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### RESEARCH ARTICLE

#### THE FACTORS AFFECTING PERSONAL INFORMATION DISCLOSURE AND USAGE CONTINUANCE INTENTION ON MOBILE SOCIAL NETWORKING SERVICES

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#### Abstract

Human life has been greatly changed by the explosive growth of the internet and social media. This paper explores the factors affecting the individual information disclosure and usage continuance intention on mobile social networking services. Therefore, this study is aimed to test hypotheses related to the proposed calculus theory rather than generate new hypotheses. Therefore, the present research study is deductive in nature and thus is consistent with the positivism paradigm. The present study intends to adopt a quantitative research strategy using a structured survey questionnaire. Questionnaires are prepared on a five-point Likert scale and distributed to 180 individuals in the Klang Valley in Malaysia. Indeed, the opinions of the respondents are different from each other; a non-probability sampling tool has been used. The results of the study were analyzed by Pearson correlation tests and indicate that several parameters are highly significant, including privacy concerns, perceived risk, information sensitivity, reliable beliefs, perceived usefulness, and relationships for disclosure. The information mentioned that the respondents notice in the disclosure of information and their intention to use it. Three factors, such as privacy concern, perceived risk, and information sensitivity, are associated negatively with significance towards the information discloser among the users of the mobile apps in social networks in Malaysia. The other three factors, such as trusting beliefs, perceived usefulness, and relationship building, are positively associated with information disclosure.

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#### Introduction:-

People's life has been greatly changed by the explosive growth of the internet. According to reports, social media users by 2019 would be about 2.77 billion individuals in the world, which is 2.46 billion in 2017. This trend would be the same for Malaysians; the number of users was 18.62 million in 2017 and, based on estimations, would rise to 20.42 million in 2022 (Statista, 2019). Nowadays, more people are connected to the internet around the world using the internet to have communicated with each other through Social Network Sites (SNS) (Saeri et al., 2014). According to the statistics, the time people spend on social networking sites is more than any other online activity (Gartner, 2012). The social relations and networks between individuals are usually facilitated by these online platforms (Cheung et al., 2015). Individuals should create a public profile by joining an SNS platform, where they need to reveal their real identities by disclosing their personal information to the SNS provider (Krasnova et al., 2010).

Surprisingly, most users signing up with an SNS are not even aware of the dangerous potentiality of the social networks to their private lives. In a related study performed between May and April 2014 in Germany, Knautz and Katsiaryna (2018) found out that a majority of 56% of Germans believe that everyone is being wiretapped, but only 9% responded that they are "much more careful" on the Internet (Knautz and Katsiaryna, 2018). Even those individuals who are aware of the possibility of their personal information being misused and care about their privacy continue using SNSs and provide personal information. The attention of many studies has been focused on the reasons for this contrary behavior called privacy paradox (Kehr et al. 2015). One possible explanation for this paradox might be that the benefits of social networking are considered more important by users than the possible loss of privacy (Beuker, 2016). Some apparent threats are clear in the analysis of Online Social Networks (OSN) in relation to protection and user privacy.

Personal data protection may be of economic or financial value, as well as of high ethical significance. In fact, protection of personal data means, in principle, shielding a natural person from the abuse of his or her personal data. Each chance to take advantage of something brings out its financial worth. Unfortunately, personal data is not exempt, and, in modern years, we see a move towards their commercialization, but not inherently, where one gains from personal data pertaining to an ordinary individual. In this manner, the skewed economic meaning of personal knowledge is realized. Individuals are mostly not aware of potential problems connected with the widespread utilization of their personal data, particularly if the processing objectives are not advised (Nicola, 2019). The lack of privacy disclosure-related power can undoubtedly be psychologically disturbing (Margulis 2003), and this research claims that due to some reasons that we will discuss later, the consumer's privacy can be quickly violated (Saeri et al., 2014). Further study is required to resolve key issues relating to the self-disclosure of individuals on OSNs and the key determinants within the OSNs that influence this self-disclosure positively or negatively. Answers to these questions are necessary for further efficient creation and global multiplication of OSNs in a safe and secure environment of rational knowledge exchange. The lack of recent research in this area is thus a major barrier to the successful and productive management of OSNs.

