using consumer data has changed the dynamics of marketing. Now no marketing efforts go wasted each consumer is micro-targeted based on their likes and dislikes. Personalisation has reached a level where currency has been digitalised with the help of consumer's banking details. Consumer faces issues when marketers try to gather data in an unethical manner. Different policies like GDPR and self-data-protection practices has been discussed in the study below to minimize these unwanted data collection practices.

During these unethical data collection process consumer's personal data is sometimes compromised leading to a privacy breach. In some cases consumer quit the platform forever but there are case where consumers are reluctant to quit certain platforms. This study will find elements which retain consumers on those two-sided platforms after a privacy misconduct. The research has various other objectives relating to influential factor, attractiveness, Trust and many more. Research chose to use qualitative case study approach selecting 3 cases i.e. Facebook, Google and Amazon. In-depth interviews were conducted with nine participants as a data gathering method to answer the gap in the research. An open coding thematic data analysis approach was chosen to process the collected data. Cross-case analysis was undertaken to analyse the similarities and difference between each case. The findings from the study presents with implications for platforms and policy makers.

## 2. Literature Review

This literature review aims to build a greater understanding of the already existing knowledge relating to the research topic, Identifying the elements that retains a consumer on two-sided platforms after data privacy misconduct. In the year 2000 the number of websites were around 17 million which increased to 1 billion in just 14 years. The ecommerce sales skyrocketing with an increase of 201% in 2014 (Grubor et.al, 2018). This was the dot.com bubble where people were mobile and accessing more and more of internet across the globe. Brands were moving places exploring international untapped markets. More and more payment options were put in place for transparency and simplicity. This was the time of Internet economy which was changing the dynamics of business each day.

Marketing channels with consumers were changing from traditional way to more modern ways. These modern marketing channels were targeting consumers based on their behavior (Walker and Jiwani, 2016). It was transforming into new forms and ways every single day surprising consumers to grab their attention. Companies were changing rapidly in this highly competitive environment. Companies were trying to gain potential customer's attention providing better products and emphasizing more on services provided after purchase to retain consumer (Hanson et.al, 2012). New strategies like creating thorough customer demographic, customer's like and dislike were considered very important, feedback and suggestions were involved while product design process, etc. were put in place based on these new channels using internet & mobile. This brought companies more closer to consumers as they felt their suggestions are heard and fulfilled. Since this was open to all every company were in the same lane racing against each other to gain and retain a new customer every day. Products are digitized, customers are profiled, and marketing strategies are personalized. This digitization brought what consumers demanded and how they expected it to be fulfilled. It created value for both consumers and business. This created more dynamic platforms and brought consumers and businesses closer. This rapid shift brought more and more competition between the companies to gain customer's attention, building issues which were not expected to emerge either by government or by customers. This literature review explains the terminologies and components related to the advancement in the field of digital marketing and privacy issues. It also explains previous studies and identifies a research gap through a unique perspective.



## 2.1 Digital Marketing and Internet Marketing

Digital marketing and Internet marketing are often the term which can be interchanged but there is a blur line which divided the two. Even though digital marketing involves internet marketing, online marketing, web marketing, mobile marketing, web marketing, marketing involving data all of these come under digital marketing, it is an umbrella term for this group marketing activities. The real difference is also that digital marketing does not always involves internet. Digital marketing involves marketing activities which are carried out offline. Digital marketing activities have shaped the modern business culture globally. Increase in digital information sharing, data usage, and demand for goods and services (Grubor et.al, 2018). A diagram explaining the difference between the two can be seen below.



Figure 1 : Minculete & Olar, 2018

Both digital marketing and internet marketing has advanced over the years with improved analyzing and measuring tools for marketing campaigns and effectively implementing new strategies for these campaigns. Consumers are now creators of their own demand. Market has been transformed to consumer-based demand rather than supply based demand. Each consumer has their unique need and since the market has become so competitive each company wants to fulfill these needs. Consumers are no more passive observers and takers of the market they are now the co-creator of marketing strategies and trends in the market. The concept of prosumer is the one who acts as both producer and consumer. As the competition has been increasing

consumers are increasingly asked to provide their views and ideas on products and advertising. Consumers do not just accept the message behind a brand they produce the meaning which surrounds brands like McDonald's, BMW and Nike (Ritzer et.al, 2012). Prosumer creation adds social relation and emotional involvement into the brand that was absent previously (Arvidsson, 2005). They simultaneously judge these companies and their activities towards their demand. The power consumer has is immense now. Consumers are smarter and more knowledgeable about products now then ever before. This consumer power can be halved into these four pieces: "Technology" – right to be heard; "Economic" – right to choose; "Social" – right to be informed and "Legal" – right to safety (Grubor et.al, 2018). Internet helps track and micro target their audience based on preference, age, gender, race, and location. Tracking such audience has never been so easy with the boom of mobile phone and internet. People prefer to use internet as a means to investigate, select and purchase brands (Grubor et.al, 2018). Users are attracted to sharing information not only related to products and services (Helvesen et.al, 2018). This is evident from the number of people using social media platforms. Since there are large number of communities of customers on these social media platforms (Facebook, LinkedIn, Instagram, Twitter) having varied preferences these large chunks of customers cannot be easily tracked down through the traditional channel. These communities have great power in terms of sharing information. Sharing of information relating to company it's products and services, their opinion about a particular product (good or bad), rating their experience. Social media brings customer and businesses close to each other closing the gap in communication previously present. This can sometimes also backfire as customers can share negative content about a particular product or company (Helvesen, 2018). That is why these platforms are very sensitive platforms in terms of marketing. Marketing on these platforms cannot be the same as the traditional ones. This platform allows two-way communication and the customers are actively and expressively judging each marketing activity. This two-sided platform were connecting users and business together creating a two way communication channel. Businesses could gather information about consumer's need and what consumers expect in terms from the brand through feedbacks and stored data on that platform. Marketing in social media context is "not just getting your story out, its about customers, its about being more transparent, credible and earning your customers trust" (Grubor, 2018). Online audience has become discerning, fragmented and cynical with respect to the amount of freedom, space and power they have gained over the years (Yung, 2013). The power structure of buyer and seller has shifted to the buyer side affecting all the three source of consumer market power i.e., expert power, sanction

power, and legitimate power, in a positive way (Rezabakhsh, 2003). Consumers are very demanding in terms of marketing communication or their experience with a certain product and service. Reaching customers without engagement and entertainment will not lead businesses to delight customers. They want to be felt special and feel that his/her individual needs also holds value to a company (Ritzer et.al, 2012). The magic lies in what they want to hear. This is where the advancement of digital marketing comes into picture. Marketing using data to personalize offering which exactly what customers want. This was the lack in the previous traditional marketing where marketers had very limited media infrastructure by which they would distribute ads to their customers, but these channels were not specifically targeting the perfect audience for a particular product and services. Ads were massively flooded in these media channels with very few people interested in (Grubor, 2018). It soon became a place people would generally ignore as more and more irrelevant ads were flooded. Traditional marketing was very inefficient compared with today's digital marketing. Digital marketing has better ROI, helps trace, and reach potential customers in a better way (Verma & Bala, 2108).

The literature above has highlighted the move from traditional to modern digital marketing methods. This move show consumer becoming prosumer, where they are co-creating value for brands. New platforms brought these two sides of the market together the consumer and the business. This two-sided platform created a two-way communication channel benefitting both sides in terms of understanding and creating shared values. Further section will discuss how these platforms helped in evolving marketing practices and brought consumers and business closer to each other.

## 2.2 Two-sided market platform & Marketing practices.

There are advantages and disadvantages with the diffusion of internet and marketing. The new era of web 2.0 allows interactive two-way communication between customer and businesses building brands, increasing customer loyalty, and improving business performance (Bacile et al., 2014; Chawanuan et al., 2015; Prahalad and Ramaswamy, 2004). However, this interactive two-way communication is only possible if marketers are transparent (Bacile et al., 2014). Customers are co-producing the communication process with marketers. This makes the communication more efficient and effective for both the ends (Ritz et al., 2019).. These two-way market platform boost customer engagement in terms of reviews and customer opinions about after sales service or recommendation for changes, this facilitates loyalty and provides

customers to share their needs and create new products, platform also helps in building awareness through online sharing on social media, likes and views (Smith, 2012; Tuten & Solomon, 2015; Truong & Simmons, 2010). According to Schiff (2007) “two-sided platforms connect two distinct group of users and create a surplus for them by realizing transaction between the two of them” (Dou et al., 2016). Two sided platforms are many, to name a few we can consider shopping mall and newspaper are example of traditional two sided platforms where merchants can sell products through advertisements in newspapers for buyers making business for both the sides. Other modern examples can be Microsoft’s Windows for Pc or Apple’s IOS for Pc where people can download other third-party applications to use it on their laptop through these operating systems. Two-sided platform has not only helped in marketing but also created new business models based solely on the concept of two-way interaction. Companies like Amazon, eBay, Alibaba, Airbnb, Uber, Facebook, LinkedIn and hundred other business never exist before. Two sided platforms exhibit cross-market network externality, this creates a correlation of mutual influences between the two sides. Therefore, a strategy of one side has an influence on the other side (Dou et al., 2016). The key is to determine why either of the parties would join the internet platform. The consumers might join the internet platform because of the benefits provided by the platform or the uniqueness of the platform. For example, Facebook helps connect people around the globe. While business side is more interested to join the platform because of the size of audience, more specifically the characteristics of those users and the data collected from them. Facebook has 2.38 billion active users as of March 2019 (newsroom.fb.com) each of these users have unique characteristics and these users have their personal information on this platform of what they like, where they stay, where they travel, which political party they support, each and every bit of their life. This helps marketers on the business side to micro target their audience based on such data collected. At first, it seems that in this two-sided platform consumer is the winner as the platform is free is them but eventually we can see that consumers are the loss leader here as business side are gaining from their data. The free value strategy is where the people are not charged any amount to use a product or service. While Anderson (2009) proposes that “free” is a viable internet business model. It is never free, it can be free for the consumers but that means that some other party must be paying for the consumer side, which is of course the business side. Web entrepreneur needs to find some strong reason to attract these business side networks to join them and pay for the consumer side. There has to a promised business benefit in place to gain traction from the business side. That is why while they create value proposition for consumer

side, they also have to create a value proposition for the business side. Therefore, Facebook helps millions of marketers to target their preferred audience using consumer's personal information. Facebook business model relies solely on ads just because it helps marketers micro target using personal data, Facebook earns 90% of its revenue from this targeted advertising (Kozłowska, 2018). Credit companies like Equifax and Transunion sell their customer personal data to other insurance, bank or retail firms. Federal medical agencies like Medicare and Medicaid services also buy and sell personal data of customers which includes demographic information and geographic information to third parties. Instead of the owner itself, companies are selling customer's personal information. These companies have an agreement in terms with the customer to use their personal data and share it with other third party companies. Since terms and conditions are so lengthy most of the people rarely even pay attention to it (Cakebread, 2017). Due to this reason there are no pre-existing rules and regulations for such businesses. As time passed with more and more businesses coming up and creating new issues which were never faced before, government came up with new rules and regulations like GDPR. For example, taxi hailing at first boomed in China but soon government imposed various regulations on the company as the company was exploiting the licensing system in the traditional taxi industry (Wang et.al, 2019). It was also not safe as the driver had to constantly use his mobile device. Besides this, the growth of this business grew so much that the government intervened so that it doesn't become monopoly in the market. As the government intervened the competition in the taxi hailing industry increased drastically decreasing market share.

