

**Nijmegen School of Management  
Department of Business Administration  
Master's Thesis in Marketing**

# **The Effect of Privacy Concerns on Consumer Resistance**

*A qualitative study exploring how privacy concerns influence  
consumer resistance in the e-grocery context*

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## **Preface**

This thesis is part of the Master's in Business Administration, specialising in Marketing at Radboud University. This thesis titled "The Effect of Privacy Concerns on Consumer Resistance" explores how privacy concerns impact consumer resistance and is focused on the e-grocery sector in the Netherlands, specifically on the organisation Picnic.

I am interested in human psychology and consumer behaviour, so I was curious to research consumer resistance. Additionally, consumers' privacy concerns have grown tremendously in recent years, especially as a result of COVID-19, which makes this an interesting and relevant topic for my thesis. Currently, I am using Picnic's e-grocery service myself, and as it is one of the fastest growing companies in the Netherlands, I was interested in why consumers resist its e-grocery service.

I want to thank everyone who contributed to completing this Master's Thesis. I especially want to thank Dr Sibel Ozasir Kacar for her time and effort, constructive feedback and advice, as well as her trust in me during this thesis trajectory. Furthermore, I want to thank all respondents who have contributed to this study and provided me with valuable insights into their perceptions concerning privacy-related topics and e-grocery. Lastly, I want to thank my family and friends who supported me during the whole time of my studies at Radboud University.

In this thesis, I will describe the ways in which consumers' privacy concerns might influence resistance to e-grocery. I wish you much pleasure reading my Master's Thesis.

Kim van den Broek – June 23<sup>rd</sup>, 2023

## **Abstract**

The COVID-19 pandemic recently provided a boost to the importance of digital technologies. As these technologies need data to function, active debate regarding privacy concerns has intensified, and consumers' privacy concerns have grown in recent years. As existing literature on the influence of consumers' privacy concerns on consumer resistance is scarce, this study aims to explore this relationship. The risk barrier, as part of the Innovation Resistance Theory, is used as a framework to explore how consumers' privacy concerns might impact resistance. This qualitative study is conducted in the context of the e-grocery sector in the Netherlands.

The findings indicate that consumers' general privacy perceptions, consisting of the awareness of recent privacy events that occurred and negative perceptions concerning the implemented rules and regulations related to privacy, seem to result in consumers' privacy concerns triggering various perceived risks. Also, consumers' personal privacy perceptions, including the perceived sensitivity of the information to be disclosed as well as negative privacy-related events consumers have experienced themselves, seem to cause consumers' privacy concerns to trigger various perceived risks. Subsequently, these perceived risks seem to impact consumers' decisions to resist e-grocery. A direct influence of consumers' privacy concerns on resistance also seems to be present.

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# 1 Introduction

For organisations, innovating is one of the most important activities (Heidenreich & Kraemer, 2016). Innovation is defined as “an idea, a practice, or an object that is perceived as new by individuals” (Baklouti & Boukamcha, 2023, p. 2). Launching successful new products and services can bring long-term financial success, stimulate competitive position in the marketplace, increase efficiency, and enhance primary demand (Heidenreich & Kraemer, 2016; Leong et al., 2021). Implementing technological innovations is essential for long-term growth and survival, especially in dynamic and complex markets combined with unstable economic conditions (Abbas et al., 2017).

In addition to the importance of innovating, research has also indicated high failure rates for innovations, ranging between 50% and 90% (Heidenreich & Spieth, 2013). One of the major causes of innovation failure is innovation resistance (Talwar et al., 2020), which is defined by Ram & Sheth (1989, p. 6) as “the resistance offered by consumers to an innovation, either because it poses potential changes from a satisfactory status quo or because it conflicts with their belief structure”. Because of this, consumer resistance is and will be a significant problem for organisations and, consequently, an important research topic (Abbas et al., 2017; Talwar et al., 2020). Despite its critical impact, consumer resistance has received little scholarly attention in the past as compared to consumer adoption and diffusion (Abbas et al., 2017; Heidenreich & Spieth, 2013; Leong et al., 2021; Talwar et al., 2020). This results from the pro-change bias that most research demonstrates, which assumes consumers are always willing to change and always want to adopt the latest products and services (Hew et al., 2019; Huang et al., 2021; Laukkanen, 2016; Leong et al., 2021; Talwar et al., 2020).

