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**Generation Z's perception of privacy on social media:  
Examining the impact of personalized advertising, interpersonal  
relationships, reference group dynamics, social isolation, and  
anxiety on self-disclosure willingness**

**JEL Classification:** M31; M37; M15

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## Abstract

**Research background:** Consumers frequently exchange personal data for limited benefits from digital services, despite privacy concerns. This data enables digital providers to tailor content and enhance marketing communication, and digital services' effectiveness and efficiency.

**Purpose of the article:** Utilizing the principles of privacy calculus theory, this study aims to identify how attitudes towards advertising (ATT), perception of advertising credibility (CRE), consumer susceptibility to interpersonal (II) and reference group influence (RGI), social isolation (SI) and social anxiety (SA) influence the willingness of Generation Z to disclose personal information on social media derived from the Generation Z privacy concerns (PC) and develop a prediction model for such behavior.

**Methods:** Data was gathered using an online self-administered questionnaire from a sample of 451 Generation Z individuals. A non-random convenient sampling technique and binary logistic regression were used to quantify the influence of selected independent variables on the dispersion of values in the dependent variable under investigation.

**Findings & value added:** The results highlight that Generation Z's self-disclosure willingness on social media is significantly influenced by attitudes toward advertising and consumer susceptibility to reference group influence. The effect of social isolation was also close to the required level of statistical significance. It means that positive attitudes towards advertising and high susceptibility to influence from reference groups enhance the probability of personal information disclosure. Being one of the few studies to address factors that influence the willingness of Generation Z to disclose personal information on social media, this study stands out for its holistic approach. Thus, combining various interconnected elements provides a fresh perspective to comprehend the intricate dynamics of Generation Z's relationship with privacy on social media.

## Introduction

In today's digital world, it is common for consumers to provide personal information in exchange for digital services. Digital providers use these data afterward to personalize services and target communication campaigns to increase their engagement and conversions (Krajčík *et al.*, 2023; Stevic *et al.*, 2022; Wang *et al.*, 2023c). Thus, the availability of consumers' data has become the essence of current business models' sustainability (Krasnova *et al.*, 2012; Trifiro, 2023), and consumers increasingly face situations where they have to consider the consequences of decisions in the context of privacy and data protection (Trifiro, 2023; Tseng *et al.*, 2022). Therefore, digital providers should appropriately manage consumers' expectations (Gutierrez *et al.*, 2023) because the acceptance of personalization is not unlimited (Lambillotte & Poncin, 2023; Lee *et al.*, 2022; Wu, 2022).

Surprisingly, although many consumers express concerns about protecting privacy, they often offer data in exchange for relatively small benefits

(Dusek *et al.*, 2022; Kezer *et al.*, 2022). This privacy paradox thus becomes a key topic in discussions about consumers' self-disclosure and, therefore, research into the reasons why they continue using online services that require their data or why they do not adequately protect their privacy (Barth & de Jong, 2017; Kezer *et al.*, 2022; Kokolakis, 2017). Considering the existing link between privacy concerns and the intensity of the use of digital services, persistently ignoring such concerns may cause a decline in the use of digital services, especially if worries gradually increase among consumers (Cain & Imre, 2022; Neves *et al.*, 2023).

A thorough examination of Generation Z's interaction with social media privacy remains incomplete. Existing studies mainly focus on analyzing the impact of social media on Generation Z's social and psychological aspects and attempt to understand how social media affects interpersonal relationships, social interaction (Penttinen *et al.*, 2022; Tsai *et al.*, 2021), a sense of belonging to a social group (Bartsch & Kloss, 2019), and the ability to establish and maintain friendships (Van Ouytsel, 2021). They also examine how they influence social norms, values, and behavior, as well as self-esteem, self-confidence, anxiety, depression, and other aspects of mental health (Desjarlais, 2022; Lyngdoh *et al.*, 2023; Marciano *et al.*, 2022). In the context of privacy concerns, previous studies point to a greater willingness of Generation Z to share personal data to obtain various benefits (Kezer *et al.*, 2022; Pantano *et al.*, 2023; Zhou & Liu, 2023) and also that the perceived pressure and lack of control over such information does not lead to active engagement in protecting personal data (Segijn *et al.*, 2021; Stevic *et al.*, 2022). Initial findings also point out that when Generation Z feels socially isolated or anxious, they are more likely to share personal information and engage in problematic social media behavior (Lyngdoh *et al.*, 2023).

Despite the growing number of analyses in the investigated issue, there is still a lack of studies dealing with the factors that influence the willingness of Generation Z to share personal information on social media (Liu *et al.*, 2023; Nability-Grover *et al.*, 2023; Trifiro, 2023; Wang *et al.*, 2023a) or with the impact of privacy concerns on personalization and the subsequent reaction of consumers to data protection (Lee *et al.*, 2022), even though a wide range of personal and contextual factors, such as network externalities resulting from the size of the platform, trust, or sensitivity to misuse of personal data, play a decisive role in the process of self-disclosure (Kim *et al.*, 2019a; Lim & Shim, 2022). Moreover, this phenomenon is significant among Generation Z, which is considered to be natively technologically savvy.

Furthermore, from the marketing point of view, their considerable dependence on social media plays a vital role in generating sales for digital businesses (Rigelsky *et al.*, 2022; Wang *et al.*, 2023c).

Based on the research gap mentioned above, this study aims to identify how attitudes towards advertising (ATT), perception of advertising credibility (CRE), consumer susceptibility to interpersonal (II) and reference group influence (RGI), social isolation (SI) and social anxiety (SA) influence the willingness of Generation Z derived from the Generation Z privacy concerns (PC) to disclose personal information on social media and develop a prediction model for such behavior. The study builds on the ‘privacy calculus’ theory. At the same time, it expands the theory by knowing how positive attitudes towards personalized advertising and its credibility, susceptibility to interpersonal and reference group influence, social isolation, and social anxiety affect the willingness to share personal information on social media. Thus, the study is novel in its holistic approach. By integrating these diverse yet interconnected factors, we offer a new lens to understand Generation Z’s complex relationship with social media privacy and challenge the compensation hypothesis to show whether Generation Z is seeking compensation for offline deficiencies in the online environment.

In the first part of the article, we analyze the privacy calculus of self-disclosure to formulate individual hypotheses regarding the perception of personalized advertising, the impact of interpersonal relationships, reference group dynamics, social isolation, and social anxiety as drivers of self-disclosure. In the methodological part, we present the research sample composition, the used metrics, and the procedures applied in data processing. Subsequently, the study offers the results and describes their impact on science and practice. In the final part, in addition to summarizing the main results, we comment more closely on the limits of our research and make recommendations for further research.