OSNs, such as Facebook, have greatly increased not only in Western and English-speaking countries but all over the globe. Several other OSN self-disclosure experiments have been entirely based on Western (American) college samples (Almakrami, 2015). It had greatly contributed to an overwhelmingly western point of view, and little is known about how in other cultures these mechanisms are or can be used. Human psychology scholars, as a general rule, perceive Western and student communities as limited groups and the least inclusive group for human communication that can be identified. Studies regarding learners and non-students from non-western societies such as Malaysia must also be carried out to adapt the present, primarily and superficially Western, interpretation of self-disclosure on OSNs (Almakrami, 2015). The main objective of this research is to provide OSNs with a dynamic cross-cultural definition of self-disclosure. The quantity and types of information that individuals self-disclose on OSNs, the variables that promote and hinder self-disclosure, and the impact of various cultural norms on this process are defined for this reason. Along with the personal self-disclosure carried out side by side and the growing trend of SNS and Mobile social networking users in Malaysia and with building on the Privacy Calculus theory, this study takes a closer look at the factors behind individual self-disclosure and usage continuance intention on Mobile social networking services.

### **Literature Review:-**

Given the increasing popularity of social media, we have seen a rising variety of articles to clarify the self-disclosure trend on social media platforms. Self-disclosure on social networking sites could be in a number of ways, including showing photos, sharing personal information, changing status, and/or disclosing personal experiences and ideas (Laurenceau et al., 1998). The main role of self-disclosure is broadening and managing partnerships (Laurenceau et al., 1998) to develop familiar relationships to establish trust (Cheung et al., 2015). To analyze the present status of scientific studies concerned with anonymity and social networking services, Hugi (2011) performed a multidisciplinary study of established studies. She observed that future threats to privacy lead to anxiety in elderly people comparing to young ones and that conventional one-dimensional strategies to privacy are in short supply. In their results, Tan et al. (2012) reported that privacy issues do not impact the decision to directly access social networking platforms. These studies stressed the risks that restricted their sharing of private data but did not explore motivational factors that caused the engagement of users and disclosure of information on social media platforms (Cheung et al., 2015).

A study was conducted by Perentis et al. in 2017 in Italy including 63 people with various gender and age, jobs, and education which results that social interaction inferred by mobile phones have a significant impact on willingness (Perentis et al. 2017). An online empirical survey was conducted among 913 respondents; they found that both monetary rewards and social rewards positively affect self-disclosure intention, whereas only social rewards positively affect self-disclosure honesty (Wang et al. 2017). Moreover, among the things that can reduce privacy concerns in cyberspace are well-known applications and the experience that is transferred to the user to work with them and increase the popularity of the application. Research shows that social rewards given to the user in this area are more important to the user than financial rewards. That's why suppliers are more willing to generate concessions to users. Which implement different strategies based on user profiles (Wang et al. 2017).

### **Mobile Social Networking Service**

For several individuals, smartphones and tablets have become integral handheld computers to execute various everyday routine activities. Therefore, it's not improbable to consider smartphones as the most important and primary device for users to be used in various aspects such as education, leisure, work, and so forth. In addition, the wide range of use of smartphones has led to the advent of various applications regarding social media to enhance contact with family or colleagues (Nikou & Bouwman, 2014).

Applications for social networking enable the network to be used as a medium for exchanging information, user-generated content, and compatibility. SNS is a web-based tool that allows users to create a profile that is public or semi-public, post their habits and interests, and create a list of people they are able to share and exchange information with (Chang, 2013). Kwon and Wen (2010) identified that an SNS is a web page that helps people to establish a human relationship online by gathering and exchanging useful information with unique or unspecific individuals. It is worth noting that while group lock-in plays a crucial role in supplying SNS, social networks have been substituted for others, such as replacing Facebook with My Room. Indeed, SNSs and the practical use of SNSs through handheld devices have become extremely prevalent among people worldwide (Nikou & Bouwman, 2014). There are more different types of social network sites and mobile applications used by people all over the world with different features, such as Facebook, Instagram, Myspace, Twitter, Pinterest, LinkedIn, and so forth.