It can be identified that with creation of these two-sided platforms consumers and marketers came close, but it started creating problems as marketers were now wanted to know more and more about their potential customers which lead to them invading their privacy. Two-sided platforms brought "free" business model where consumers were offered services which cost nothing but in return marketers would gather consumer data. Data was like the new market segment which every marketer wanted to grab. Marketers started to use ethical as well as unethical ways of obtaining consumer's data. Thus, with advancement in marketing industry more and more privacy issues were introduced. Marketers just wanted to know what consumer's demand are so as to fulfill it before the competitor does in efforts to retain the consumer on their platform. This was because thriving in the market was to create a loyal and committed customer base. The section below will discuss about what are the right ways a

marketer should approach in gather personal information and use them towards fulfill consumer's need.

### *2.3 Privacy ethics*

Consumers are aware today than ever before about the unacceptable business behavior widening day after day mostly related to marketing. Recent high-profile case of Volkswagen misrepresentation of its vehicle emission level. Apple's refusal to allow FBI to access a terrorist's locked iPhone on the basis of privacy (Baily, 2017). These issues have once again brought up the term business ethics in the forefront of people's consciousness. Especially since the refusal by Apple was called as a "marketing strategy" by the Justice department (Lichtblau & Apuzzo, 2016). Many similar stories parallel to these high-profile cases runs through daily press to peoples notice about the potential abuse arising from these technology-based marketing strategies. People's perspective towards marketers have changed, but the question of whether or not they are doing the right thing has become more important to the consuming public then ever before. This is the reason that it's important to gain consumer trust in today's marketing scenario. According to Morgan & Hunt (1994) trust is the degree of confidence in exchange of partner's reliability and integrity. Pavlou and Fygenson (2006) further simplified the definition by state that if a consumer believes that the company acts ethically and legally and responsibly then the degree of trust towards it will increase. Consumer will have confidence towards the products and services provide by the company leading to repurchase and reuse products from the said company (Park et.al, 2017). Wagner and Rydstrom also discussed that consumer's trust towards an online retailer can increase consumer's commitment towards the platform. Since, doing the right thing is commonly viewed as behaving in an ethical manner (Neale and Fullerton, 2010). The reality is more important to marketers that they have to consider ethics while preparing their marketing strategies as consumers are actively considering ethical standards while choosing an alternative offering (Öberseder et al., 2011; Singh et al., 2012; Enax et al., 2015). Therefore, marketers should always consider ethical standards as it provides competitive advantage. Two iconic companies Ben and Jerry's and Body shop can be a real word example benefiting from ethical reputation (Bertilsson, 2014). With such examples in the industry more and more marketers and marketing agencies are making ethics their forefront agenda. Another example can be Fordham university's "positive marketing" movement or the "humanistic" marketing has gained some traction among the people (Varey and Pirson, 2014).

Ethical marketing decisions are considered much more than conforming with the law or doing what is legally right, it is the acceptance of a philosophy of “doing the right thing” that should draw the path for all the companies marketing decisions (Reiling, 2011; Futrell, 2011). Despite having the knowledge of how important ethics are from a customer’s perspective only recently some of the marketers have sought to understand the real value of ethics and what “doing the right thing” really means from a customer’s perspective. Brunk (2012) laid down six “consumer perceived ethicality” scale indicators to help us understand a consumer’s opinion about a company or brand from an ethical point of view. These six CPE indicators are as follows:

- Whether a brand or company conforms to society’s moral norms.
- Whether a brand or company adheres to law.
- Whether a brand or company is socially responsible.
- Whether a brand or company avoids causing harm.
- Whether a brand or company is genuine.
- Whether a brand or company is well-intended.

While it is possible and happens in most of the cases that what is perceived ethical from a consumer’s perspective is not the same as what is perceived ethical from a company’s perspective (Oberseder et al., 2013). Regardless of some obvious privacy issues, there are reports that some retailers place facial recognition cameras inside the mannequins to observe the demographics and behavior of customers in the store environment to boost sales and profits (O’Mahoney, 2012; Inman and Nikolova, 2017). There is a lack of consent in this case and this is a breach of trust for the consumers. A similar case like this taking round in the popular press about a smart sleeve, these sleeves have a sensor incorporated within which identifies a customer’s age and gender and then use it to tailor and display customized real-time marketing content (Boulton, 2013). Some called it “spy sleeves” this presents a question of whether they are doing a good thing by helping a customer get content relating to what they want rather than flooding media with unrelated marketing jargon or they are invading one’s personal space and stimulating unintended impulse purchase behaviour (Abel, 2013; Graham, 2013; Inman and Nikolova, 2017). There is always a thin line dividing the two. Above all these cases is the case of Facebook where there is a potential danger of using a person’s Facebook profile which contains important personal data for data mining purposes.

Examples in the section above depict how the marketers became hungry for more and more data to predict consumer behaviour and present them with products they only imagine. Such

unethical practices brought major threat to consumer's data. There was a need for awareness for consumers and a need for regulations to control these unethical practices. These measures would help the consumers to protect their data and reduce the unethical approaches of gathering consumer data.

#### 2.4 Data protection

The article by Brandeis and Warren 1890 stated that privacy is "the right to be left alone" (Martin et al., 2017). In 1968, Fried evaluated that privacy is a valuable, as it allows people to conduct transaction resulting in trust, which would not be there in absence of privacy (Kansal, 2014). In an e-commerce environment it is critically important that buyers have trust on vendor to create a transactional relationship (Pennington et.al, 2003). An individual's independence in sharing personal information or taking a decision is also privacy. Recently, Nissenbaum (1998) described privacy in more familiar context as collecting, storing and analysing data on consumer in order to profile them for marketing purposes (Kansal, 2014). There is also a lack of insight regarding who owns the data, if a pharmacist have access to patient's medical history there is also a fear that the pharmacist may take advantage using the information or he may share it with unauthorized third party for capital gains (Prabhakar, 2000). In the modern digital world, privacy means who collects the data, who will have access to it, where the data is stored and how secure is the data stored. Researchers have found that control is the key of privacy is consumer perceive loss of control over his/her information then it is invasion of privacy for them. Studies have found that if the privacy concern increases customers abstain from participating or sharing information to the company and may instead register under a false name or provide false information. Personal and financial information is the key area of privacy concern in today's time. As the rise of ecommerce consumers are more reluctant to provide details to companies, although it is critical to initiate a transaction relationship between the two. Consumers are not sure of what the companies do and how they use their personal information. Evidence from studies have shown that factors like age, gender, internet usage and education also play an important role in the affecting the behaviour and perception towards online privacy (Kansal, 2014).

Recent survey conducted by Opera software (2011) found, that Americans are more feared about privacy then they are about losing job or going bankrupt. Due to such concerns governments have regulated policies and laws that address consumer privacy issues. Some



studies evaluated that these policies reduced as much as 65% of advertising effectiveness in Europe (Goldfarb et.al, 2011). This can have striking effects on the 8-billion-dollar digital advertising industry (Goldfarb et.al, 2011). The use of data can be in two forms primary (authorised) use and secondary (unauthorised) use. In primary use the company takes the customers data to improve sales, customer service, inventory and target customer's need and wants appropriately. This type of use is authorised by customer. Whereas, secondary use has nothing to do with the original purpose of collecting the data. Most of the times companies can use this data to sell other companies and earn. This type of use is not authorised by customers. Although the difference between these two types of data use can be distinguished easily in theory but in reality, there will rarely be any distinction. Companies in a similar way can obtain data from other companies practicing secondary use of customer data and is specialized in the said field. Although many a times secondary use of data is valid from a legal point of view. Companies can share data between themselves but, if customers realise that their data is being shared and isn't secure, they may abstain to share more details and will have no trust towards the company resulting into lower or even negligible transactional relationship. Therefore, government and even companies have tried to regulate policies which safeguard customers private information.

**GDPR-** General Data Protection Regulation (GDPR) is the latest policy for every resident of European union. GDPR is linked to basic rights enjoyed by every individual, including the rights relating to collection and storage of any type of private data. GDPR will not only lead to changes in organisation but also bring changes for individual. GDPR allows citizens to gain insight in the data processing and what data is stored and how to access it. GDPR is strong and companies are obliged to follow it. GDPR has six general protection principles: fairness and lawfulness; purpose limitation; data minimisation; accuracy; storage limitations and; integrity and confidentiality (Goddard, 2017). It is supported by transparency.

Companies might tempt to place choice of law on their website citing US law provision in terms and conditions to avoid dealing with GDPR in Europe. A company must shift their outlook from owning a data to this data belongs to us for some time. Company can collect the data if they have full consent and this consent can be withdrawn at any point of time. US companies will have hard time to this shift as the US constitution does not even mention privacy in their constitution, Whereas, privacy is a fundamental right for Europeans. After

GDPR was brought in action Facebook recently stated that changes to Facebook will provide even more protection for user data worldwide (Houser et al., 2018). Contrary to this Facebook shifted their data centre from EU back to US. In hope to avoid GDPR regulations. GDPR may not be end for the arm race between the two giants Google and Facebook but it will surely push the companies to modify their business practices.

Studies have shown that the best way to gain consumer data is by informing them (Martin, 2017). For example, Recently, the wireless company Verizon incurred significant fine for not informing and allowing opt out of super cookies, a powerful consumer tracking device that cannot be seen or erased and provides detailed browsing history. While a similar case happened with AT&T supplying super cookies, but the company was not fined because they adequately informed their users about it through terms and condition policy (Martin, 2017). A study found that out of 137 people only three people read terms and condition while more than 90% people do not read their terms and condition. Is it that consumers really do not care about their privacy to regulate and protect it by themselves? Two studies carried out by Bloomberg (2018) & (Prethus et al., 2018) revealed that consumer can share their personal data and even their friend's personal data just for a free slice of pizza or a shopping discount. A report (Wall street journal, 2018) by the data giant Facebook showed that even after reports of leak in data by the company the users did not make any significant privacy changes. Consumers also have different types of software to protect their personal data or at least to notify them if their data is being collected without informing them. Some of the software are AdJail, AdReveal, Xray, Privad, and ObliviAd (Jimenez et al., 2017).

## 2.5 Privacy failures

### 2.5.1 Facebook

World's largest social media platform Facebook serving two billion users globally (Kozłowska, 2018). It helps users share their everyday life activities with their friends and families and it also connects people around the world (Marr, 2015). It is no secret that also sharing this information with people on the other side of this platform, the advertisers. The success of Facebook was prompted by its simple interface and usability. In modern days Facebook is more important for data sharing then connecting people. A survey by Pew research center (2018) showed that 50% of users said they are notified about latest news and

trends on social media platforms before tv news channel (Shearer, 2018). It faced many data breaches and cyber-attacks in the past but recently Facebook faced one of the most controversial privacy breach (Zantal- Wiener, 2018). It had affected vast majority of users on Facebook as their data was compromised as it was collected without their consent.