## **Theoretical background and hypotheses development**

### *Analyzing the decision-making process: The privacy calculus of self-disclosure*

Self-disclosure on social media and thus willingly providing details about one’s life, ranging from general interests to more specific aspects, has become a standard part of our private and work lives. It leads to a vast con-

centration of personal information (Stevic *et al.*, 2022) and creates online traces, therefore increasing the potential consumer's risks (Amran & Jamaluddin, 2022; Kolotylo-Kulkarni *et al.*, 2021; Krishen *et al.*, 2017; Wang *et al.*, 2023c). Nevertheless, this concept is central to how individuals present themselves and interact with others on social media, forming a vital part of the digital social experience (Posey *et al.*, 2010; Zhang *et al.*, 2023).

An explanation of the process through which customers evaluate the advantages and disadvantages of sharing private information provides the privacy computation theory, which interprets it as a business relationship (Kezer *et al.*, 2022; Lim & Shim, 2022; Smith *et al.*, 2011), in which consumers and digital providers try to achieve a beneficial exchange of values. On the consumer side, these are formed by the perceived risks related to the loss of personal data and the benefits, including various social rewards such as relevant social interactions or social support, access to customized services, or in some cases, even monetary rewards, arising from the provided services. On the other hand, risks often include privacy concerns, such as fear of invasion of privacy, misuse of personal data, loss of control over data, or unwanted contact or harassment. If the benefits are perceived to outweigh the risks, consumers are likely to disclose their personal information. On the contrary, if they consider that the risks outweigh the benefits, they probably will not disclose. The theory is thus based on the assumption that personal data has an economic value for consumers (Kim *et al.*, 2019a; Stolicná & Pinke, 2020), and consumers can rationally assess this value (Dusek & Sagapova, 2022; Kezer *et al.*, 2022).

However, research results indicate that consumers, especially Generation Z, do not pay much attention to the perceived privacy risk when they disclose data (Kim *et al.*, 2019a; Zsigmond & Mura, 2023). Furthermore, while privacy concerns do not always limit self-disclosure, perceived benefits are often a positive predictor (Liu *et al.*, 2023). This privacy paradox is usually explained by the concept of bounded rationality (Simon, 1957) and thus by an instinctive and emotional way of making decisions, insufficient amount of information, or the use of cognitive shortcuts such as underestimating the risk of negative results, a preference for maintaining the current state of affairs or prioritizing short-term benefits at the expense of longer-term interests (Gerber *et al.*, 2018; Kezer *et al.*, 2022; Liu *et al.*, 2023; Masur, 2018; Zhang *et al.*, 2020). The main factors that influence a consumer's decision process include the nature of the requested information, the consumer's personality characteristics, or the consumer's relationship to the

platform requesting personal data (Aboulnasr *et al.*, 2022; Maseeh *et al.*, 2021; Pantano *et al.*, 2023).

### *Personalized advertising and consumers' privacy concerns*

Today's marketing efforts are more about satisfying individual preferences and creating an offer that reflects the consumer's style or identity, as opposed to the past, when simply having a product available was enough to attract consumers. The development of personalized marketing strategies is, therefore, directly linked to the development of technologies (Chandra *et al.*, 2022). For example, personalized advertising uses consumer data and sophisticated algorithms to create and deliver content uniquely tailored and managed by each consumer and to create more relevant and engaging advertisements (Guo & Jiang, 2023). The existence of personalized advertisements is thus direct evidence that the information disclosed by consumers has been collected and used to create them. Although it also has some advantages for consumers, at the same time it also raises many questions regarding the privacy and protection of consumers' data (Holvoet *et al.*, 2022).

Attitude toward personalized advertising can be characterized as a tendency to respond positively or negatively to specific advertising content, shaped by how consumers evaluate its visual and verbal elements and message (Nguyen-Viet *et al.*, 2022). Research findings thus underline the interplay between personal motivational factors and factors related to the context (Wang *et al.*, 2023b), as well as that the omnipresence (being available across various platforms) and social presence (the sensation of human connection and interaction within a medium) enhance the perception of favorable aspects or benefits (Sandhu *et al.*, 2023). An important factor influencing the attitude toward personalized advertising is consumer fatigue, primarily caused by the feeling of how much control they have over their privacy (Yang *et al.*, 2023). How personalized advertising is perceived may also vary depending on demographic factors; specifically, younger social media users tend to prefer personalized ads and be less concerned about privacy invasion than older users (Lee *et al.*, 2022). Furthermore, men are more likely to focus on the practical utility of disclosure, while women emphasize the enjoyment they derive from it and privacy concerns (Sun *et al.*, 2022).

Paradoxically, disclosing information about how ads target consumers can reduce their effectiveness. This happens because consumers are more concerned about their privacy than the offered personalization benefits. In other words, when consumers learn about the data collection methods used for targeted advertising, their privacy concerns overshadow appreciation for personalized ads, which leads to less advertising effectiveness. Trust in the platform through which personalized advertising spreads is also essential. This suggests that disclosing information about acceptable data practices can increase the effectiveness of ads if consumers trust the platform they use. Therefore, when consumers feel safe and trust the platform, they are more receptive to advertisements, especially if they understand and agree to the used data processing practices (Baser *et al.*, 2023; Kim *et al.*, 2019b).

Since personalized advertising is a direct and visible consequence of consumers' data collection and analysis, exposure to personalized advertising forms attitudes toward advertising and the collection and analysis of personal information itself. If consumers perceive personalized advertising as beneficial, it can lead to tolerance or even a positive perception of the collection of personal data. Vice versa, if they feel harassed, it can create a negative attitude. Simply put, consumers are more likely to accept and respond positively to personalized advertisements if they find them relevant to their interests, helpful, and trustworthy (Aiolfi *et al.*, 2021).

The above arguments lead us to formulate the following hypotheses:

H1: *Attitudes toward advertising (ATT) influence Generation Z's self-disclosure willingness on social media (WS).*

H2: *Perception of the advertising credibility (CRE) influences Generation Z's self-disclosure willingness on social media (WS).*

*The impact of interpersonal relationships and reference group dynamics on privacy concerns*

In the ever-evolving digital technology and advertising landscape, the subtle but powerful forces of interpersonal relationships and reference groups play a critical role in shaping consumer attitudes and behavior. These social dynamics are fundamental in determining how consumers

perceive and accept the advantages and disadvantages of personalized advertising.

The consumer's susceptibility to interpersonal or reference group influence is understood as the consumer's desire to match or improve their image in other people's eyes by imitating their behavior. It includes the willingness to follow expectations about purchasing decisions and the propensity to discover products and services by watching others or asking their advice (Bearden *et al.*, 1989). This influence includes three motivational elements: informational, utilitarian (adapting to the expectations of the reference group), and value-expressive (trying to improve one's image in the eyes of the reference group) (Park & Lessig, 1977). Consumer susceptibility to interpersonal influence is thus a complex and multifactorial concept with a significant impact on consumer behavior and is, therefore, a critical factor in formulating marketing and advertising strategies (Sharma & Klein, 2020; Stefko *et al.*, 2014).