### **Calculus model**

The concept of calculus as a predictor for information disclosure and continuance intention has received the attention of scholars to date. In this line, Laufer and Wolfe (1977) argued that the calculus of behavior, which includes situational restrictions such as institutional forms of appropriate behaviors, predicted advantages, and unanticipated outcomes is a vital antecedent of when and whether people would release their personal information. In addition, they argued that an important component of the calculus of behavior is that people are normally "unable to predict the nature of that which has to be managed" (Laufer and Wolfe 1977), which implicitly suggests the significance of personal beliefs in oscillating behavioral intentions (Dinev and Hart 2006). Culnan and Armstrong (1999), in a more specific way, argued that in the process of purchasing products and services, individuals make a decision before disclosing their personal information, which is necessary to fulfill a transaction involving a privacy calculus. A review of cost and benefit factors employed in calculus studies is summarized in Table 2.2. Two important observations may be drawn from the review. First, Compared to social network sites (SNS), mobile SNS has some benefits which allow users to interact with one another anytime and anywhere (Zhou et al. 2010), which in turn lead users to adopt mobile SNS and persuade their usage. Accordingly, the number of mobile Internet users accounts for the majority of the Internet population, among which mobile social network services (SNS) are very popular among users (Zhou and Li 2014). Nevertheless, even though scholars have paid attention to social networking sites and e-commerce platforms, very few have considered the calculus model in mobile SNS.

Second, scholars have employed the calculus model to anticipate using personalization services, providing personal information for e-commerce activities, and information disclosure. In this line, most researchers have utilized only one dependent variable, such as self-disclosure (Cheung et al. 2015; Krasnova et al. 2009; Zlatolas et al. 2015) and willingness to provide personal information (Dinev et al. 2006). This study, however, takes two dependent variables, namely information disclosure and usage continuance intention. Indeed, previous researchers (Zhou and Li 2014) suggest that usage continuance intention is vital to the success of mobile SNS (Zhou and Li 2014). Moreover, information disclosure could be helpful for other users and companies, which in turn is considered an important factor for the survival of mobile SNS (Chen and Michael 2012). Thus, the present study examines the information disclosure and usage continuance intention of mobile SNS.

Admittedly, the first main objective of this analysis is to determine whether the calculus model forecasts the disclosure of data in mobile SNS. Since mobile SNS operates primarily to link individuals with each other and exchange information among them (McKnight et al., 2011; Hart et al., 2008), users can pay the implications and benefits of disclosure of information. Keith et al. (2013) suggest that privacy concern and perceived risk, and Treiblmaier and Chong (2007) suggest that information sensitivity are considered as high costs of social networking websites. Moreover, Dinev et al. (2006) suggested that trusting beliefs, Liu et al. (2016) suggest that relationship building, Li et al. (2010) suggest that perceived usefulness are significant factors for information disclosure. However, research on these factors in mobile SNS has largely been neglected.

The next main objective of this analysis is to investigate whether the privacy calculus is involved in the purpose of continuing the use of mobile SNS. Users are likely to weigh both usage costs, such as privacy issues, and usage advantages, such as utility, before choosing to continue using mobile SNS. Nevertheless, even though studies have revealed that certain costs and benefits used in the calculus model have a significant effect on the continuance intention, it is unclear if the disclosure behavior outcome has an effect on someone continuing to use the targeted technology. Thus, this research aims to contribute to the currently available literature by investigating simultaneously the ways in which disclosure behavior and continuance usage are affected by privacy calculus components (Xing et al., 2018).

### Research Methodology:-

The methodological approaches and design of the present study are clarified as four steps. First, the research philosophy used in the present study is clarified. Since this study developed hypotheses based on an existing theory and then tests the hypothesis, it uses the positivist approach as the research philosophy.

Second, the research design of the study is clarified. As explained in this section, in the present study, a structured survey questionnaire is developed. Then, the questionnaire was administered among Malaysians who live in the state of Selangor. In addition, it was explained that the number of usable questionnaires in the present study is 172, which meets the cut-off rule of thumb 5:1.

Third, the operationalization of the constructs is explained. Having reviewed the existing literature on the calculus model, the researcher adapted measurement items from prior studies to the context of the present research. This procedure leads to the operationalization of the constructs of the conceptual framework. The costs-related constructs, namely privacy concern, perceived risk, and information sensitivity, are measured by four, three, and seven items, respectively. The benefits-related constructs, namely trusting beliefs, perceived usefulness, and relationship building, are measured by six, four, and three items, respectively. Information disclosure and usage continuance intention are measured by four and three items, respectively.

Fourth, data analysis methods are clarified. The preliminary tests, which include normality, homoscedasticity, linearity, and multicollinearity, are run to ensure that the assumptions of multivariate analysis are met. Then, multiple regression is conducted to test the hypotheses.