In 2013, a professor in University of Cambridge created an app named “thisisyourdigitallife”. This app was then launched on the Facebook platform. It was simply a personality quiz game, after the game it would prompt users to download the app. This app would collect user’s information like profile information and Facebook activity (What page is liked, What content does the user dislike, etc). This also collected user’s friend’s data whose privacy settings were low and allowed the app to access their information. More than 87 million users were affected due to this data breach. The app passed this data to SCL (Strategic Communication Laboratories) which was owned by Cambridge analytica, a political consulting firm that used these data to understand user’s behaviour and manipulate the user’s decision. Once the firm analyses voter’s personality traits and behaviour it would then help conservative campaigns in USA to target the users with online advertisement and messaging which can manipulate them (Kozłowska, 2018). When Facebook came across this in 2015, it immediately removed the app from Facebook demanding a certificate from SCL and CA, that they have destroyed all the collected data. Facebook did not inform any user whether it is their data that is compromised or what they can do. Facebook faced number of lawsuits from USA, UK and European governments. While the Vice president and general counsel of Facebook stated that “the claim of data breach is completely false as the app asked the user to give access to their information and user agreed to it without reading the terms and condition as to what information the app will collect” (Kozłowska, 2018). People knowingly provided information and there is no evidence that Facebook’s security or data server was hacked or leaked. Which is true as per International Electrotechnical Commission’s definition of data breach which is as follows “a compromise of security that leads to protected data transmitted, stored or processed” (Kozłowska, 2018). While even though it not being a breach in data, it was definitely a breach of trust in user’s eye. Facebook rather than arguing about the definition of data breach quickly apologized and accepted that it is a data breach as the app was associated with Facebook and people trust sharing their information with Facebook.

This is not the first time that Facebook faced such an issue, in 2011 FTC settled a 20 years decree with Facebook as it found that the platform is sharing user’s information to a third-

party entity. Beyond the scale of impact, Cambridge analytica is arguably the best example of how user information can be misused and what can be its consequences. It's one thing if user information is used for personalized ads and stealing credit card details but manipulating user's brain to elect the president of United States. This can show how a breach of trust can hurt consumer's perspective of trust on a platform.

### **2.5.2 Google**

How would world be without Google? It really is an important part of people's lives. We would be less informed, less connected, no where to go for a quick question. Google is not just brand it's a synonym for search. Google is the most visited website in the world (Cooper, 2018). Google process 3.5 billion search requests per day and each search queries a database of 20 billion web pages (Marr, 2015). Google is the most profitable business on earth, this profit is generated by Google in terms of information about its user in return of search results (Marr, 2015). Google has immensely vast amount of data about its user. Google then uses its algorithm to introduce user with a company who has similar potential customer profile. These companies pay Google a handsomely amount of money for the introduction.

Over the years google has innovated many products one of the most controversial product is Google Glasses (Dulhanty, 2017). Due to privacy concerns its use was banned from most of the bars, casino and movie theatre as it could record video or take pictures without even being noticed. This is more than invasion of one's private space. In general terms people's at least presumably give consent for their information to be shared. Uninformed an unaware bystander could be filmed without their attention. Another Google product would be Google buzz which was like a social network created by google based on Google user's email contact list. The problem was Google did not even ask users if they want to be a part of a social group (Arthur, 2013). Regarding Google's search engine, there has been some concerns relating to how Google ranks websites. It can be based on influential targeted information for each user (Hindu business line, 2013). Search listing has the potential to influence user's decision making such as purchasing behaviour or voting. There are many other privacy concerns faced by Google such as Google maps, where Google did not take consent while taking photographs of people for street view (Duffy, 2019). It has captured many sensitive images as well. Google also used local WiFi from houses and office buildings for location purposes (Dulhanty, 2017). Although the information collected through these wireless

networks were non-personal but still it can be used for marketing purposes and so Google apologized and stated that it was an error and there will be immediate action on the said situation.

Consumers are so heavily relied on Google as a platform that we use it every single day for every single question which arises in our mind. The pervasive reach of Google is the fear that can be observed. Google is privy to such a vast amount of user's data, including some sensitive information like credit card and medical information. Using complex algorithm there are data which user themselves would not know is being obtained. Google is still safer than platform like Facebook as Google's information on who we are can be the best guess based on what we search for. While Facebook from the begin of the service asks user who they are, what they do, where they live (Marr, 2015). Google eventually started doing the same thing with Google+ but then it was a step to catch up with the ever-evolving market. Google has enough data that it can even predict future (Marr, 2015). Regulators and lawmakers have shown concerns but have been slow to catch up with the revolution it has brought. It seems like there are more than enough people who would find it worth to ignore the problem it comes up with, as to the convenience Google brings in people's lives (Marr, 2015).

### **2.5.3 Amazon**

Amazon pioneered and changed the dynamics of eCommerce in every possible way. Its greatest innovation in the eCommerce industry was personalised ads. Which is built on big data gathered through its customer data base. Psychologist states that the power of suggestion is very powerful. Put something that someone might like in front of them and they will gather a burning desire to have it (Marr, 2015). Even if it does no wonder or even fulfil the real need. Vast majority of Amazon's data gathered deals with how we spend hard cash and what we spend it on. Amazon considers that the data it collects from its customers is the most important asset to them (Walker & Jiwani, 2016). This data helps Amazon to build relationships with its customer which is superior to that of traditional retail shop. Brick and mortar shops are black boxes, customer behaviour inside them are not observed the way Amazon does. Amazon collects all the possible behaviour of customer like what customers are buying, when customer logs in but does not buying anything, what is in the cart, what reaches till the checkout, what is removed from the shopping cart, etc. It uses all this

information back to sell more stuff to these customers with targeted emails and personalized ads (Walker & Jiwani, 2016). Still shoppers trusted Amazon more than Google, Facebook, Twitter, and Apple when it came to consumer privacy (Walker & Jiwani, 2016).

Amazon's purchase of Zappos is cited as key element in incorporating big data analysis into its customer service operations. Zappos has earned great value for its customer service and was even held off as world leaders for its customer service operations. Offering free delivery and free returns being service-oriented. Zappos CEO, Hsieh also said, "We're a service company which just happens to sell shoes online" (Hason et al., 2012). Zappos was purchased by Amazon in 2009. Zappos remained a distinct subsidiary with its own management and CEO (Hsieh). While both the company's priorities were focused on customer service, Amazon also need a company to fulfil the gap for its failing shoe business. The take over was completed with a whopping \$1.2 billion. On January 15, 2012, a tweet from Zappos CEO Tony Hsieh's twitter account that their system has been hacked and an estimated 24 million client's detail have been exposed due to this unauthorized access. Personal information such as customer's name, email address, billing address, phone number, last three digit of credit card, and cryptographically scrambled password. As an initial precautionary measure, the Zappos team cleared all the password and sent links to customers to reset their accounts permanently. Zappos decided to turn off their phones and asked their customers to reach them through email as the phones would not be able to take this huge amount of influx. Zappos also stopped its international website and update it to a national website. International customers when tired to login into their Zappos account they received a message stating "Sorry we are not accepting international clients". There was no way to reach them through email and tweets as 24 million people were in stress about their data leakage. It didn't take long for customers to get angry about the data breach and the way Zappos responded after the privacy failure. A woman from Texas soon filed a class action suit against Zappos on behalf of all the 24 million customers.

The long-term effect of such incidences on the online shopping industry is yet to be discovered. In today's digital global economy data failures are ubiquitous just in the last five years, world has witnessed Snowden revelation of mass global government surveillance in 2013, in the same year Target data breach resulted in 40 million user's financial details were compromised. In 2014 North Korea attacked on Sony Inc, a USA corporation. In 2016 Yahoo

faced a cyber-attack compromising 500 million accounts and in 2017, Equifax hack compromised 143 million user's private information (Kozłowska, 2018).

## **2.6 Conclusion**

A respondent from a pew survey recently stated “Data isn't really a problem. It's who gets the data and use that data that creates problems. It's too late to put the genie back in the bottle” (Rainie & Duggan 2016, p. 9). Previous studies have focused on how digital marketing has changed the dynamics of today's business model and created a business with no physical presence having no rules and slower governing regulations. At the same time, fierce competition has companies to do almost anything to gain consumer's attention, including unethical practices like smart sleeves and facial recognition cameras. These practices are carried out to micro target and generate profits by manipulating purchase decisions. Whilst the cost of invading consumer's privacy is still unclear. Previous privacy failures show how companies can vanish within 48 hours just by leaking consumer information. While Inman and Nikolova (2017) shed some lights on how there is a line between doing the right thing and doing what is legal. The literature review has revealed that consumers and businesses have a very different interpretation of “doing the right thing” in practice. Measures and regulations by governments has addressed the current scenario. However, with the advancement of technology in this field has increased to a point where endless numbers of ways exist to potentially diffuse data with marketing. The topic of identifying elements which still retains consumers is still confusing as some platforms like TJX and Target face major decline in their userbase after a privacy failure. Whilst other platforms like Facebook and Google do not seems to be in a similar situation after a privacy misconduct (Wallstreet, 2018). This highlights the strategies followed by web entrepreneurs of balancing value proposition on both sides of the two-sided platform and in the case of Facebook and Google the value proposition may even be so strong that consumers will find it difficult to abstain themselves from the platform. The research aims to contribute to the conversation by identifying the elements which in consumer's perception holds such an essential position that the consumer refrain from quitting the platform. Furthermore, the research will also focus on factors that encourages consumers to willing share their personal data with the platform. Lastly, while the literature has focused on GDPR,

research will assess its helpfulness through consumer's perspective and provide thoughtful implication based on the findings for policy makers.

### **3. Research Questions and Objectives**

The literature above discusses about the concerns related to digital privacy and regulations. It also reviews the value proposition element of these platforms and how it keeps the consumer attached to the platform. It is very clear that the literature has many substantial gaps relating to elements of value propositions which binds the consumer with the platform. The main objective of this research is to add existing knowledge to the literature. The previous literature presented above provides solid basis for the overall study. This research aims to address the research question;

Identifying elements that retains a consumer on two-sided platforms after data privacy misconduct?

The following four objectives in line with the mentioned research gaps will frame the research study.

1. To investigate the influential and attractive elements of these two-sided platforms from a consumer's perspective.
2. To assess the reliability and credibility of these two-sided platforms from consumer's perspective.
3. To assess the impact of privacy failures and data breach from consumer's perspective.
4. To assess consumer's awareness towards data protection laws and data protection practices.