The findings suggest that the quality of in-group relationships, known as relational capital, is positively related to how individuals disclose personal information about themselves. This relationship is partly influenced by the motivation of the individual who acts as an intermediary. In addition, relational capital increases the extent to which the desire to be trendy or current influences personal information disclosure behavior. Strong group ties encourage people to share more about themselves and amplify the effect of trying to stay stylish in their self-disclosure practices (Frankovský *et al.*, 2009; Lee *et al.*, 2021). Sufficient social support can even reduce the negative consequences, such as exhaustion, from heavy social media use. At the same time, this support can also contribute to greater user satisfaction with social media. Enough support can help people cope with the negative aspects of social media and improve their overall experience of using it (Lo, 2019). Thus, the opinions of individuals and reference groups have a significant positive effect on 'perceived usefulness,' which further influences the continuation of users of digital technologies (Cheung *et al.*, 2019; Nability-Grover *et al.*, 2023; Yang *et al.*, 2015).

It is precisely understanding the interplay between interpersonal and reference group influences that is key to understanding how consumers cope with and ultimately adopt digital technologies and personalized advertising in their everyday lives, so we hypothesize that:



H3: *Consumer susceptibility to interpersonal influence (II) affects Generation Z's self-disclosure willingness on social media (WS).*

H4: *Consumer susceptibility reference group influence (RGI) affects Generation Z's self-disclosure willingness on social media (WS).*

*Social isolation and social anxiety as self-disclosure drivers*

Current research does not consider how and when a combination of social, psychological, and organizational factors influence Generation Z's willingness to share personal information on social media but instead looks at the consequences of presence or absence on social media (Amran & Jamaluddin, 2022; Baj-Rogowska, 2023; Jabeen *et al.*, 2023; Lyngdoh *et al.*, 2023; Marciano *et al.*, 2022; O'Day & Heimberg, 2021; Wu *et al.*, 2023). However, the results suggest that when Generation Z feels socially isolated or anxious, it is likelier to share personal information. This effect of social isolation on sharing is intensified when individuals fear missing out on the rewarding experiences of others, when they experience repetitive negative thoughts, and when they perceive privacy policies as transparent and ethical (Lyngdoh *et al.*, 2023).

For instance, persons with social anxiety and feelings of loneliness feel the need to be more socially involved. Still, their lack of self-confidence in social skills can hinder building new social ties (Bellucci, 2020). Therefore, they use the Internet more intensively and seek social support on social media, which could partially replace missing personal support (O'Day & Heimberg, 2021). The findings also suggest that individuals who feel lonely and have low social connectedness tend to share more photos on Instagram. This trend confirms that increased photo sharing on Instagram alleviates feelings of loneliness in people with low social connectedness (Maclean *et al.*, 2022). Furthermore, research also shows that people suffering from loneliness and having problems maintaining social relationships tend to develop an addiction to social media (Ang *et al.*, 2017; Hu *et al.*, 2023).

Last but not least, a recent study focusing on Generation Z revealed that approximately 56% of this generation experienced increased social isolation during the COVID-19 pandemic. This generation also, more likely than the previous one, reports feelings of loneliness (Amran & Jamaluddin, 2022; Cox, 2022). Self-disclosure is a common phenomenon for them and is perceived as an essential interpersonal process that helps them reach im-

portant developmental stages. For some young people, such as those who experience high anxiety, online self-disclosure may even be more beneficial than offline, suggesting that sharing personal information and experiences via social media may be easier or more enjoyable for some young people, especially if they are anxious about personal interactions. And social media thus allows them to maintain and develop relationships despite their anxiety (Angelini & Gini, 2023; Vijayakumar & Pfeifer, 2020).

For the above reasons, we assume that:

H5: *Social isolation (SI) influences Generation Z's self-disclosure willingness on social media (WS).*

H6: *Social anxiety (SA) influences Generation Z's self-disclosure willingness on social media (WS).*

We choose a quantitative research approach to answer the hypotheses questions mentioned above allowing the collection of objective, quantifiable data (Borgstede & Scholz, 2021; Mohajan, 2020). This approach is preferred primarily for its ability to facilitate the identification of patterns, relationships, and causes using structured tools such as surveys. Findings also can be generalized, replicated, and compared in subsequent studies. The combination of objectivity, efficiency, and generalizability potential thus makes the quantitative approach compelling for researchers seeking to understand and predict behavior patterns within specific populations (Mullisa, 2022).

## **Method**

We collected data through a self-administered online questionnaire to empirically validate the proposed theoretical model. The following section will detail the sample composition, the data processing methodology, and the metrics we used.

### *Participants and data collection*

The sample of the study, following Generation Z structure in the Slovak Republic, consisted of 451 members of Generation Z with the following

structure: male (48.1%), female (51.9%), high school degree (30.16%), bachelor's degree (31.92%), and master's degree (37.92%). The necessary consent for respondents under the age of 18 was gained and the respondents were informed about the possibility of refusing to answer any question. A non-random convenient sampling technique was used to obtain data, for practical purposes because it is impossible to get to the list of all Generation Z members in the Slovak Republic and ensure that each member has an equal probability of selection. The data were collected in the Slovak Republic. Generation Z was defined as those who were born between the years 1995–2005 (Wang *et al.*, 2023c).

The questionnaire and its items were taken from existing measurements and assessed in terms of their validity and effectiveness by a panel of academic experts of five academic staff from universities in the Slovak Republic. The first part of the questionnaire contained questions to determine what personal data the respondents disclose and how they ensure their security. The second part covered the questions presented below. The third and final part verified the respondent's belonging to Generation Z and other demographic data. In the final stage of the draft, the questionnaire underwent a preliminary test with 35 first-year university students. Based on the pre-test, various modifications were implemented to increase the accuracy and clarity of the intended questions. The questionnaire was distributed via e-mail and the online tool Survio during September and November 2023.

Respondents answered all scale items using a 7-point Likert scale (one – strongly disagree and seven – strongly agree). Therefore, we consider the choice of answers 5, 6, and 7 to be an agreeable opinion; the disagreeable opinion is expressed by the choice of answers 1, 2, and 3, and the choice of answer 4 represents the undecided attitude.

### *Independent variables*

The following independent variables were adapted for the research: Attitudes towards advertising (ATT) (Nguyen-Viet *et al.*, 2022), Perception of the advertising credibility (CRE) (Yang *et al.*, 2013), Consumer susceptibility to interpersonal influence (II) (Bearden *et al.*, 1989), Consumer susceptibility to reference group influence (RGI) (Park & Lessig, 1977), Social isolation (SI) (Choi & Noh, 2020) and Social anxiety (SA) (Elhai *et al.*, 2018; Matlick & Clarke, 1998). The questions are listed in the Table 1.