The existing literature on consumer resistance to innovation is dominated by research that uses the Innovation Resistance Theory (IRT) developed by Ram (1987) as the theoretical foundation for application in various contexts (Baklouti & Boukamcha, 2023; Huang et al., 2021; Kaur et al., 2021; Talwar et al., 2020). The IRT explains consumer resistance using five barriers subdivided into two main dimensions: functional and psychological. The functional barriers consist of usage, value, and risk barriers, whereas the psychological barriers contain tradition and image barriers (Baklouti & Boukamcha, 2023; Eriksson et al., 2021; Laukkanen, 2016; Leong et al., 2021; Ram & Sheth, 1989).

Nowadays, the relevance of traditional innovations has been reduced since the importance of digital innovations for enabling new business models has been growing. The innovation of processes, business models, or products using digital technology platforms is referred to as innovating digitally (Ciriello et al., 2018). Currently, every aspect of consumers' lives is impacted by digital technologies (Scarpi et al., 2022), and they are becoming progressively unavoidable (Baklouti & Boukamcha, 2023). Wireless technology developments caused the evolution and expansion of e-commerce (Bădîrcea et al., 2022), and consumers' shopping experiences are heavily shaped by information and communication technologies (ICTs) nowadays (Ponte & Sergi, 2023). The emergence of e-commerce allows organisations to be present on the Internet and has been applied in many sectors, including fashion, tourism, and groceries (Ponte & Sergi, 2023; Vazquez-Noguerol et al., 2022). In the last decennium, online shopping has grown tremendously (Arranz-López et al., 2022; Maat & Konings, 2018), and this affected the food supply chains significantly (Pan et al., 2017). The e-grocery market strongly emerged, especially since the COVID-19 pandemic (Maat & Konings, 2018) as purchasing online became more comfortable for consumers (Rodríguez García et al., 2022), and they are progressively looking for possibilities to shop regardless of location and time (Ponte & Sergi, 2023).

However, besides the benefits, digital technologies also have their downsides. With the development of internet technology and the popularity of e-commerce, disclosing personal information is fundamental and indispensable nowadays (Kolotylo-Kulkarni et al., 2021; Maseeh et al., 2021). Although consumers have privacy concerns, referred to as concerns regarding organisation's information privacy practices and their ability to manage personal data (Yun et al., 2019), they often behave contradictorily and provide their personal information to organisations (Kolotylo-Kulkarni et al., 2021), which is explained by the privacy paradox (Ioannou et al., 2021; Massara et al., 2021; Scarpi et al., 2022).

In this research, the IRT is used as theoretical grounding since this theory is widely used and accepted by scholars. In the years after the development of the IRT in 1987, digitalisation became increasingly important, and the COVID-19 pandemic provided a boost for a variety of developments, such as the use of e-commerce platforms by consumers. Therefore, privacy concerns are of significant importance nowadays, and existing literature has already shown the negative effect of privacy concerns on consumers' attitudes towards and usage of e-commerce platforms as well as consumers' buying behaviour (Maseeh et al., 2021; Zeng et al., 2021). Since existing

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research on the influence of privacy concerns on consumer resistance is scarce, this research aims to explore this relationship. Moreover, as the relationship between privacy concerns and the IRT is not examined in the literature yet, this study will explore how consumers' privacy concerns might impact various perceived risks. For this, the IRT's risk barrier is used as a framework to explore the ways in which consumers' privacy concerns might trigger certain perceived risks, which subsequently might influence consumer resistance. The risk barrier is most appropriate for this research since it is the most comprehensive barrier part of the IRT as it consists of four types of risk covering a diverse set of aspects relevant to consumers' decision to resist.

As mentioned above, especially the e-grocery market has experienced rapid growth after the COVID-19 pandemic, and as existing literature on e-grocery platforms is limited, this is the context of focus in this research. Accordingly, the following research question is formulated: *How do privacy concerns influence consumer resistance to e-grocery?* For e-grocery retailers, this research can provide valuable insights into the effects of consumers' perceived privacy concerns on the resistance towards their e-grocery services.