#### **3.1 Introduction to the Methodology**

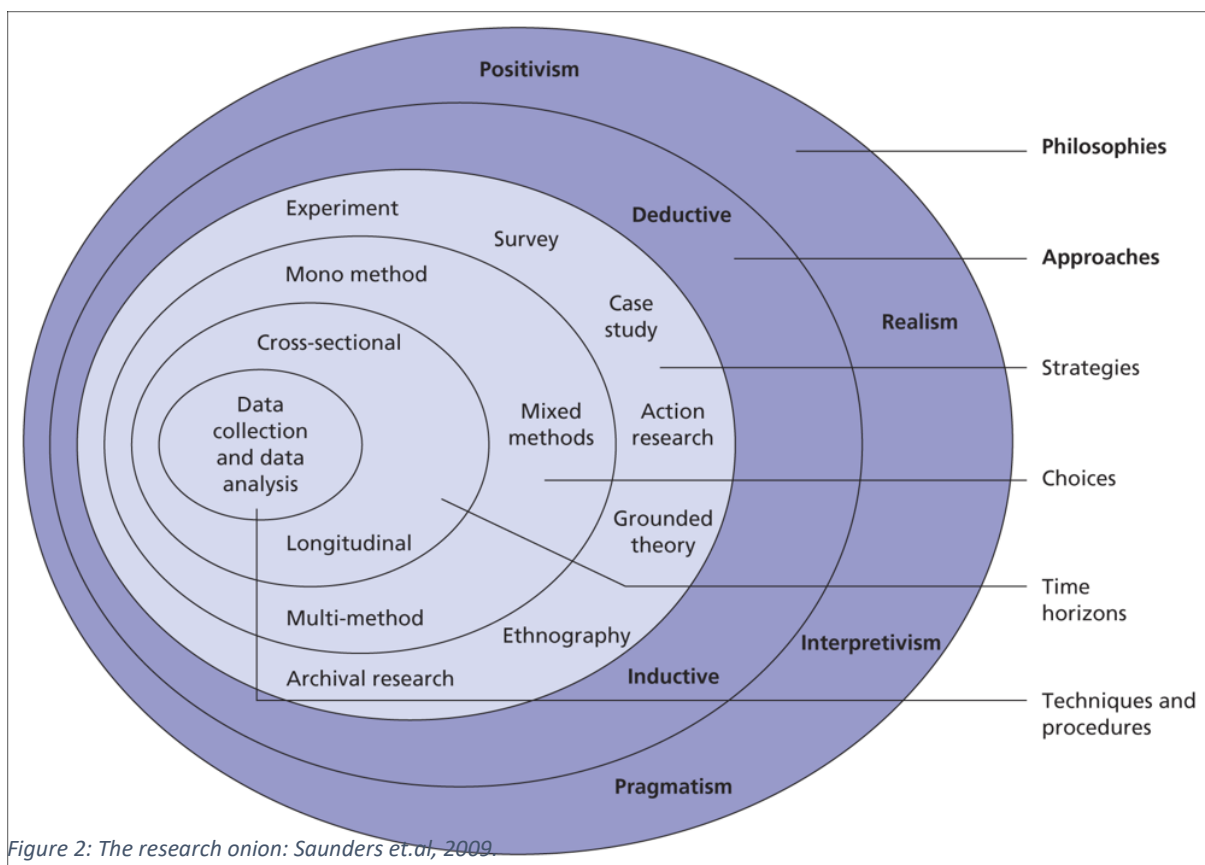
In this chapter we will discuss the methods used in collecting and analyzing data for the study. Methodology is the theory of how the research is undertaken including the methods adopted for theoretical and philosophical assumptions upon which the entire research study is based (Saunders, 2009). This chapter will so discuss the process of achieving a conclusion and justify the method and design used for the study. Research will also highlight other points



of discussion which includes limitations and ethical considerations of the study. The primary objective of this study is to discuss the value proposition elements associated two-sided platforms to bind consumers in case of privacy misconduct. The following chapter discuss the follow of this study and helps in identifying and justifying each method selected for this study.

### 3.2 Research Philosophy

The research philosophy of this research will be explored using Saunders (2009) research onion as seen in the image below. It is important to decide in what form does the study requires to collect data, either from surveys or interviews. While going through the research onion collecting data is in the center of the onion it is important to first peel off the outer layers of the onion. In order to understand and justify why a particular method is better than the other method. This brings validity to the study and strengthens the anticipation of this research and its contribution (Crotty 1998).



Research philosophy contains assumptions about the way in which the researcher views the world. This many a times determines the research strategy used and methods chosen by the researcher. Researcher consciously or unconsciously makes many assumptions throughout the research; these assumptions are important as they facilitate the study to the final stage of discover. These assumptions can come from human knowledge (epistemological assumption), based on realities encountered during the research (ontological assumptions) and researcher's own value and beliefs can influence some assumptions (axiological assumptions). These assumptions together shape the research study, findings and methods used (Crotty, 1998). It is really important for researcher to be aware of the philosophical commitment required for the study as it has significant impact in understanding what the research is investigating (Johnson and Clark, 2006). There is no best research philosophy a researcher can use, nor that one can use any research philosophy. Saunders et.al (2016) states that the best philosophy is the one which matches with the researcher's philosophy and the area of study undertaken. Saunders et.al (2016) emphasizes on two types of philosophies, ontological and epistemological. Crotty (1998) states Ontology is the study of being. Ontology is concerned with what is reality. In simpler term, researcher needs to keep in sight the perception of how things really are and how does it work (James Scotland, 2012). Epistemology is concerned with the nature and form of knowledge (Cohen et.al, 2007, p.7) Another definition of epistemology is assumption about knowledge, what constitutes acceptable, valid and legitimate knowledge and how researcher can communicate it to the audience (Burrell and Morgan, 1979). Epistemology has two major perspective namely positivist and interpretivist. Positivist research is undertaken in a value freeway, as far as possible. If researcher chooses to adopt positivist position, organizations and social entities would be real in a same way how physical objects and natural phenomena are real. Epistemologically research would focus on observable and measurable facts and regularities only, phenomena that only the researcher can observe, or measure will lead to generate meaningful data (Crotty, 1998). Study would look causal relationship in the data to generate law -like generalization similar to those produced by scientists (Gill and Johnson, 2010). While, interpretivist epistemology considers "the distinctiveness between both the natural order against the humans" (Bryman and Bell, 2011, p.16). Interpretivist focuses on advocating that there are differences between humans, each individual holds a unique valuable thought and belief which can produce acceptable knowledge. While Saunders et.al, states that interpretivist perspective is highly appropriate for business research as business

situations are complex and unique. They are set of circumstances and individuals. Creswell (2007) highlights how interpretivist approach delves deeper in understanding these individual's viewpoint. This perspective perfectly fits in understanding the elements of value proposition that retains the consumer to use a platform even after a privacy failure. Considering the research onion, we can see Saunders et.al (2016) has mentioned four major perspectives namely Positivism, Realism, Interpretivist and Pragmatism. While there are nine other perspectives like Feminism, Post-modernism, Critical theory, Post-structuralism, Symbolic interactionism, Hermeneutics, Structuralism, Functionalism and Constructivism (Quinlan, 2011).

As this study's objective is to understand consumer perspective relating to the reason why they hold on to certain platforms. Interpretivist is the perfect approach as it delves deeper and measures more than just facts and figures. It also acknowledges each situation and each individual having a unique set of value and belief system. One of the drawbacks this approach has is that it is very subjective and because of this there cannot be a generalised result for a population. Yet Saunders et.al (2016) states that business is a field which is ever developing, and each day discovers something new. Business is an ever-changing world and keeping this in mind if we may think that what circumstance are present today may not be present three months later then some of the value of generalisation is lost. Researcher also accept that every organisation and individual is unique which loses the basis for generalisation. This study drives towards achieving more than data and interpret what is the elements which is important to retain consumers. The next section will discuss about research approach and strategies.

### **3.3 Research Approach**

There are two types of research approach inductive and deductive reasoning, both have been explained as follow. Deductive approach is much like a scientific research, it involves development of a theory that is subjected to a rigorous test. Deductive approach has a larger sample size and mostly uses quantitative methods. Deductive approach uses more of a structured methodology so as to facilitate replication from the original (Gill and Johnson, 2002). Inductive approaches focus more on qualitative methods and has smaller sample size. (Saunders et.al, 2016). Inductive approach considers the present theories available but inductive approach seeks to build new theories using the data collected. This research is using

inductive approach and is seeking to build new theory using qualitative methods to collect data, parallel with interpretivist perspective.

### **3.4 Research Strategies**

Qualitative research is often associated with interpretive philosophy (Denzin and Lincoln, 2011). Qualitative research is understanding people's behaviour, their values and belief system. It is also to understand a situation from their frame of reference and experience it the way they experience it (Corbin & Strauss, 2008). Qualitative research empathizes and understand people in order to get a better view of their situation. Previously studies around privacy and value proposition has been primarily quantitative based such as Amanda (2018) and Formanek and Tahal (2018). While some studies like Muzellec, Ronteau and Lambkin (2015) uses qualitative method but focuses on other aspect of the study where it explains how web entrepreneur balances value proposition on both the business and consumer side. These studies clearly explain and justify the research strategy used but doesn't exactly fill the research gap this study wishes to fulfil. Qualitative research is more in depth and operates in a much more natural setting which builds trust and increases the chances of receiving more real and natural responses from participants. Qualitative study helps the researcher to receive a more direct narrative about respondent's own experience. As qualitative research is more subjective it considers respondent's feelings and belief around the chosen topic. Simply stated by Saunders et al (2016) the gathered information can be analysed that can give insight about the target audience's feeling towards a topic through their own words. Both qualitative and quantitative method are important in their own aspect, which depends on the answer a study is seeking. Each has ability to answer questions which other method cannot answer. Based on previous studies, it can be clear that qualitative method is more widely used and is popular for understand consumer's perspective. This qualitative research can further be extend to quantitative study in the future.

While keeping in mind the approach, a researcher should always focus on the possible drawbacks. These are essential for the researcher to consider because it can affect the study in the later stage if the researcher is not aware about it. One of the most common drawbacks associated with qualitative research is that it has a smaller sample size compared to quantitative. This smaller size can also make it hard to have an accurate target group for the study (Morris, 2015). Although studies based on two-sided platforms are underdeveloped, qualitative study will help the researcher in understanding consumer feeling, perspective and opinion. Qualitative research approach would be more as an explorative which will give more

in-depth understanding of the topic providing views about two-sided platforms and the value proposition they provide through consumer's perspective.

Robson (2002) states case study as a strategy where a contemporary phenomenon is studied through empirical investigation within a real-life context utilising the multiple sources of evidence available. Yin (2003) also highlights how the boundaries between the phenomenon being studied and the context is not clearly evident. Case studies are intensive as they contain more detail, richness, completeness and variance this all leads to depth for the concerned topic. Case studies also have the ability to specifically answer the question "Why", and so most often case study is used in exploratory research which best suits the chosen research topic based on exploring the value propositions in two-sided platforms which retains consumers. The case study will be based on three different two-sided platform having a mix of e-commerce platform, social media platform and search engine platform. These three cases are Facebook, Google and Amazon. These case studies are based on platforms which are in three different categories and serves different value proposition to its consumer. Chosen case studies will help researcher in identifying consumer behaviour on these platforms and understanding consumer's need for those value proposition provided. How much trust and reliability does consumer have on these platforms. Case studies also highlight how companies suffer loss after these privacy failures and how some of these cases also knowingly carry out unethical practices. Reason behind chosen case studies would be to understand consumer behaviour and their reliability on these platforms. It will also be important to highlight the factor of consumer trust and how unethical practices can affect the relationship. But, most importantly, these cases studies will work as a prequel to answer questions relating to consumer behaviour on such platforms. It will also help to answer why consumers need these platforms. Case studies can also help in highlighting potential elements of value proposition which retains consumers. The data collection technique will include semi-structured interviews using questionnaires. Inductive research approach is discovering patterns, trends and looking for evidence to confirm a certain phenomenon (Saunders et. al, 2016). It will also give a more in-depth explanation of "Why" the things are the way it is and create a more accurate understanding on the concerned topic. Research can adopt two different types of case study approach namely single case study or multiple case study approach. If a single case has all the required information and helps the researcher to answer the research

questions than a single case study can be considered very effective. Another circumstance where it is hard to replicate a particular case then a single case study approach would be the option researcher might have to go ahead with. Multiple case studies help researcher provide more evidence for real life events through sampling size and replication. Researcher can match patterns and link different piece of information from same case to some theoretical proposition (Campbell, 1975). Since, single case study approach provides a more generalising conclusion especially when the event is rare. This research will use multiple case study approach and the researcher will cross-compare the cases to find patterns and gather important pieces from the case studies. It will also help the researcher get a first-hand consumer perspective about their reliability to these platforms and the elements that really retains them. It can be possible that the potential value proposition outlined from the cases studies can mean nothing to consumers in a real context. This can be only confirmed through in-depth interviews which are semi-structured, giving more flexibility to both researcher and the respondent. The mixture of case study and in-depth interview can provide a very strong base for this research but, to find a meaning researcher must organise the disorganised interview data carefully. There are advantages and disadvantages of using this strategy and some of these advantages and disadvantages will be explored in the next section below.