### *Dependent variables*

The Privacy concerns (PC) and Generation Z's self-disclosure willingness on social media (WS) were measured as the dependent variables.

The Privacy concerns (PC) variable was created based on the summation score (sum of answers) of the respondents to seven questionnaire items adapted from Lin and Kim (2016). The questions are listed in the Table 1 (Annex).

Generation Z's self-disclosure willingness on social media (WS) was derived from the Privacy concerns (PC) variable and has a binary categorical nature. As a cut-off score to distinguish two variable categories, we used the median value of the possible answers, i.e., value 28 (midpoint on the response scale  $4 * \text{number of items of the variable Privacy concerns (PC) } 7$ ). The variable could thus acquire two values, to which we assigned the following codes: 0 – low willingness to publish information (low sense of security on social media, respondents with a median of answers  $< 28$ ), 1 – high willingness to publish information (high sense of security on social media, respondents with median answers  $\geq 28$ ).

We evaluated the internal consistency of the items selected to measure the research variables we created using the Cronbach alpha coefficient. The internal consistency of the items intended to measure individual variables reached a reliable to an excellent level, based on which we can conclude that the measurement of the given variables based on the selected items can be considered reliable (Attitudes toward advertising (ATT) Cronbach  $\alpha = 0.759$ , Perception of the advertising credibility (CRE) Cronbach  $\alpha = 0.878$ , Consumer susceptibility to interpersonal influence (II) Cronbach  $\alpha = 0.710$ , Consumer susceptibility to reference group influence (RGI) Cronbach  $\alpha = 0.831$ , Social isolation (SI) Cronbach  $\alpha = 0.918$ , Social anxiety (SA) Cronbach  $\alpha = 0.911$ , Privacy concerns PC Cronbach  $\alpha = 0.814$ ).

### *Statistical analysis*

We examined respondents' answers to individual questionnaire items using frequency analyses. We described them using minimum and maximum values, arithmetic mean, standard deviation, standard error of estimation, median, mode, skewness, and kurtosis coefficients. We also examined them from the point of view of the normality of the data distribution

and from the point of view of the internal consistency of the items intended to measure them.

Since our research set can be considered large enough ( $N > 200$ ), we did not assess the normality of the data distribution based on classic normality tests but using skewness and kurtosis coefficients and visually using histograms.

For multivariate analysis of the relationships between the variables, we implemented a binary logistic regression analysis. Firstly, it is robust, except in very small samples ( $N < 100$ ) (Wilkinson *et al.*, 2022), and effective method for examining how a set of independent variables influences a binary outcome by quantifying the distinct impact of each independent variable. Secondly, it also determines the most potent linear combination of variables that most likely predicts the observed outcome (Stoltzfus, 2011). This allowed us to measure the unique share of selected independent variables on the variance of the values of the investigated dependent binary categorical variable and estimate the probability of a particular outcome based on the values of the independent variables.

A preliminary analysis suggested that the assumption of multicollinearity was met as follows: Attitudes towards advertising (ATT Tolerance 0.541, VIF 1.847), Perception of the advertising credibility (CRE Tolerance 0.624, VIF 1.602), Consumer susceptibility to interpersonal influence (II Tolerance 0.563, VIF 1.777), Consumer susceptibility to reference group influence (RGI Tolerance 0.594, VIF 1.682), Social isolation (SI Tolerance 0.609, VIF 1.643) and Social anxiety (SA Tolerance 0.651, VIF 1.537).

An inspection of standardized residual values through Mahalanobis distance (Min 0.861, Max 31.288, AM 5.987 SD 3.946) revealed that there are some outliers in our data set. After the inspection of the plot of regression standardized residuals, scatterplot, and data we have decided to ignore the outliers because they represent valid extreme cases.

SPSS 29.0.1.0 (Statistical Package for the Social Sciences) was utilized for performing calculations.

## Results

### *Descriptive results*

The level of Attitudes towards advertising (ATT) ranged from Min = 5 to Max = 35 points and reached an average value of AM = 16.32 points with a standard deviation of SD = 6.451 points and a standard error of estimate SE = 0.304 points. Its median value was Mdn = 17.00 points and the most frequently occurring value was Mod = 17 points. The positive value of the coefficient of skewness ( $\gamma_1 = 0.206$ ) implies that the data have a right-skewed distribution, which indicates that the majority of respondents had a low (below average) level of positive attitudes towards advertising offers.

It can be summarized that among the respondents, the statement *I am interested in sharing product experiences on social media* had the lowest support (16.6%) and vice versa, the statement *I prefer ads tailored to my interests on social media* had the highest support (49%). At the same time, we recorded the largest number of respondents with an undecided opinion (20.4%) regarding this statement. The detailed answers of respondents to individual questionnaire items are summarized in Table 2.

The level of Perception of the advertising credibility (CRE) ranged from Min = 4 to Max = 28 points and reached an average value of AM = 15.62 points with a standard deviation of SD = 5.633 points and a standard error of estimation SE = 0.265 points. Its median value was Mdn = 16.00 points and the most frequently occurring value was Mod = 18 points. The negative value of the coefficient of skewness ( $\gamma_1 = -0.211$ ) shows that the data has a left-skewed distribution, which indicates that the majority of respondents achieved a high (above average) level of perception of the credibility of advertising.

It can be summarized that among the respondents the statement *Social media advertising provides meaningful information about other consumers' use of products* had the lowest support (25.8%). At the same time, we recorded the largest number of respondents with an undecided opinion (24.6%) regarding this statement. On the contrary, the statement that *Advertising on social media is a good source of information about new products* had the highest support (48.1%). The detailed answers of respondents to individual questionnaire items are summarized in Table 3.

Considering that the variable Consumer susceptibility to interpersonal influence (II) was created as a summation score of 3 items evaluated on a scale of 1 to 7, its raw score could reach values of 3–21, while the higher the value, the greater the individual's susceptibility to interpersonal influence was recorded manifested.

The level of susceptibility to interpersonal influence in our group ranged from Min = 3 to Max = 21 points and reached an average value of AM = 8.61 points with a standard deviation at the level of SD = 4.558 points and a standard error of estimate SE = 0.215 points. Its median value was Mdn = 8.00 points and the most frequently occurring value was Mod = 3 points. The positive value of the coefficient of skewness ( $\gamma_1 = 0.490$ ) implies that the data have a right-skewed distribution, which indicates that the majority of respondents achieved a low (below average) level of susceptibility to interpersonal influence.