### Findings

All the data collected from the questionnaires and were used for analysis; the analysis of all data is done in two steps or methods. Two parts consist of the Cross-Tabulation method, and Frequency has been done as well. Frequency analysis is applied as preliminary analysis. After doing this method, the percentage and Frequency are indicated as follows. The Statistic Packages for Social Science (SPSS) version 24.0 is applied by the researcher for generating the results of the study. Frequencies and percentages have been generated through tables and charts.

### Demographic Characteristics

#### Usage of Mobile App

Out of all respondents, it is found that the mobile apps of Facebook (36.1%) and Instagram (30.6%) are the highest in number regarding their usage among the respondents, according to table 1.

**Table1:-** Usage of Mobile App.

Mobile App	Frequency	Percent
Facebook	65	36.1

Instagram	55	30.6
Whatsapp	13	7.2
Wechat	1	.6
Telegram	24	13.3
Umobile	1	.6
Celcom	1	.6
Twitter	20	11.1
Total	180	100.0

### Gender

The majority of the respondents are female by 111 respondents (61.70 %) compared to the male gender of 69 respondents (38.3%).

### Age Distribution

The highest age group is age 24-29, has 74 respondents (41.1%), second highest age group is age 18-23, has 54 respondents (30%), followed by age group 30-39 by 34 respondents (18.9%), next is 14 respondents from under 18 age group (7.8 %).

### Years of Usage

Most of the respondents (45) are using the apps for 1-2 years, followed by less than one year of 42 respondents (23.3%).

### Time Spent

The majority of the respondents (77) spend time from 30 minutes to one hour. 2<sup>nd</sup> highest number of respondents' (51) duration of the period spent on the mobile app is less than 30 minutes.

### Normality Test

The normality test is a platform to measure that the data collected from the 180 respondents are normally distributed or not. Skewness value is the main focus of this analysis. If the Skewness value for the item is from range +2 to -2, then the item is considered acceptable that each item is normally distributed among the population. The table below is showing the Skewness value for each item.

**Table 2:-** Normality Skewness value.

Variable	Item	skewness	Variable	Item	skewness
<b>Privacy Concern</b>	<i>PC1</i>	-1.195	<b>Information Disclosure</b>	<i>ID1</i>	-0.492
	<i>PC2</i>	-0.796		<i>ID2</i>	-0.733
	<i>PC3</i>	-0.356		<i>ID3</i>	-0.390
	<i>PC4</i>	-0.411		<i>ID4</i>	-0.432
<b>Relationship Building</b>	<i>RB1</i>	-0.334	<b>Usage Continuance Intention</b>	<i>UCI1</i>	-0.371
	<i>RB2</i>	-0.621		<i>UCI2</i>	-0.188
	<i>RB3</i>	-0.561		<i>UCI3</i>	-0.773
<b>Trusting Beliefs</b>	<i>TB1</i>	-0.187	<b>Information Sensitivity</b>	<i>IS1</i>	-0.151
	<i>TB2</i>	-0.821		<i>IS2</i>	-0.307
	<i>TB3</i>	-0.281		<i>IS3</i>	-0.452
	<i>TB4</i>	-0.391		<i>IS4</i>	-0.771
	<i>TB5</i>	-0.331		<i>IS5</i>	-0.461
	<i>TB6</i>	-0.612		<i>IS6</i>	-0.391
				<i>IS7</i>	-0.281
<b>Perceived Usefulness</b>	<i>PUI</i>	-0.796	<b>Perceived Risk</b>	<i>PR1</i>	-0.355
	<i>PU2</i>	-0.327		<i>PR2</i>	-0.176
	<i>PU3</i>	-0.712		<i>PR3</i>	-0.346
	<i>PU4</i>	-0.391			

### Reliability

In most researches conducted by the researchers, if the result of the reliability test on the variable is above 0.7 and higher is considered acceptable in most research. According to Nunnally (1978), to have access to the composite reliabilities, the threshold value should be starting from 0.70. The reliability values (Cronbach's alpha) in this research are above 0.7 for all variables. The table below is showing the Cronbach's alpha that derived from the 180 respondents. In this study, all constructs exceed 0.7 and above and are considered reliable.

**Table 3:-Reliability Test.**

Variable	No. of Item	Cronbach's Alpha	n
Privacy Concern	4	0.870	180
Perceived Risk	3	0.745	180
Information Sensitivity	7	0.766	180
Trustful Beliefs	6	0.808	180
Perceived Usefulness	4	0.807	180
Relationship building	3	0.778	180
Information Disclosure	4	0.751	180
Usage Continuance Intention	3	0.712	180

### Validity of Instruments

The validity of the instrument using content validity has been determined by this study. Thus, content validity is adopted in order to perceive clarity, determine the exact instruments, and assure the survey will be adapted to be translated or dubbed using the right instrument.