There are many advantages to case studies. A definition by Robert stake (2008) stipulates that case study is in-depth and comprise completeness due to its nature of delving deeper into the topic. Case study as stated by Yin (1984) is an inquiry that investigates a phenomenon within a real-life context (Zainal, 2007). Case study provides a micro level information through its data. Case study can test and elaborate new and existing theories on a particular phenomenon. Case studies are often useful and most effective when a particular phenomenon is new or rare (Yin, 1981). Case studies can build a base for exploratory studies where researcher can understand unexplained phenomenon through different patterns and piece of information from different real-life event. Case studies not only describe a real-life situation it also explores the complexities attached with it which may not be captured through experimental or survey research (Zainal, 2007). The examination of data collected is conducted in a situation it takes place in (Yin, 1984). This brings more contrast to the research. While using in-depth interviews for data collection, research takes both researcher and the participant through a journey, where both researcher and participant actively explore and understand a topic. Due to semi-structured interview the researcher has to actively participate in the process where he can explore something new about the topic and gather rich first-hand data.

Semi-structured interviews also provide flexibility to the researcher in terms of immediately dealing with some sort of misunderstanding during the interview process.

Despite its many advantages, there are also drawbacks to the case study approach. Yin (1984:21) states that many a times researcher turns excessively casual and allows equivocal evidence or biased views to influence the findings of the study. Focusing on the data collection method one to one interview contains the risk of researcher influencing the thoughts of the respondent. A researcher may induce his or her own subjective views to get in a way of a fairly accurate response by interpreting participant's response (Saunders et.al, 2016). This phenomenon is called reflectivity, which is the reflection respondent may receive from research and this might influence the process of interview.

In addition, the data collection method of case studies can also be extremely time consuming. When researcher and respondent are strangers it takes time to build rapport to gain true response of a particular situation. In-depth interview also presents a large chunk of raw unorganised data. This becomes a very daunting task for researcher to constructively organise such huge amount of data. Even to organise the data collected research would consume more time. If not arranged systematically the data can misinterpret the response negatively affecting the findings of the concerned topic.

### **3.5 Interview Structure**

This research will use a semi structured interview structure as it allows both researcher and respondent to go through a journey of exploration (Morris, 2015). These in-depth interviews will be lasting between 45 minutes to 1 hour 30 minutes. Interviews provide a rich, fertile but very disorganised data (Jankowicz, 2005). In-depth interviews will help the researcher look for answers which are not clear from the previous literature and studies. Semi structured interview gives more flexibility to the researcher where the interview has question which are arranged according to the research theme, but the order can be flexible depending on the situation and response outcome. Researcher can also add in new questions during the interview to delve deeper and understand the topic better (Saunders et.al, 2016). Semi-structure interview gives a structure to the process while give some adaptability (Bryman and Bell, 2011). This adaptability gives researcher every freedom to explore every unexplored subject within the research topic. Semi structured interview also gives a better understanding of a individual's perspective or opinion during the interview process (Saunders et.al, 2016).

This flexibility allows new themes and patterns emerge, helping researcher understand a situation based on participants perspective (Bryman, 2008).

### **3.6 Sampling**

Considering any research, it is practically impossible to survey and get response from the entire population. Even if that was possible the amount of money and time required to collect the response and then to analyze it would be tedious. That is why sampling is of utmost importance especially when considering a qualitative approach. As the sample in qualitative would be even smaller and these sample should represent the population as whole (Saunders et.al, 2016). Hence, the chosen sample should be selected appropriately keeping in mind the target group of the study.

As this study focuses on users of two-sided platforms and would cover respondents in variety with respect to age, gender, sexual orientation, ethnicity/race and nationality. Although the study focuses on internet users who use two sided platforms such as Facebook, Amazon and Google the researcher has certain criteria to choose respondents from and that is why the research has chosen a non-probability sampling method. Probability sampling is where samples are assumed to be chosen at random. It is possible that any case will be chosen in a random situation. While non-probability sampling is an alternative technique where samples are selected based on subjective judgements. Non-probability sampling means that the samples cannot be generalized to an entire population, and there is a certain criterion shared within them. Non-probability sampling was chosen for this study as it is best suited for a qualitative research (Saunders et.al, 2016). The purposive element of non-probability sampling method was chosen for this study. Another form of strategy such as quota strategy is viewed in high regard by many scholars, as it is another form of non-probability sampling (Bryman and Bell, 2011), yet researcher decided to go with purposive sampling for this piece of research. Purposive sampling helps in accurately selecting samples who can appropriately answer the research question and meet the research objectives with information rich responses. Maximum variation strategy or Heterogenous sampling strategy within purposive method was adopted to have a better understanding of the phenomenon with respect to variety in age, gender, sexual orientation, nationality, etc. One of the strengths of this strategy is that it helps in collecting data and explain key themes that can be observed (Patton, 2002). Strategy allows a variation in participants and then helps in observing key patterns and themes emerging from the collected data. It also highlights the uniqueness from the collected data. The following are the criteria established for participants to be considered as sample.



Subject	Criteria
Participants should be using Facebook, Google or Amazon:	Min. 5 years of active user
Age Group:	18 to 29 years and 30 to 49 years
Nationalities:	Participants should from various nationalities
Gender & Sexual orientation:	Male, Female and LGBT

*Table 1: participant's criteria table*

Participants will be selected on researcher's own discretion based the criteria mentioned above (Usage and knowledge about a particular two-sided platform) and the appropriate mixture for variation with respect to the platform participant is using actively and the age, gender, sexual orientation, nationality.

An inductive thematic saturation approach was undertaken for this research topic. The researcher continued to interview participants until there was no new information or pattern emerging with relation to finding the elements that retain consumers on these two-sided platforms. Researcher need to consider the limitations coupled with the study, such as the objectives and research instruments associated to determine the sampling size, especially when it comes to in-depth interviews (Riley et.al, 2000). Saunders et.al, 2016 described this as a theoretical saturation where the research reaches a point where collecting more data would not lead to discovery of new information in relation with the research question. Saunders (2012) also critiques the use of theoretical saturation as it doesn't mention a definite number for an appropriate sampling size. Although Saunders sheds some suggestion stating the sampling size to be between five to ten participants for a semi-structured in-depth interview.

The sample size after the data collection for this study was nine participants as after that theoretical saturation was accomplished. This was falling perfectly with the suggested number of participants by Saunders (2012). A table of candidates is present below in Appendix 2.

### **3.7 Research Choices**

The fourth layer in the research onion is to determine an appropriate research method for the study. There are three types of research methods; the mono-method, the multi-method and the mixed-method. Multi-method refers to combinations of more than one data collection technique and corresponding data analysis procedure. If researcher chooses to have more than one data collecting technique in qualitative study and analyze the data using non-numerical procedure or similar with quantitative. If a study adopts multi-methods the research cannot mix quantitative and qualitative techniques and procedures (Saunders et.al, 2009). Mixed-method is used when both the qualitative and quantitative data collection techniques and analysis procedures are used in a study. A researcher can gather quantitative data and qualitate it by converting it into narratives or quantitate a qualitative data by converting it into numerical codes. It is understood that both the qualitative and quantitative methods answer different questions. Qualitative gives a first-hand information about a phenomenon with respondent's own words, quantitative helps in generalizing the findings through large amount of responses. This leaves no weakness in a particular research topic (Saunders et.al, 2012). Using mix-method can also leave researcher with enough information which can be difficult to analyze, and researcher will also discover that the outcome is not predictable. Although mixed- method was preferred for this study but due to limited resources and time frame available to the researcher, mono-method was better suited for the research topic. Mono-method is single data collection technique (In-depth interviews) and corresponding data analysis procedure (Qualitative) (Saunders et.al, 2009). In- depth interviews have been successfully used in previous studies but previous studies do not fill the gap mentioned in this research topic. Due to the successful use of this method in previous related studies researcher considers this method. It helps in understanding the thoughts, feelings and situational behavior of participants. However, further studies in the concerned topic could consider using mixed method approach.

### **3.8 Time Horizon**

The second last layer in the research onion is the time horizon in which the study will take place. There are two types of time horizon concerned with research studies. Cross-sectional and longitudinal time horizon. In longitudinal time horizon the data collection process takes place over an extended period of time. This data collection procedure takes place more than one time in the period. While in cross-sectional time horizon the focus of study is only based in a particular time period and the data collection procedure takes place only once (Sekaran, 2003). Considering the constraints related to this research study, a cross-sectional time horizon was best suited. The researcher collected data only once in a time span of two week, during the period of August 2019. The data collection procedure was carried out only once with a participant interviewed only on one occasion.

### **3.9 Data collection and Data analysis**

Data collection and Data analysis is the final layer of the research onion. Referring to the previous three layers the research is a qualitative research and opts to refer to a mono-method, which is using a qualitative data collection procedure with corresponding data analysis technique. Therefore, data collection through in-depth interview was of utmost importance.

In terms of the data collection, a series of semi-structured interviews were carried out as a method of data collection for this research topic. As it is deemed to be the most appropriate approach for an exploratory study (Saunders et.al, 2009). The interviews were held in a suitable location convenient for each participant. All the interviews were held in a comfortable closed room as per participants own preference in the center of Dublin as most of the participants worked or were residing close to the location. It was made sure that the location at which the interview is taking place is quiet, comfortable and keeps the interviewee at ease all the time. The time for each interview was kept according to participants schedule and availability. These interviews were held in a period of two weeks from end of July 2019 to start of August 2019. Each interview session lasted for a time period of forty-five minutes to one hour twenty minutes. The questions presented during the interview were semi-structured and open ended to gather deeper understanding about the phenomenon and let the participant explore the topic (Quinlan et.al, 2015). In most cases, question proposed in these interviews are based on previous studies around related topics to ensure the credibility of questions.

Unfortunately, this phenomenon of exploring elements which retain consumers on a two-sided platform after a privacy breach is too new and underdeveloped. However, the researcher developed a suitable questionnaire based on a previous academic study, relating to consumer privacy in relation to internet of things (Padyab and Stahlbrost, 2018).

A thematic approach for the research helped in guiding the process with themes based on the literature and appropriateness with respect to the research topic. The themes covered in the interview process were; Influence, Attractiveness, Data sharing, Trust, Privacy misconduct and Data protection. A pilot study using this thematic based approach was carried out with 3 individuals to ensure that the respondent understands what the researcher intends to receive. After receiving some feedback during this pilot process researcher made some minor changes using more simplified questions and phraseology. Hence, the information gathered can be valid and credible for this study. An example of this thematic based question guide is attached below in Appendix 1.

Descriptive value is to portray accurate profile of the place, person and situation. To ensure that researcher doesn't lose the descriptive value of the process as it is of imperative importance in qualitative study, research took notes during all the interview process to note participants expression. To further increase the validity the interviews were even recorded in using the Samsung voice recorder mobile application. All participants were made aware about the recordings and notes, were informed about its use in the research process. The researcher made the participants aware about the interview data storage process and also explicitly informed that the collected data will be destroyed after the research study was completed. Deleting recording from the mobile phones, cloud storage and shredding the notes in paper shredder.

There are many research papers concentrating on data collection, approaches and design a qualitative research but not many emphasize on the analysis of a qualitative research. In terms of data analysis, a thematic analysis approach was considered for this research. Thematic approach is to identify and analyze patterns and themes from the data collected. Since there are many ways to approach the thematic analysis (Javadi and Zarea, 2016). This also means that there is confusion with respect to approaching a thematic analysis. This research will be following Braun & Clarke's (2006) six step framework. It is a step by step framework while it's still not linear, researcher can move back and forth as many times as

required depending on the complexity of the data. Following is the step by step framework by Braun & Clarke.