It can be summarized that among the respondents, the statement *It is important to me that others on social media like the products and the brands I buy* had the lowest support (9.8%) and vice versa, the statement *To make sure I buy the right product or brand, I often watch on social media what others are buying or using* had the highest support (32.8%). At the same time, we recorded the largest number of respondents with an undecided opinion (14.9%) regarding this statement. *The detailed answers of respondents to individual questionnaire items are summarized in Table 4.*

Given that the variable Consumer susceptibility to reference group influence (RGI) was created as a summation score of 5 items evaluated on a scale of 1 to 7, its raw score could reach values of 5–35, while the higher the value recorded by the individual, the more susceptible the respondent was to the influence of the reference group on social networks.

The level of susceptibility to the influence of the reference group ranged from Min = 5 to Max = 35 points and reached a mean value of AM = 12.34 points with a standard deviation at the level of SD = 6.662 points and a standard error of estimate SE = 0.314 points. Its median value was Mdn = 11.00 points and the most frequently occurring value was Mod = 5 points. The positive value of the coefficient of skewness ( $\gamma_1 = 0.920$ ) implies that the data has a right-skewed distribution, which indicates that the majority of respondents achieved a low (below average) level of susceptibility to the influence of the reference group.

It can be summarized that among the respondents the statement *I feel that buying or using a particular brand will improve the image that others will*

*have of me* had the lowest support (10.2%) and vice versa, the statement *I feel that people who buy a certain brand are admired or respected* had the highest support (22.6%). At the same time, we recorded the largest number of respondents with an undecided opinion (13.7%) regarding this statement. The detailed answers of respondents to individual questionnaire items are summarized in Table 5.

Given that the variable Social isolation/social isolation (SI) was created as a summation score of 5 items evaluated on a scale of 1 to 7, its raw score could reach values of 5-35, while the higher the value recorded for an individual, the greater the social isolation felt.

The level of social isolation in our group ranged from Min = 5 to Max = 35 points and reached an average value of AM = 12.61 points with a standard deviation at the level of SD = 8.210 points and a standard error of estimation SE = 0.387 points. Its median value was Mdn = 10.00 points and the most frequently occurring value was Mod = 5 points. The positive value of the coefficient of skewness ( $\gamma_1 = 0.944$ ) implies that the data have a right-skewed distribution, which indicates that the majority of respondents achieved a low (below average) level of social isolation.

It can be summarized that among the respondents the statement *I feel that I have no one to go to when I need help* had the lowest support (15.4%) and vice versa, the statement *I feel excluded from others around me* had the highest support (22.2%). We recorded the largest number of respondents with an undecided opinion (14.4%) in the statement *I feel that I have no one to socialize with*. The detailed answers of respondents to individual questionnaire items are summarized in Table 6.

Given that the variable Social anxiety (SA) was created as a summation score of 4 items evaluated on a scale of 1 to 7, its raw score could reach values of 4-28, while the higher the value recorded for the individual, the greater the feeling of social anxiety.

The level of social anxiety in our group ranged from Min = 4 to Max = 28 points and reached an average value of AM = 13.20 points with a standard deviation at the level of SD = 7.201 points and a standard error of estimation SE = 0.339 points. Its median value was Mdn = 12.00 points and the most frequently occurring value was Mod = 4 points. The positive value of the coefficient of skewness ( $\gamma_1 = 0.472$ ) implies that the data have a right-skewed distribution, which indicates that the majority of respondents had a low (below average) level of social anxiety.



It can be summarized that among the respondents the statement *I am afraid of talking to other people* had the lowest support (22.4%) and conversely, the statement *I feel nervous when talking to people I do not know well* had the highest support (38.8%). We recorded the most respondents with an undecided opinion (14.4%) with the statement *I feel like I am going to say something embarrassing when I talk*. The detailed answers of respondents to individual questionnaire items are summarized in Table 7.

Descriptive results of the dependent variable Privacy concerns (PC) can be summarized as follows. Because the variable was created as a summation score of 7 items evaluated on a scale of 1 to 7, its raw score could reach values of 7-49, while the higher the value recorded for an individual, the less concern for privacy on social media showed, or the safer the respondent felt on social media.

The level of privacy concerns in our group ranged from Min = 7 to Max = 44 points and reached an average value of AM = 18.92 points with a standard deviation at the level of SD = 7.743 points and a standard error of estimation SE = 0.365 points. Its median value was Mdn = 19.0 points and the most frequently occurring value was Mod = 23 points. The positive value of the skewness coefficient ( $\gamma_1 = 0.565$ ) shows that the data has a right-skewed distribution, which indicates that most respondents achieved a low (below average) level of Privacy concerns PC (feeling safe on social networks).

It can be summarized that among the respondents the statement *I publish a relatively large amount of personal data on social media* had the lowest support (8.3%) and vice versa, the statement *I feel safe to send messages with personal information through chat applications (Messenger, etc.)* had the highest support (33.5%). The largest number of respondents with an undecided opinion (18.4%) was recorded in the statement *I feel safe to post posts that contain personal information in response to my friends' posts*. The detailed answers of respondents to individual questionnaire items are summarized in Table 8.

As we already mentioned in the previous section, the following variable was derived from the Privacy concerns (PC) and has a binary categorical nature. Based on the subsequent frequency analysis of the variable Generation Z's self-disclosure willingness on social media (WS), it was shown that 89.1% of respondents in our research set can be characterized as not willing to disclose information on social media and that only 10.9% of respondents

can be marked as those who are willing to publish information on social media. The results are summarized in Table 9.

*Generation Z's self-disclosure willingness on social media (WS) model*

The results of the regression analysis (Table 10) have showed that Generation Z's self-disclosure willingness on social media (WS) is significantly influenced by Attitudes toward advertising (ATT)  $B = .102$ ,  $p = .005$ , and Consumer susceptibility to reference group influence (RGI)  $B = 1.066$ ,  $p = .023$ . The effect of the variable Social isolation (SI) was also close to the required level of statistical significance  $B = .041$ ,  $p = .079$ . Concerning Attitudes toward advertising ATT, it has been shown that with a higher level of Attitudes toward advertising (ATT) the likelihood of Generation Z's self-disclosure willingness on social media W also increases. Specifically, it was shown that with each increase in the level of Attitudes toward advertising (ATT) offers by one point, this probability increases 1.11 times ( $\text{Exp}(B) = 1.107$ ). Regarding Consumer susceptibility to reference group influence (RGI), it has been shown that as Consumer susceptibility to reference group influence (RGI) increases, the likelihood of Generation Z's self-disclosure willingness on social media W also increases. Specifically, it was shown that for each point increase in the level of Consumer susceptibility to reference group influence (RGI), this probability increases 1.07 times ( $\text{Exp}(B) = 1.066$ ). Concerning Social isolation (SI), it has been shown that as the level of Social isolation (SI) increases, the likelihood of Generation Z's self-disclosure willingness on social media W also increases. Specifically, it was shown that for each increase in the level of social isolation by one point, this probability increases 1.04 times ( $\text{Exp}(B) = 1.042$ ). The combination of all independent variables appearing in the regression model explained a statistically significant 8.1% ( $R^2(\text{CS}) = .081$ ) to 16.3% ( $R^2(\text{N}) = .163$ ) of the variance in Generation Z's self-disclosure willingness on social media (WS)  $\chi^2(5) = 38.038$ ,  $p < .001$ . The described finding reached a medium level of substantive significance ( $.09 < R^2 < .25$ ).