### Descriptive Analysis of All Constructs

**Table 4:-Descriptive Analysis of All Constructs.**

	N	Minimum	Maximum	Mean	Std. Deviation
PC	180	1.00	5.00	2.9764	.67461
PR	180	1.00	5.00	3.2593	.71306
IS	180	1.00	5.00	3.2317	.64353
TB	180	1.00	4.83	3.2815	.55018
PU	180	1.00	5.00	3.3236	.73362
RB	180	1.00	5.00	3.4241	.71068
UCI	180	1.00	5.00	3.4852	.75019
ID	180	1.00	5.00	3.1236	.56646
Valid N (listwise)	180				

The descriptive analysis is measuring the central tendency or measures the variability of the collected data on the independent and dependent variables. That means in this analysis, the average answer on the dependent and independent variables' items will be gathered. That means the average of the answer will be gathered from independent variables such as Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building, and Usage Continuance Intention and Information Disclosure as the dependent variable. In this study, a 5-point Likert scale was adopted that has ranking from strongly disagree to strongly agree based on the 180 responses.

### Pearson Correlation Analysis

This study also needs to test variable's strengths with each other. The results will be presented in either, positively correlated manner or a negatively correlated manner. The Pearson Correlation found in Table 5 below ranges from -1 to 1. This proves that the correlations of the dependent variables with the independent variables are high among each other.

**Table 5:- Pearson Correlation Analysis.**

		PC	PR	IS	TB	PU	RB	UCI	ID
PC	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	180							

PR	Pearson Correlation	.267**	1						
	Sig. (2-tailed)	.000							
	N	180	180						
IS	Pearson Correlation	.424**	.496**	1					
	Sig. (2-tailed)	.000	.000						
	N	180	180	180					
TB	Pearson Correlation	-0.189*	-0.071	-	1				
	Sig. (2-tailed)	.011	.345	.009					
	N	180	180	180	180				
PU	Pearson Correlation	-	-0.297**	-	.246**	1			
	Sig. (2-tailed)	.000	.000	.000	.001				
	N	180	180	180	180	180			
RB	Pearson Correlation	-	-0.213**	-	.209**	.390**	1		
	Sig. (2-tailed)	.000	.004	.001	.005	.000			
	N	180	180	180	180	180	180		
UCI	Pearson Correlation	-	-0.131	-0.177*	0.315**	.429**	.327**	1	
	Sig. (2-tailed)	.002	.079	.018	.000	.000	.000		
	N	180	180	180	180	180	180	180	
ID	Pearson Correlation	-	-0.174*	-0.140	.378**	.302**	.297**	.194**	1
	Sig. (2-tailed)	.004	.020	.060	.000	.000	.000	.009	
	N	180	180	180	180	180	180	180	180
**. Correlation is significant at the 0.01 level (2-tailed).									
*. Correlation is significant at the 0.05 level (2-tailed).									

### Multiple Regression Analysis

#### Regression for DV of Usage Continuance Intention

This analysis is to determine the significance of the model of this study to evaluate the hypothesis statement. The results illustrate that the independent and dependent variables are significantly correlated.

**Table 6:-**Displays the Results of the Anova Table

Model	Sum of Squares on	Df	Mean Square	F	Sig.
Regression	45.376	5	9.075	30.20	.000 <sup>b</sup>
Residual	43.289	174	0.30		
Total	88.665	179			

- Dependent variable: Usage Continuance Intention
- Predictors: (Constant), Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building

The result of the R and R square value are found in the Table below. The value of R square is 0.866. It indicates that 86.6% of the variation of the dependent variable (Usage Continuance Intention) is explained by each of the independent variables, which are Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building

**Table 7:-**R and R Square Value.

R	R Square	Adjusted R Square	Standard Error of the Estimate
.931	.866	.871	.126

- Predictors: (Constant), Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building

The table below the coefficient value of the independent variables. If the value is not higher than 0.05, it will prove the significance of the independent variables and vice versa.