1. Become familiar with the data.
2. Generate initial codes.
3. Search for themes.
4. Review themes.
5. Define themes.
6. Write-up.

After the researcher is familiar with the data, researcher can start organizing the data collected. Since in-depth interviews give raw and scattered information it is heavy to collect and then organize. Researchers use coding, these codes help researcher to organize their data and break them into small chunks of meaning. Considering the nature of our research methodology researcher is conducting a semi-structured interview which is flexible and has changes to be made during the process. So as to align with the selected data collection approach researcher will be using open coding; meaning there will not be any pre-set codes, these codes will be developed and modified as the research works through the process. After coding the data researcher will look for themes with the data. To identify these themes researcher will look for overlapping codes set in the step above. After gather the themes researcher will then review the themes, gathering all the data relevant for selected themes. Comparing each theme with other to understand whether it works in the context as a whole. Modify codes and themes avoid duplication and irrelevant information. Check if there are themes within themes or does joining two themes bring out another useful information. Researcher will then define each theme as to what each of those themes is about, what essence does each of the themes hold (Braun & Clarke, 2006, p.92). Creating a thematic map connecting all the themes to the main research question to identify each theme holds a strong relation with the research topic. Another key aspect of this research will be case studies and building theories from the chosen case studies based on two-sided platforms. Researcher will focus on within-case analysis where the researcher focuses on data and findings within the case study. The volume of data is daunting as case studies are usually open-ended. This process is slow and tedious, but it allows the research to identify unique patterns from each case study before the researcher starts to generalize patterns across all the case studies. Coupled with abundance of data from within case analysis researcher many a times reach

premature or false conclusion due to information-processing biases (Eisenhardt, 1989). One of the tactics researchers can opt for is to search for cross-case patterns. Researcher can create dimensions based on research questions or research objectives and look for patterns within group similarities and across group differences. Another tactic researcher can use is to select two different pairs of case studies and simply compare them with each other to identify similarities and the difference between cases. There are many more tactics a researcher can put into application to carry out a cross-case analysis. Overall, idea behind cross-case analysis is to go beyond first impression, avoid any biases and ensure the accuracy and reliability of the theory which suits the collected data perfectly. For this research, researcher will opt for the second tactic, where researcher will be comparing two pair of cases at a time to identify similarities and differences within them. Finally, at the end of the process researcher has enough themes and findings to compose a discussion based on the literature and data collected.

### **3.10 Ethical consideration**

An ethical review forms was attached with the submission of proposal for this research study. Researcher has adhered by the National College of Ireland's Ethical Guidelines and Procedure for the research study involving human participation.

This research also fully complied with the premises of voluntary participation and confidentiality. Before each interview the participants were informed about what the research topic is about and make them aware what they are participating in. They were also informed that their statements will be recorded and will be used for the purpose of the research study. Researcher also guaranteed them that their identity will be totally confidential and secure. Privacy will be of utmost importance for researcher relating to their personal information. Participants were also handed a consent form to aware them and receive their acceptance for their participation in the research study. Participants expressed their interest in maintaining anonymity and so in throughout the document there is no mention relating to participant's identity.

### **3.11 Limitation**

A limitation is when there is a weakness in the research study. Similar to every other study this study to have some limitations.

Another limitation associated with the selection of methodology is that the sampling size will be smaller and so the findings cannot be generalized for the entire population.

The topic of two-sided platform is still in its early developed and is underdeveloped, this required the study to be longitudinal giving more depth and insight and a longer period of observation. Keeping in mind the time constraint it would be impossible for researcher to carry out a longitudinal qualitative study. Although this can be possible for further studies in PhD. An extension of time would also allow researcher to use a mix-method to strength the findings and there would be no weakness in the research as the study would have support from both qualitative and quantitative methodology.

Although in-depth interviews give great insight into the topic through consumer's perspective. A group interview would gather more information, open debate about the concerned topic and influence participants to think alternatively.

## 4. Finding & Analysis

The objective of this chapter is to highlight the findings which emerged through in-depth interviews and case studies. This section will contain several direct quotes from participants, with an aim to display unfiltered opinions and experience of the participants for these platforms. Number of in-depth interviews were conducted until the research had achieved a theoretical saturation. Researcher has considered a multi-case study approach where three case studies of two-sided platforms were analyzed. These three case studies were based on Facebook, Google and Amazon. The questionnaire used in the in-depth interview process were also structured in a way to capture the responses relating to these platforms. Researcher uses these approaches with an aim to fulfill the gap in literature, which is to Identify the elements of two-sided platforms which has been successful in customer retention even after data privacy misconduct.

### 4.1 Research Objective 1:

To investigate the influential and attractive elements of these two-sided platforms from a consumer's perspective.

Themes:

- Influence
- Platform attractiveness

Influence

The interview process started off with a ground zero discussion about what influenced the consumers to start using these platforms.

#### 4.1.1 Case 1- Facebook:

While three out of three users agreed that they started of using these platforms due to social compulsion and they were excited to connect with them on digital platform. They expressed it by comments relating to this new exposure into digitized community, stated below.

Interviewee A *“It was a pretty cool thing between my friends when it was first launched”*



Interviewee C *“It was a whole new world; I had my friends there and I could connect with anybody around the world”*

While initially it was their friends who influenced the participants to use the social media platform but there was also some level of curiosity which gave them a final push to try this platform. As can be seen in the comment below.

Interviewee C *“My friends would discuss about their new friends they made on Facebook, who are not from my country”*

There was consensus within the participants that platform like Facebook helps in connecting with different community. This was specially highlighted in the case of participants who wanted to connect with LGBT community. Participant stated below, how useful the platform was to connect with liked minded people and different community.

Interviewee B *“It was practically impossible to find a group of friends who could understand me. Facebook really helped me connect with such people, I now feel belonged to a community”*

While other participants who are overseas or travel more stated it helped them connect with family and friends, college or workplace groups and native communities.

Interviewee C *“Since I am so far from my family, being updated every day about what they are doing makes the distance seem less”*

#### Platform Attractiveness

After analyzing participant’s views on what they think about the platform, the conversation was directed in understanding how important they feel society and user trend mean to them in terms of their platform selection. To understand these, participants were questioned if there were any necessity that forced them to use these platforms.

Interviewee C *“Most of my college updates are posted on social media websites and to be aware about these updates I have to use this platform”*

Interviewee A *“I cannot think about working in such tech companies If I have never even used their platforms, so this becomes a part of my career plan too”*

These responses from the participants highlights how the need of users from connecting to people has changed into a necessity because of society. This shows that platforms like this has sowed even deeper into human's lives than they can ever imagine. The conversation then focused on possible outcomes that can abstain users from using this platform.

Interviewee B *"Depends on the content of the platform, like memes. But content is produced by users so if another platform has more user base and all my friends stop using Facebook then I might stop too"*

This comment above shows the importance of the term "repeated interaction" on a social media platform like Facebook. This repeated interaction is possible if there are users and so with such responses it indicates that the value of human concentration on a platform like Facebook is of immense importance.

There was an absolute consensus about how the consumers are addicted to instant updates and news feeds on this platform. Participants emphasized that one of the reasons the frequency of using this platform increased tremendously since its invention was due to global chunk of information instantly updating every minute (Shearer, 2018).

Interviewee A *"I get to know about global news faster on these platforms, it's like social media is the new global newspaper"*

Interviewee B *"I am instantly updated what my friends are doing, where my family is going, who is eating what, everything"*

These comments complement's the previous literature that social media platforms which encourages repeated interactions between its users has a more invested base of consumer (Chaffey;Schiff, 2007). It has been found to be true that consumers use these platforms more frequently as they repeatedly engage with other users. Martin (2018) also stated that users get updated about latest news and trends on social media faster than tv channels and other media, this can be manifested by the responses by participants.

The overall view of this research objective is to showcase a consumer's perspective on how consumers developed a strong connection with these platforms.

#### 4.1.2 Case 2- Google

##### Influence

As for Google all participants spoke about the reason that influenced them to try Google was as a search engine. There was a majority in participants with respect to their initial use of search engine which was Yahoo. All the participants agreed that they were previously using Yahoo. So, the discussion then diverted in what brought them to Google from Yahoo.

Interviewee E *“There was no sort of social need or necessity but many of my contact started communicating over Gmail and so I had to use Gmail as well”*(...) *“After a while I stopped using Yahoo completely as I was engaged with Google so much”*

Interviewee F *“People stopped saying search instead started saying Google it. Unconsciously that affects a lot and since masses were using it, I also started to use it. So yes, it is not because of social needs but because of my social surroundings”*

The comments above once again gives groundings Chaffey and Schiff (2007) study which highlights the importance of repeated interaction and how it strengthens the connection between brand and user. It was also a social trend that can be observed through participant’s response that encouraged the user to use Google.

##### Platform Attractiveness

The respondents were then asked what elements encouraged them to use Google frequently as a search engine. Participants were asked whether there was any necessity factor that directed the participants to use Google as a search engine.

Interviewee D *“Huge number of people started using Google as it was very easy, and the design was so simple ”*

Interviewee E *“It is so convenient to use Google compared to Yahoo; it was filled with so many things. Google keeps me updated about news and knows what my interests are, so that I am updated about those topics”*

These comments signify that the success of Google was because of the way Google taught people how to search. Simply giving them a tab to write their query and do what it was

supposed to do. There has been no significant change in its layout since it was born. Google does what it was meant to do “Search” and Yahoo was just concentrating on a lot more things. A study by Marr (2015) shows how Google uses consumer data and provides personalized services. This can be identified by the comments from Interviewee E.

#### **4.1.3 Case 3- Amazon**

##### **Influence**

It was surprising to observe that none of the participants were influenced by friends or family nor there was any sort of necessity which encouraged the participants to use the platform. Participants were influenced to try an e-commerce platform out of curiosity. That is outlined in the comments below.

Interviewee G *“I started using Amazon out of curiosity as it was new and especially because there was a Cash on Delivery option which gave me further secure feeling to try it”*

Interviewee H *“I was aware that my friends were trying eCommerce platforms but none of them told me to try Amazon, it was just something new which I wanted to explore”*

The findings indicate how the difference in repeated level interaction on different platform can affect the social influential factor for a platform. Since there is lesser level of repeated interaction with other users on platform like Amazon compared to Google and Facebook, it can be observed that factors like societal need or necessity were very low in influencing consumers to try these platforms.

It can be observed that the participants were mainly attracted to the platform because of curiosity. However, it is interesting to observe how the participants still mentioned that they had “Cash on delivery” option available, indicating that the participants were not really trusting the platform initially. This comment gives substance to the commitment-trust theory, where trust is the amount of confidence generated in an exchange of partner’s reliability and integrity (Morgan & Hunt, 1994). Since there was no exchange and this was the first instance of exchange between the two there seem to be no sort of trust within the consumer.

##### **Platform Attractiveness**

The discussion then moved to the element's participants think encouraged them to reuse the platform frequently.

Interviewee I *"I tried Amazon because of the sale they had was so cheap, Branded clothes at such a low rate made me make my first purchase. They also had 30-day return policy, so this convinced me to try it once"*

This comment signifies that platform features i.e. more brands less price, was the reason participants were frequently using the platform. Additionally, features like 30-days return policy was presented to the consumer for assurance. This highlights the factor of consumer's trust. While trying platforms like Facebook and Google where there is no need to share financial data participants were not worried about trusting the platform. However, the participants who tried Amazon where one needs to share their financial data, participants were more skeptical and had an assurance from the platform in terms of "30-day return" or "Cash on delivery". This is also explained by Pennington et.al (2003) in his studies which states that it is critical for buyers to trust vendors to initiate a transactional relationship. As the research process progressed more themes came to life and were dealt under objective 2.