## **Discussion**

While consumers, especially the younger generation for whom advertising is an integral part of their lives (van der Goot *et al.*, 2018), might believe

they are avoiding ads or have the intention to do so, the design and integration of ads into social media platforms make them a constant and sometimes even an unnoticed part of the online experience (Herrando *et al.*, 2022) due to the availability of consumers' data. This reality reflects the effectiveness of social media advertising strategies in embedding ads into the digital environment in a way that is hard for users to avoid altogether.

The findings confirm that despite being the most active users among the generational cohorts, Generation Z remains highly cautious about sharing personal information. This hesitancy stems from a widespread belief that digital service providers often share their data with other companies without consent, leading to the potential misuse of sensitive information. Consequently, Generation Z is particularly concerned about the lack of control over how providers handle and distribute their data collected through the technology (Pantano *et al.*, 2023).

Also, the study's results present an intriguing contrast in the attitudes of Generation Z toward personalized advertising. While they may not be particularly enthusiastic about advertising offers (indicating a potential resistance to marketing efforts or ad fatigue), they still trust the advertisements' credibility. Moreover, although relevant advertising tends to reduce the perception of being intrusive, the extent of privacy concerns escalates with the increased personalization of ads (Youn & Kim., 2019; Zhang *et al.*, 2021). This dichotomy highlights a complex relationship with advertising where trust in the message coexists with a lack of a positive attitude towards the advertising medium itself.

Overall, these findings also indicate that Generation Z, on average, tends to be socially integrated and does not frequently encounter feelings of loneliness (SI) or anxiety (SA) in social contexts. These findings are inconsistent with the Compensation Hypothesis, which suggests that online communication offsets limited offline social support (Lin & Utz, 2017; Shabahang *et al.*, 2023).

On the contrary, the created model suggests that positive attitudes towards advertising (ATT) and a higher susceptibility to reference group influence (RGI) enhance the probability of Generation Z being more willing to disclose personal information on social media (WS), thereby confirming previous findings that a positive attitude towards advertising affects privacy concerns (Boerman & Smit, 2023; Mo *et al.*, 2023). Moreover the model confirms our suspicion that when feelings of social isolation or anxiety are subjected to research in the context of other variables, they cease to be sig-

nificant, despite the positive relationship to the disclosure of personal information on social networks published in several studies (Angelini & Gini, 2023; Hu *et al.*, 2023; Lyngdoh *et al.*, 2023; Yin *et al.*, 2022) because the social anxiety (SA) does not have a notable impact on Generation Z's willingness to disclose personal information on social media (WS).

Our study offers the following theoretical and practical implications. From the theoretical point of view, it occupies a unique position in the realm of social media research, particularly concerning the behavior of Generation Z. Unlike previous research, which has focused on individual aspects (Lyngdoh *et al.*, 2023), this study adopts a holistic approach, considering a wider range of factors that influence Generation Z's willingness to disclose personal information on social media. As a result, it provides fresh insights into how Generation Z navigates the balance between sharing personal information and maintaining privacy online, a topic that is increasingly relevant in the digital era where the boundaries between public and private spheres are continually evolving. At the same time, it indicates that consumers assess the individual benefits and risks of information disclosure and make their privacy calculus based on the influence of the reference group. Despite their wariness about sharing personal information, due to fears of data misuse, they still find some advertisements credible. This dichotomy of trust in the ad content but skepticism towards the medium itself, especially with increased personalization, highlights the complexity of their attitudes towards digital privacy and advertising. Furthermore, the research challenges the compensation hypothesis by showing that Generation Z's social integration in the online environment does not correlate with feelings of loneliness or anxiety, suggesting that their online behavior is not a simple function of seeking compensation for offline deficiencies.

From the practical point of view, it highlights that digital providers, especially if they want to continue to collect personal data, should focus on improving Generation Z attitudes toward advertising.

Specifically, since a positive attitude toward advertising makes Generation Z more likely to disclose personal information, digital service providers must create advertisements that resonate positively with this demographic. This could include creating authentic, relevant, and engaging content that reflects Generation Z values, interests, and lifestyles.

Incorporating user feedback to improve the advertisement experience and introducing less intrusive advertisement formats that fit seamlessly

into content can also help sustain willingness to share information, especially if they are engaging and interactive and are often perceived more positively.

The model also suggests that Generation Z will be more likely to share personal information when they perceive that their reference groups support this behavior. Therefore, digital providers should focus on educating users about the importance of advertising in supporting free content and services and thus emphasize the value that advertising brings. If Generation Z better understands the ecosystem and how data usage helps it, they will be more willing to view ads or share data. A partnership with accepted influencers can also help with this.

Lastly, companies should prioritize transparency regarding collecting, using, and protecting personal data. Giving users, especially Generation Z, clear, easy-to-understand privacy policies and control over their data can help build trust. Investing in technologies that improve privacy while enabling personalized experiences would also be beneficial.

## **Conclusions**

The study aimed to identify the factors that influence the willingness of Generation Z to self-disclose personal information on social media and proposed a model to predict this tendency. It responds to the lack of studies in this area and to the fact that the willingness of consumers' self-disclosures acts as a beneficial mediator of purchase intention. However, neglecting privacy concerns can become a critical weakness in this relationship because when users perceive their privacy as compromised, their likelihood of continuing to use a platform or service drops.

Regarding Generation Z's willingness to self-disclose on social media, our research indicates that a majority, 89.1% of respondents, are not inclined to share personal information. On the other hand, their willingness is most affected by (H1) attitudes toward advertising ( $B = .102$ ,  $p = .005$ ) and (H4) susceptibility to reference group influence ( $B = 1.066$ ,  $p = .023$ ). Moreover, (H5) the social isolation effect was also close to the required level of statistical significance ( $B = .041$ ,  $p = .079$ ). The influence of other variables (H2) Perception of the advertising credibility (CRE), (H3) Consumer susceptibility to interpersonal influence (II) and (H6) Social anxiety (SA) on

Generation Z's self-disclosure willingness on social media (WS) was not demonstrated.