**Table 8:-Coefficient Value of the Independent Variables.**

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	T statistics	Sig.
Constant	.461	.327			
Privacy Concern	-0.325	.034	-0.337	3.743	.030
Perceived Risk	-0.198	.087	-0.195	3.274	.041
Information Sensitivity	-0.137	.054	-0.131	1.712	.031
Trusting Beliefs	0.279	.057	.170	3.498	.022
Perceived Usefulness	0.145	.037	.188	2.972	.011
Relationship Building	0.387	.041	-.123	2.561	.019

### Regression for DV of Information Disclosure

**Table 9:-Model Summary.**

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimated
1	0.707 <sup>a</sup>	0.500	0.488	0.344484

The result of the R and R square value are found in the Table above. The value of R square is 0.500. It indicates that 50% of the variation of the dependent variable (information disclosure) is explained by each of the independent variables, which are Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building.

**Table 10 A<sup>NOVA</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	28.896	6	4.816	40.500	.000 <sup>b</sup>
Residual	28.896	173	0.119		
Total	57.792	179			

a. Dependent variable: Information Disclosure

b. Predictors: (Constant), Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building

**Table 11:-Coefficient Value of the Independent Variables.**

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	T statistics	Sig.
Constant	.212	.129			
Privacy Concern	-0.123	.026	-0.265	2.192	.024
Perceived Risk	-0.179	.054	-0.296	4.152	.014
Information Sensitivity	-0.269	.032	-0.167	5.743	.043
Trusting Beliefs	0.296	.031	0.217	3.178	.033
Perceived Usefulness	.166	.024	.211	2.564	.010
Relationship Building	.653	.032	.110	3.678	.044

## Results and Discussion:-

### Objective One

This was established in previous studies (Krasnova et al., 2010; Cheung et al., 2011) that there are four different types of perceived benefits of private data on social networks, including the simplicity of sustaining existing relations, the formation of new relationships, self-presentation, and enjoyment. This analysis utilized relationship-building to expose the personal knowledge of users on social media. It is found that relationship building is found to be positive and significant towards the usage continuance intention and information disclosure in the social network domain of mobile apps.

**Objective Two**

Previous studies suggest that there were negative consequences with the personal information discloser (Chellappa and Sin 2005; Dinev et al. 2006; Malhotra et al. 2004). This current research also establishes that privacy concerns negatively associate with the usage continuance intention and information disclosure in the social networking domain among the users of the mobile apps in Malaysia.

**Objective Three**

The current study discovers that the most influential factors such as Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building towards the usage of continuance intention. Three factors, such as privacy concern, perceived risk, and information sensitivity, are associated negatively with significance towards the usage continuance intention among the users of the mobile apps in social networks in Malaysia. The other three factors, such as trusting beliefs, perceived usefulness, and relationship building, are positively associated with the usage continuance intention. The p-values are found less than 0.05, and thus, all the relationships of the mentioned factors with the usage continuance intention are proved to be significant statistically. The p-values are found less than 0.05, and thus, all the relationships of the mentioned factors with the usage continuance intention are proved to be significant statistically.

**Objective Four**

The current study discovers that the most influential factors such as Privacy concern, perceived risk, information sensitivity, trusting beliefs, Perceived Usefulness, Relationship Building towards the information disclosure. Three factors, such as privacy concern, perceived risk, and information sensitivity, are associated negatively with significance towards the information discloser among the users of the mobile apps in social networks in Malaysia. The other three factors, such as trusting beliefs, perceived usefulness, and relationship building, are positively associated with information disclosure. The p-values are found less than 0.05, and thus, all the relationships of the mentioned factors with the information discloser are proved to be significant statistically.

**Conclusion:-**

In a nutshell, the main objectives of this study are to identify the important factors that affect the usage continuance intention and information disclosure and its security and legal issues to recommend the model of the variables among the users in Malaysia. The essential achievements are increased based on particular groups of factors. In the view of Zamorano (2009), it is comprehending these factors that that lead to the success of the intention criteria will highly benefit the firms. Notwithstanding, factors measure the context-specific items, and furthermore, the selection of unacceptable variables will hinder the necessary results. In that capacity, care ought to be taken in building a gathering of success factors towards the usage continuance intention and information disclosure, in spite of the fact that there are various groups of success factors for usage continuance intention and information disclosure in literature, the vast majority of the work derived from the attitude of large IoT stuff that has been generally disregarded. Therefore, this recommends the present records have not truly been formulated to suit the necessities and discourse states of the smaller firms which are quite willing to develop security system in the mobile apps. This research centers on creating an impactful state among all the mobile apps users in Malaysia of their usage continuance intention and information disclosure in day-to-day life.

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