## **4.2 Research Objective 2:**

To access the reliability and credibility of these two-sided platforms from consumer's perspective.

- Data sharing
- Trust

### **4.2.1 Case 1- Facebook**

Data sharing

The discussion was now diverting towards the data and privacy aspect of platforms to understand how consumers share their data with platforms like Facebook and what type of data is important to them. During this process participants were asked if they would receive a free 3 months premium subscription subject to if they share some personal data. There was similar reaction from all the participants as they all agreed to it but, when it came to be sharing their financial data, they were very reluctant. This is outlined in the comments below.

Interviewee A *“Your data is not yours straight from the day you are born, so I don’t mind giving it away until it affects my personal life, but financial data has bigger impact. I can come on streets if I don’t have any money tomorrow”*

Interviewee B *“I have two set of data one which I use for important purposes and second which I use to get these promotional offers. Both are mine but if the later one is compromised; I wouldn’t be that affected”*

It can be clear that participants do not trust the platform with their data as one participant already feels that the data is compromised, and another believes that it can be compromised in the future. Due to this perspective participants would give away their data in return of a valuable gain. It can be observed that the participants have already let down their guards in terms of data protection. Rainie & Duggan (2016) expressed this behavior similar to that of participants stating that “it’s too late to put the genie back in the bottle” .

#### Trust

In this part of the process the research wanted to discuss what factors does the participants think make them trust a particular platform. This was to understand what trust means in consumer’s perspective. Participants responded as stated below:

Interviewee B *“If the company is ethical in the way they do business and has transparency in terms of product offering or data collection methods then I would trust the company”*

Interviewee C *“Company’s past in terms of any fraud or privacy failure can make me reluctant to use it anymore, I stopped using Facebook for a while after the Cambridge Analytica data breach”*

These comments above denotes that participants perceive trust in terms of transparency and history of the platform with relation to privacy scandal or frauds. Participants also focused on company’s ethical practice. Comments from Interviewee C can show how a privacy misconduct can impact platform’s present and future.

Participants were then questioned whether they trust this platform and how much they rely on this platform to secure their data.

Interviewee C *“I would say 2 out of 10 because these corporation are bigger than governments now, 10 years from now somebody else will be running this platform having different goals in mind” (...)* *“Facebook also has not acted responsibly in the past to give consumer some sort of trust over it”*

There was a consensus within participants that they have little trust on social media platform like Facebook because it has so much of power and control over people’s life. This is explained very well by Marr (2015) that Facebook from the beginning knows who we are, where we live, what we like. Marketers on such platforms have to be more transparent and credible to gain consumers trust (Grubor, 2018).

#### **4.2.2 Case 2- Google**

##### **Data sharing**

All participants were quite positive while expressing their views on sharing their data with the search engine platform. They were asked about their views on Google’s data collection methods. How they feel being tracked by Google via GPS, each activity online and offline being noted down by Google. Participants responded as below:

Interviewee F *“I don’t mind because it makes my life easy, it gives me what I want and filter out all the unnecessary stuffs”*

Participants were also asked whether they would use Google pay and share their financial details to use the services. It was observed that all the participants already use Google pay and trust Google on securing their financial data as well. When asked why they chose to share so much information with the search engine platform, participant responded as follows:

Interviewee D *“It makes my life convenient, I forget my card, I forget my pin, I have so many other passwords, so I just share these data with Google for it to remember. I can even pay by my phone no need to remember so many passwords”*

As Marr (2015) stated there are more than enough people who would rather take the risk of sharing their data, to gain the convenience which they receive in return. Both participants D & F emphasized on the convenience they receive by sharing their data with the platform.

##### **Trust**

It was obvious to see that all three participants to trust Google more than Facebook and Amazon. Since they shared so much of sensitive information with the platform it can be observed they find Google very credible to secure their data.

Interviewee E *“If I have to rate Google on a scale of 10, I would rate it 12 out of 10. I trust Google very much with personal data. I never had any issues with it, and it has just helped me so much in my life”*

Participants were then asked to discuss what factors does they think makes them trust a platform like Google.

Interviewee F *“Google has transparency in their data gathering policies, They also use the data for my convenience which is a good thing for a platform to do”*

The above comments show how the participants blindly trust platform like Google with their sensitive data. The reason of such level of trust is explained by Pavlou & Fyngenson (2006) that such level of trust is only possible when the consumer thinks that the company is ethical, legal and responsible. Consumers start to feel confident about the quality of the product and service when they trust the company (Park et.al, 2017). This is similar to what can be observed in the case of Google.

### **4.2.3 Case 3- Amazon**

#### **Data sharing**

All participants had mixed reaction when asked about their views on sharing personal data with the E-commerce platform. Some participants shared financial data, but these accounts were their secondary account having marginal amount of balance. Participants explained it as follow:

Interviewee G *“I would share my banking details, but I would only input account which has very limited money just enough for the transaction. In case of any breach I can discard the shared bank account. If I couldn't I would not have to face a financial crisis”*

The comment above focuses on how important personal and financial data is in today's time. Kansal (2014) states it is the key concern for online shoppers to keep these financial data safe and secure in today's digital world. Coming back to the comments by Interviewee G it is no



harm to be careful and use secondary banking details it just another way of consumers shielding their financial details.

Trust

All the participants discussed their views on trusting the eCommerce platform. Participants also discussed elements which encourages consumers to trust eCommerce platforms like Amazon.

Interviewee H *“Problem is that Amazon monitors each and every move of its consumer using the platform and then target the consumer. This manipulates buying behavior and decision making which is a threat to me”*

Interviewee I *“I loved a dress on Amazon, but I didn’t buy it. After a while I started getting advertisement of this dress every now and then, this went on for 6 months and then I finally purchased it”*

This finding contradicts the statement by Walker and Jiwani (2016) that Amazon is more trusted than Google. While participants are fine with sharing information but are unhappy with what Amazon does in return with that information. While in the case of Google it makes its users lives more convenient, Amazon tries to manipulate the information and thus the level of trust is lower comparatively. This indicates that just data sharing doesn’t answer whether a consumer trust’s the platform, it also depends on how the platforms use this information.

### **4.3 Research Objective 3**

To access the impact of data privacy misconduct and data breach from consumer’s perspective.

- Privacy misconduct

### **4.3.1 Case 1- Facebook**

#### Privacy misconduct

As the comments above it can be observed that Interviewee C was reluctant to use the Facebook platform after the Cambridge Analytica privacy breach. Another participant stated something different than that. The comment by the participant is stated below:

*Interviewee A “I do not mind if the platform has previous privacy breach history as it is a necessity for me to use the platform and be socially connected with my workplace groups. It doesn’t really bother me if a platform has bad history till it starts to affect me in my real life”*

This comment by Interviewee A seems like the participant is just attached to the platform out of necessity and isn’t loyal to the platform. It is possible to see this participant switch platform if the concerned group members shift to another platform. While the only similarities in all the three participants were that they all were still using the social media platform even after the Cambridge Analytica privacy breach. It can be out of necessity or need but it can be seen how consumers like these participants are still retained on the platform. Consumer can abstain it for a while but not forever as it is part of our daily lives now (Zantal-Wiener, 2018).

### **4.3.2 Case 2- Google**

#### Privacy misconduct

All the participants had similar views when discussing about Google and its past privacy history. Participants didn’t really feel there were any major privacy breach associated with Google. While the similarities were raised in their comments one such comment is outlined below:

*Interviewee F “Google has a good image in the market, and even if there are any privacy breaches in the past Life is impossible without Google. It is necessary to be updated on daily basis to be aware of what’s going on in the world. Email address is the new home address if you don’t have email address you are virtually homeless”*

It can be seen platforms like Google has grown so deep into consumer's lives that it has turned into a necessity. Consumers are identifying themselves with email addresses. They are so used to live a convenient and hassle free life that they can ignore privacy breaches till it doesn't affect them.

### **4.3.3 Case 3- Amazon**

#### Privacy misconduct

Participants using the eCommerce platform were asked to discuss their views on privacy breach. They have somewhat similar views as Google that Amazon has a good image in terms of privacy in the industry. There hasn't really been a time where Amazon was scrutinized due to privacy misconduct. Although Amazon had its own share of privacy failure none that had huge impact such as Facebook. One of the participants explained it as follow:

Interviewee I *"It is the short-term gain that becomes a must for me to use this platform. More brands at one place and so less price"(..)"They have good image in the industry which makes me feel that they are responsible with their actions"*

A similar theme of answers from all the three cases can be found that even after a platform has been through a privacy failure, consumer still wants to be on the platform as it is now their necessity. Either for work purpose, being updated about things, cheaper branded clothes and discounts, convenience and many more other reasons. The element of necessity plays a significant role in retaining consumers on platforms can be seen here.

## **4.4 Research Objective 4**

To access consumer's awareness towards data protection laws and self-data-protection practices.

- Data protection
- Governmental Policy

### **4.4.1 Case 1- Facebook**

#### Data Protection

All participants were asked if they were aware about the privacy settings on the platforms they were using. Participant's comments are outlined below.

Interviewee B *“Facebook would prompt users after login to check their privacy settings, especially when privacy breaches were in news few years back”*

Participants also discussed about their awareness towards self-data-protection practices.

Participants replied as follows:

Interviewee C *“I am very much aware about the setting and ways I can secure my personal data on Facebook I have secured my pictures and contact details, this struck me when I heard about privacy failures in different platforms”*

It can be observed that participants were aware about the privacy setting and data protection techniques they can apply to secure their data. It was with the help of the platform itself which prompted users to access their privacy settings. While other users were encouraged to practice self-data-protection because of data privacy misconduct in similar platforms.

#### **4.4.2 Case 2- Google**

##### **Data Protection**

Majority of participants using the search engine platform were unaware about the privacy settings they can apply to secure their data. However, even after informing them many of the participants agreed they would not change the settings as it would stop them from using some of the services the platform provides.

Interviewee E *“I don't know the privacy settings for Google, I don't want to change them because I like the way they use the data and make my life easier”*

The comments signify that higher level of trust on a platform changes users' behavior in protecting their data. None of the participants were aware about different self-data-protecting practices. The relationship between trust and commitment to services is explained by Wagner and Rydstrom (2001) in their study they stated that consumers with greater degree of trust towards an online platform tends to be more committed to their services.

#### **4.4.3 Case 3- Amazon**

##### **Data protection**

Participants using the eCommerce platform were unaware about the privacy settings as well but the reason behind not being aware was stated as:

Interviewee H *“Everything has a cost; these corporation are big if you are getting cheaper products there will be some loophole where you give up your data or they monitor you”*

Interviewee I *“Even if I change the privacy settings, I still receive personalized ads on other platforms. Maybe my data is already shared with third party entities”*

In the case on Amazon participants acknowledge the point made by Anderson (2009) that nothing is “Free” and that there will be some implications in return of cheap products. They also expressed that the network is so huge that the data is already spread across with different third-party platforms that they still receive personalized advertisements.