These results not only enrich knowledge related to privacy calculus theory but also show the need for digital service providers to adapt their strategies to Generation Z's attitudes towards advertising and personal data sharing and focus primarily on authenticity, relevance, and engagement that align with their values, interests, and lifestyles. Incorporating user feedback, introducing less intrusive advertisement formats, and educating users about the importance of advertising a partnership with accepted influencers can help digital providers build sustainable business models. These strategies highlight the importance of addressing Generation Z's privacy concerns and their critical stance towards advertising through innovative, less intrusive advertising formats and clear communication about the benefits of data sharing. By doing so, digital providers can foster a more trusting relationship with this demographic, encouraging them to share personal information while respecting their privacy needs.

Considering the methodology used, it is necessary to mention that there are several limitations that may affect the results' generalizability. The study's sample focuses narrowly on evaluating consumers specifically within the realm of public education services. Additionally, because non-random convenience sampling methods were employed for data collection, generalization of the results to the entire population should be done carefully due to potential sampling bias. Self-administered questionnaires face limitations like response bias, misinterpretation of questions, and a low response rate. They also lack the depth and nuance of face-to-face interviews and can lead to sample bias due to their format and distribution method.

Future research on Generation Z's self-disclosure on social media should include longitudinal studies to track changes over time and cross-cultural analyses to understand the impact of cultural contexts. It's also essential to explore the effects of emerging technologies like augmented and virtual reality and delve into psychological factors such as personality traits and the need for social validation. Additionally, examining the role of social media algorithms and the impact of data privacy education can provide deeper insights into their self-disclosure behaviors. A comparative study with other generations could also highlight unique generational patterns and shifts.

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## Annex

**Table 1.** Research variables

<b>Independent variables</b>	
Attitudes towards advertising (ATT) (Nguyen-Viet <i>et al.</i> , 2022)	<i>I like to receive information about products on social media</i>
	<i>I like to view information about products on social media</i>
	<i>I try to follow what products my friends are using on social media</i>
	<i>I prefer ads tailored to my interests on social media</i>
	<i>I am interested in sharing product experiences on social media</i>
Perception of the advertising credibility (CRE) (Yang <i>et al.</i> , 2013)	<i>Advertising on social media is a good source of information about new products</i>
	<i>Advertising on social media provides up-to-date information</i>
	<i>Social media advertising provides meaningful information about other consumers' use of products</i>
	<i>Social media advertising provides useful information about new products</i>
Consumer susceptibility to interpersonal influence (II) (Bearden <i>et al.</i> , 1989)	<i>It is important to me that others on social media like the products and the brands I buy</i>
	<i>To make sure I buy the right product or brand, I often watch on social media what others are buying or using</i>
	<i>I often gather information about products from the profiles of friends or family before making a purchase</i>
Consumer susceptibility to reference group influence (RGI) (Park & Lessig, 1977)	<i>I feel that buying or using a particular brand will improve the image that others will have of me</i>
	<i>I feel that people, who buy or use certain brands of products have characteristics that I would like to have</i>
	<i>I feel that it would be nice to be like the person shown in advertisements using a certain brand</i>
	<i>I feel that people who buy a certain brand are admired or respected</i>
	<i>I feel that buying a particular brand helps me show others what I am or what I would like to be (for example, an athlete, a successful entrepreneur, a good student...)</i>
Social isolation (SI) (Choi & Noh, 2020)	<i>I feel that I have no one to socialize with</i>
	<i>I feel that I have no one who I can believe</i>
	<i>I feel excluded from others around me</i>
	<i>I feel that I have no one to go to when I need help and I feel that I am alone</i>



**Table 2.** Continued

<b>Independent variables</b>	
Social anxiety (SA) (Elhai <i>et al.</i> , 2018; Mattick & Clarke, 1998).	<i>I am afraid of talking to other people</i> <i>I am afraid of expressing myself because I will look awkward</i> <i>I feel nervous when talking to people I do not know well</i> <i>I feel like I am going to say something embarrassing when I talk</i>
<b>Dependent variable</b>	
Privacy concerns (PC)  (Lin & Kim, 2016)	<i>I consider it safe to provide personal information on social media</i> <i>I feel safe when it comes to publishing posts that contain personal data, on my profile on the most used social network</i> <i>I feel safe to post posts that contain personal information in response to my friends' posts</i> <i>I feel safe to send messages with personal information through chat applications (Messenger, etc.)</i> <i>I feel safe posting posts that contain personal information in response to posts on company or fan profiles</i> <i>When social media ask me for my personal information, I always provide accurate information</i> <i>I publish a relatively large amount of personal data on social media</i>

**Table 2.** Respondents' answers to questionnaire items expressing Attitudes toward advertising (ATT) (N = 451)

Questions		Answers						
		1	2	3	4	5	6	7
<i>I like to receive information about products on social media</i>	N	129	74	64	82	57	25	20
	N <sub>R</sub>	28.6	16.4	14.2	18.2	12.6	5.5	4.4
<i>I like to view information about products on social media</i>	N	83	64	63	74	84	56	27
	N <sub>R</sub>	18.4	14.2	14	16.4	18.6	12.4	6
<i>I try to follow what products my friends are using on social media</i>	N	166	82	50	63	50	23	17
	N <sub>R</sub>	36.8	18.2	11.1	14	11.1	5.1	3.8

**Table 2.** Continued

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I prefer ads tailored to my interests on social media</i>	N	65	25	48	92	94	69	58
	N <sub>R</sub>	14.4	5.5	10.6	20.4	20.8	15.3	12.9
<i>I am interested in sharing product experiences on social media</i>	N	164	90	59	63	43	20	12
	N <sub>R</sub>	36.4	20	13.1	14	9.5	4.4	2.7

**Table 3.** Respondents' answers to questionnaire items expressing Perception of the advertising credibility (CRE) (N451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>Advertising on social media is a good source of information about new products</i>	N	47	36	56	95	104	65	48
	N <sub>R</sub>	10.4	8	12.4	21.1	23.1	14.4	10.6
<i>Advertising on social media provides up-to-date information</i>	N	44	54	65	98	105	55	30
	N <sub>R</sub>	9.8	12	14.4	21.7	23.3	12.2	6.7
<i>Social media advertising provides meaningful information about other consumers' use of products</i>	N	58	73	93	111	77	26	13
	N <sub>R</sub>	12.9	16.2	20.6	24.6	17.1	5.8	2.9
<i>Social media advertising provides useful information about new products</i>	N	41	54	71	107	114	41	23
	N <sub>R</sub>	9.1	12	15.7	23.7	25.3	9.1	5.1

**Table 4.** Respondents' answers to questionnaire items expressing Consumer susceptibility to interpersonal influence (II) (N = 451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>It is important to me that others on social media like the products and the brands I buy</i>	N	243	69	47	48	17	10	17
	N <sub>R</sub>	53.9	15.3	10.4	10.6	3.8	2.2	3.8
<i>To make sure I buy the right product or brand, I often watch on social media what others are buying or using</i>	N	132	58	46	67	69	40	39
	N <sub>R</sub>	29.3	12.9	10.2	14.9	15.3	8.9	8.6

**Table 4.** Continued

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I often gather information about products from the profiles of friends or family before making a purchase</i>	N	159	59	51	56	49	45	32
	N <sub>R</sub>	35.3	13.1	11.3	12.4	10.9	10	7.1

**Table 5.** Respondents' answers to questionnaire items expressing Consumer susceptibility to reference group influence (RGI) (N = 451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I feel that buying or using a particular brand will improve the image that others will have of me</i>	N	241	76	41	47	20	14	12
	N <sub>R</sub>	53.4	16.9	9.1	10.4	4.4	3.1	2.7
<i>I feel that people, who buy or use certain brands of products have characteristics that I would like to have</i>	N	256	54	45	39	24	21	12
	N <sub>R</sub>	56.8	12	10	8.6	5.3	4.7	2.7
<i>I feel that it would be nice to be like the person shown in advertisements using a certain brand</i>	N	211	74	44	53	32	17	20
	N <sub>R</sub>	46.8	16.4	9.8	11.8	7.1	3.8	4.4
<i>I feel that people who buy a certain brand are admired or respected</i>	N	140	77	70	62	50	28	24
	N <sub>R</sub>	31	17.1	15.5	13.7	11.1	6.2	5.3
<i>I feel that buying a particular brand helps me show others what I am or what I would like to be (for example, an athlete, a successful entrepreneur, a good student...)</i>	N	184	63	69	61	46	20	8
	N <sub>R</sub>	40.8	14	15.3	13.5	10.2	4.4	1.8

**Table 6.** Respondents' answers to questionnaire items expressing Social isolation (SI) (N=451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I feel that I have no one to socialize with</i>	N	192	65	42	65	45	23	19
	N <sub>R</sub>	42.6	14.4	9.3	14.4	10	5.1	4.2
<i>I feel that I have no one who I can believe</i>	N	224	67	36	39	32	19	34
	N <sub>R</sub>	49.7	14.9	8	8.6	7.1	4.2	7.5
<i>I feel excluded from others around me</i>	N	203	76	52	50	35	14	21
	N <sub>R</sub>	45	16.9	11.5	11.1	7.8	3.1	4.7

**Table 6.** Continued

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I feel that I have no one to go to when I need help</i>	N	252	63	32	35	21	22	26
	N <sub>R</sub>	55.9	14	7.1	7.8	4.7	4.9	5.8
<i>I feel that I am alone</i>	N	208	66	37	40	37	36	27
	N <sub>R</sub>	46.1	14.6	8.2	8.9	8.2	8	6

**Table 7.** Respondents' answers to questionnaire items expressing Social anxiety (SA) (N=451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I am afraid of talking to other people</i>	N	175	61	54	60	40	29	32
	N <sub>R</sub>	38.8	13.5	12	13.3	8.9	6.4	7.1
<i>I am afraid of expressing myself because I will look awkward</i>	N	139	70	65	56	49	32	40
	N <sub>R</sub>	30.8	15.5	14.4	12.4	10.9	7.1	8.9
<i>I feel nervous when talking to people I do not know well</i>	N	87	76	62	51	61	54	60
	N <sub>R</sub>	19.3	16.9	13.7	11.3	13.5	12	13.3
<i>I feel like I am going to say something embarrassing when I talk</i>	N	111	73	57	65	52	38	55
	N <sub>R</sub>	24.6	16.2	12.6	14.4	11.5	8.4	12.2

**Table 8.** Respondents' answers to questionnaire items expressing Privacy concerns PC (N = 451)

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I consider it safe to provide personal information on social media</i>	N	189	94	74	57	15	12	10
	N <sub>R</sub>	41.9	20.8	16.4	12.6	3.3	2.7	2.2
<i>I feel safe when it comes to publishing posts that contain personal data, on my profile on the most used social media</i>	N	158	72	80	76	46	15	4
	N <sub>R</sub>	35.0	16.0	17.7	16.9	10.2	3.3	0.9
<i>I feel safe to post posts that contain personal information in response to my friends' posts</i>	N	131	85	84	83	40	18	10
	N <sub>R</sub>	29.0	18.8	18.6	18.4	8.9	4.0	2.2

**Table 8.** Continued

Questions	Answers							
	1	2	3	4	5	6	7	
<i>I feel safe to send messages with personal information through chat applications (Messenger, etc.)</i>	N	76	66	78	80	75	55	21
	N <sub>R</sub>	16.9	14.6	17.3	17.7	16.6	12.2	4.7
<i>I feel safe posting posts that contain personal information in response to posts on company or fan profiles</i>	N	145	92	91	73	29	15	6
	N <sub>R</sub>	32.2	20.4	20.2	16.2	6.4	3.3	1.3
<i>When social media ask for my personal information, I always provide accurate information</i>	N	143	92	61	70	34	32	19
	N <sub>R</sub>	31.7	20.4	13.5	15.5	7.5	7.1	4.2
<i>I publish a relatively large amount of personal data on social media</i>	N	213	105	53	47	11	15	7
	N <sub>R</sub>	47.2	23.3	11.8	10.4	2.4	3.3	1.6

**Table 9.** Frequency analysis of the variable Generation Z's self-disclosure willingness on social media (WS) (N = 451)

Generation Z's self-disclosure willingness on social media (WS)	Code	N	N <sub>R</sub>
No	0	402	89,1
Yes	1	49	10,9

Note The code expresses the numerical value that we assigned to the variable as part of the statistical analyses.

**Table 10.** Results of binary logistic regression analysis testing the possibility of predicting Generation Z's self-disclosure willingness on social media (WS) based on and while controlling for the impact of the variables we created

Predictors	Generation Z's self-disclosure willingness on social media (WS)			
	B	SE	Exp(B)	p
<i>Attitudes toward advertising (ATT)</i>	0.102	0.036	1.107	0.005
<i>Perception of the advertising credibility (CRE)</i>	-0.046	0.038	0.955	0.228
<i>Consumer susceptibility to interpersonal influence (II)</i>	0.011	.046	1.011	0.808
<i>Consumer susceptibility to reference group influence (RGI)</i>	0.064	0.028	1.066	0.023
<i>Social isolation (SI)</i>	0.041	0.024	1.042	0.079
<i>Social anxiety (SA)</i>	-0.033	0.028	0.967	0.241
			$\chi^2_{(6)} = 38.038$	
			$R^2_{(CS)} = 0.081$	
			$R^2_{(N)} = 0.163$	
			$p < 0.001$	

Notes: B – unstandardized regression coefficient, SE – standard error of B, Exp(B) – likelihood ratio, R2(CS) – Cox and Snell's indicator of the rate of explained variance of the dependent variable of the model, R2(N) – Nagelkerke's indicator of the rate of explained variance of the dependent variable of the model.