### Governmental Policy

In the case of GDPR all the nine participants from case: Facebook (1), Google (2) and Amazon (3) only knew that there is a data protection policy exist but what it does and how consumers can use it is still unaware. While two participants knew a bit about the policy just because they had an academic work on the subject. When discussed with the participants why they were not aware about the policy they responded as follows:

Interviewee C *“Facebook was finned two times in the same year, and they are found guilt again for the third time in EU for privacy failure and they pay of the fine and get away with it. It’s just some percentage of amount from their share of profit and they are fine doing it this way”*

Interviewee F *“There are so many ways they can still gather our data, nobody can really read 10 pages of terms and condition when accepting cookies on every site. 99% people just agree with it. These are the things the government should look into”*

Interviewee G *“I feel the government has shown up late, the data is already spread across the globe and the actions against it have started now”*

As demonstrated through the comments the participants already feel that their data has been compromised and spread with other entities. Participants also feel that the policies are on preventive stage while the data revolution is already out of control. They highlighted issues that the policy makers should pay attention at. Martin (2017) discussed a similar case where consumer presumably gave their consent to the concerned platform to gather their data.

Although, Houser et.al (2018) pointed out that with the introduction of GDPR many

platforms such as Facebook has brought some changes to their data gathering policies, but it still fails to get consumer's trust on these policies.

The overall, the findings from this section illustrates various elements and variables to keep in mind while understanding elements which retains consumers after a privacy misconduct. Researcher will be using cross-case analysis technique to avoid any biases and ensure that the theory developed is reliable (Eisenhardt, 1989). Cross-case analysis will take a pair of two cases i.e. Facebook & Google, Google & Amazon and, Amazon and Facebook. Researcher will cross compare the similarities and differences in these three cases. Denoting case 1~Facebook, case 2~Google and case 3~Amazon.

#### **4.4.4 Cross-Case analysis**

- While cross comparing these three cases namely Facebook, Google and Amazon; researcher came across different similarities and differences. Analysis from the case of Facebook and Google the influential factor between the two platforms is similar. It is the social trend i.e. friends, family and social surroundings. This was due to the repeated interaction of two users on the platform through Facebook and Google's Gmail.
- Another similarity between the two platform (Facebook & Google) was the element of attraction in both the platforms were constant updates about participant's area of interest. Participants in today's age of updates do not want to be left uninformed about any news that affects them. Facebook and Google both address this need by notifying constant updates on the related subjects. A study by Mitchell & Rosenstiel (2011) as how platforms like Facebook and Google keep their users updated about the news and trends going around in the world. While participants were also attracted to Google for its features that is similar to the case of Amazon. Both the platforms deliver a user experience that delights the participants while using the platforms. Products and service provided but both the platforms (Google & Amazon) are better than their competitors and fulfills participants needs and demands.
- Participants were reluctant to give away primary financial details in case of Facebook and Amazon. They had lower level of trust and both the platforms as in the case of Facebook, majority of the consumers were skeptical due to its past privacy failures. In the case of Amazon participants assumed that the platform would misuse the gathered information as the platform already tries to manipulate the users by monitoring their online behavior. Contrary to the two cases discussed above participants had no higher

level of trust and were very satisfied sharing their personal & financial data with Google as they would receive services which would ease their lives.

- All the participants in case 1 and 2 agreed that that they would trust a platform if there was more transparency in their data privacy policies.
- Comparing case 2 and 3 a dissimilarity was observed based on the use of consumer's collected data. Participants stated that they would trust a platform, if the personalization from the data collected is acceptable and adds convenience in participant's daily lives. Google and Amazon both had collected consumer data while personalization by Google brought easy and convenience to participants & personalization by Amazon brought ads that were annoying the participants. This relation was explained by Wagner and Rydstrom (2001) as the consumer's trust towards the platform to use their data in return of the services provided.
- There was an absolute similarity in all the three cases participants would ignore the past privacy misconducts and continue their relationship with the platform. Participants stated that using these platforms are necessary and it helps them to keep up with today's digital life.
- In the case of Google and Amazon both set of participants were not aware about the data protection practices while the dissimilarity on both the cases were that in the case of Google, participants trust for the platform is way higher and didn't mind changing their privacy settings. However, in the case of Amazon consumers were not trusting the platform and they found data protection practices to be purposeless as they would still be monitored while using the platform.

The findings and analysis in this section have brought various range of recommendation for both academic and industrial field. These recommendations will be presented and summarized in the following chapter.

## **5. Discussion & Recommendations**

The purpose of this chapter is to discuss the findings and understand the relationship between three variables namely elements on two-sided platforms, consumer retention and data privacy issues. This study will help platforms and policy makers to understand consumer's perspective of data privacy and what they value the most in each of these platforms. The

research will also help platforms to focus on these elements to build better and stronger connections with the users. The study has advanced both data protection and academic as it offers insight into the world of data privacy, consumer trust and preference through the eyes of their targeted consumers. Areas relating Influence, Attractiveness, Data sharing, Trust, Privacy misconduct and Data protection have all been explored to offer key recommendations for these platforms to consider while planning a strategy to retain consumers and this study will also highlight potential avenues for future studies around the concerned topic.

## **5.1 Implications for Platforms and policy makers**

**5.1.1 Findings from objective 1:** To investigate the **influential** and **attractive** elements of these two-sided platforms from a consumer's perspective.

- Platforms like Google and Facebook are driven by human concentration and trends. Users may switch platforms based on the influential factor that first brought the user to these two platforms. If user's friends and family move on to other platform, they might move there as well as the basic need which platform like Facebook is fulfilling is connecting people and communities together. Many participants using these two platforms even expressed the necessity factor of using these two platforms. Necessity factor arises when consumer has to connect with work and academic groups for necessary information.
- During the analysis of platforms like Google and Amazon it was noticed that features also plays a vital role to attract consumers. Since there are competitors entering the industry every single day. It is important for companies to innovate and add value proposition to the consumer side, the basic addition to value proposition is adding features to the platform.

**5.1.2 Findings from objective 2:** To access the **reliability** and **credibility** of these two-sided platforms from consumer's perspective.

- There was a direct relationship found between credibility and reliability during the analysis of cases. It is perceived that if consumers have higher level of credibility towards a platform then there will be equally higher level of reliability towards the services provided by that platform. It can be examined through the case of Google; participants have very high level of credibility and so the participants share their



sensitive information with the platform as they are committed and rely heavily to the personalized services provided by the platform such as using Google pay.

- Transparency in data gathering policies were considered to increase the level of trust in consumers perception. It was also very evident to observe how using the collected data positively can increase the level of reliability. This can be observed in the case of Google and Amazon.

### **5.1.3 Findings from objective 3: To access the impact of **privacy failures** and **data breach** from consumer's perspective.**

- The findings illustrate the insignificance of past privacy failures and data breaches. Majority of participants from all the three cases expressed their views to ignore privacy breaches in the past as the necessity factors associated with these three platforms is higher. The necessity to be connected groups of people and communities and to be updated constantly in today's world is an important aspect for consumers.

### **5.1.4 Findings from objective 4: To access consumer's awareness towards **data protection laws** and **data protection practices**.**

- As explained above past privacy failure can be ignored by the participants but the findings indicates that platforms such as Facebook which had many severe data privacy misconducts saw very lower level of trust in its consumers and the outcome to this was that consumers were more aware about data protection practices and had a very restrictive privacy settings to their accounts. While in the case of Google consumers were ignorant about the data protection practices and would not worry about the data collection process of the platform. As these participants had higher level of trust towards the platform. Participants also considered that platform like Google emphasizes a lot on portraying its good image to the masses which also affects a consumer's perspective.
- There was an absolute majority with all the participants with relation to the helpfulness of the present governmental policies like GDPR. Participants agreed that the policies do help as a preventive measure but basic loopholes like long terms and conditions presented to consumers on each platform should be addressed. These changes will directly affect consumers on ground level. It was also significant to see that not many participants were fairly aware about the policy and so spreading the functional aspect of these policies to the general audience can also help in many ways.

## 6. Recommendation for Further Academic Research

- This study can be replicated in other developing countries so as to explore the subject from their perspective. Countries such as India, Brazil and Indonesia which are one of the major populations using these platforms have completely different culture and perspective compared to Ireland or any other European country. Researcher tried to have a mixed sample contain some participants from these developing countries. It would still be preferable to have a larger set of samples entirely from these developing economies.
- The sampling population selected as the target consumer for these platforms were only two set of age groups. Due to limitation in time and resources researcher couldn't have a larger sampling size and even if that was possible, researcher would not be able to process the gathered data in the limited time period. The study can also focus on gender specific segment to understand how behavior and perspectives varies in different genders.
- The participants in this study expressed their concern towards the way platforms uses the collected data and how personalization can work in positive and negative way. It would be an interesting area of to explore. Limitation with respect to time and resources were one of the reasons this study should have further academic research. Finally, a future study could focus on how consumer behavior can differ based on using these platforms on different devices. This would require a mixture of quantitative and qualitative approach to understand the behavioral characteristics relating to these platforms. This is also highlighted as one of the limitations associated with this study above.

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## Appendices

### Appendix 1- Thematic question guide

#### Objective 1

##### Influence

- What influenced you to try platform like Facebook, Google and Amazon at first?
- Is there any social pressure or societal demand that makes it a necessary for you to use these platforms?

##### Attractiveness

- How frequently do you use these platforms?
- What are the elements of these platforms makes you visit it frequently, what elements of these platforms attracts you?

#### Objective 2

##### Data sharing

- Do you share your true personal data with these platforms, share your views on your decision?
- How does it concerns you regarding being unaware of what information is collected?
- What do you believe if you are asked to share your personal information in return of a valuable return, will you share your data? elaborate your views based on your decision.
- What are your views on personalised advertising on these platforms, do you think they are good or help consumer save time?

##### Trust and credibility

- What are the elements which makes you trust these particular platforms?
- Do you trust these platforms and find them credible to secure your personal data?

#### Objective 3

##### Privacy failure in past

- To what extent do you consider yourself to be aware about data privacy news and scandals?
- What are your views on these topics, do you believe your data is compromised in that privacy breach?
- How do you feel about the platform's security, do you still trust the platform the way you did before?
- Why do you feel you should continue using the platforms even after these privacy breach?
- After the privacy breach incident do you believe your data is being shared with a third-party entity?

#### Objective 4

##### Data protection practices

- Do you know how you can secure your personal data by yourself using the privacy settings available on these platforms?
- What are your views on terms and condition or cookie settings as a preventive measure before visiting a website?
- What are your views on protecting your personal data, is there a need of protecting your data?

#### Data privacy regulation

- Do you know about GDPR and what powers does it provides to the consumer?
- What are your views on GDPR and does it make you feel secure after GDPR came into action?

## Appendix 2 – Table of Participants

<b>Age</b>	<b>Gender/Sexual orientation</b>	<b>Nationality</b>	<b>Years of active use</b>	<b>Platform</b>
<b>29</b>	<b>Bisexual</b>	<b>Indian</b>	<b>9</b>	<b>Facebook</b>
<b>20</b>	<b>Male</b>	<b>Irish</b>	<b>10</b>	<b>Google</b>
<b>21</b>	<b>Male</b>	<b>Irish</b>	<b>8</b>	<b>Facebook</b>
<b>27</b>	<b>Male</b>	<b>Irish</b>	<b>9</b>	<b>Google</b>
<b>31</b>	<b>Female</b>	<b>Spanish</b>	<b>7</b>	<b>Google</b>
<b>30</b>	<b>Female</b>	<b>German</b>	<b>5</b>	<b>Amazon</b>
<b>25</b>	<b>Male</b>	<b>Irish</b>	<b>8</b>	<b>Facebook</b>
<b>23</b>	<b>Male</b>	<b>Indian</b>	<b>5</b>	<b>Amazon</b>
<b>23</b>	<b>Female</b>	<b>Canadian</b>	<b>5</b>	<b>Amazon</b>