This research is conducted in the context of the e-grocery market in the Netherlands since the Netherlands was classified among the leading European countries in the online grocery market in 2021 (Simmons et al., 2022). This market has shown a more than 50% growth rate between 2015 and 2018 (Belderok et al., 2019), and the COVID-19 pandemic has provided an extra boost. Picnic is the organisation of focus in this research as it belongs to the three biggest online supermarkets in the Netherlands and is unique with its online-only supermarket business model (Statista Research Department, 2022).

As existing literature on the relationship between privacy concerns and consumer resistance is scarce, and this paper aims to explore this relationship in the e-grocery context, the qualitative research method is applied. Interviews are conducted with consumers familiar with Picnic who have never used its e-grocery service. Therefore, consumers' perceptions are the focus of this research. Furthermore, this research is targeted at Generation Y, also referred to as the Millennials, as this is the first generation to grow up in the digital environment (Bolton et al., 2013), and they are more knowledgeable about internet security and potential risks compared to older generations (Bordonaba-Juste et al., 2020).

The next chapter provides the theoretical background, focusing on the IRT, technological developments, privacy concerns, the e-grocery market and Picnic. Subsequently, the methodology

used for this research is described, followed by the interview results. After that, the conclusion and discussion are provided.



## 2 Theoretical background

### 2.1 Innovation Resistance Theory (IRT)

The IRT was proposed by Ram in 1987 (Ram, 1987) with the main objective of determining the primary barriers that cause consumer resistance to innovations (Ram & Sheth, 1989). It is perceived as a prominent framework for scholars to get insights into consumers' resistance to innovation and a comprehensive tool to analyse elements that can cause resistance (Baklouti & Boukamcha, 2023; Kaur et al., 2020). IRT has been the preferred theoretical grounding by prior scholars for examining innovation resistance in various mobile and online contexts (Kaur et al., 2021; Leong et al., 2021) and is therefore suitable for this research.

The IRT states that consumer resistance to innovation can be explained by both functional and psychological barriers (Baklouti & Boukamcha, 2023; Eriksson et al., 2021; Kaur et al., 2020; Ram & Sheth, 1989). The functional barriers can arise when consumers expect substantial changes due to the adoption of the innovation or when consumers perceive insufficiency or inappropriateness of the product attributes (Baklouti & Boukamcha, 2023; Eriksson et al., 2021; Ram & Sheth, 1989). The functional barriers focus on three areas: product usage patterns, referred to as the usage barrier; the product value, as reflected in the value barrier; and the risks associated with product usage, defined as the risk barrier (Ram & Sheth, 1989). The psychological barriers emerge when the innovation conflicts with the consumers' prior beliefs, usage patterns, or social norms and values (Baklouti & Boukamcha, 2023; Ram & Sheth, 1989). These barriers are related to consumers' norms and traditions and the perceived product image, referred to as the tradition- and image barrier (Ram & Sheth, 1989).

The usage barrier occurs when there is an inconsistency between the innovation and the consumers' existing practices, workflows, or habits (Laukkanen, 2016; Leong et al., 2021; Lian & Yen, 2014; Ram & Sheth, 1989) and relates to the extent to which the innovation is perceived as relatively difficult to use and understand (Baklouti & Boukamcha, 2023; Eriksson et al., 2021). This barrier relates to the concepts of usability, ease of use, compatibility and complexity of new products or services (Laukkanen, 2016; Leong et al., 2021). Research has shown that usage barriers are negatively related to consumers' intention to adopt digital innovations (Lian & Yen, 2014), and, on the same note, the positive association between usage barriers and resistance towards those innovations is demonstrated (Kaur et al., 2020). According to Ram & Sheth (1989), the usage

barrier might be the most common reason for innovation resistance (Baklouti & Boukamcha, 2023).

The value barrier emerges when there is a deviation from the existing value system (Kaur et al., 2020, 2021) and results from assessing the innovations' value and performance compared to alternatives (Laukkanen, 2016; Leong et al., 2021; Lian & Yen, 2014; Ram & Sheth, 1989). This barrier is related to the concepts of relative advantage and perceived usefulness (Baklouti & Boukamcha, 2023; Eriksson et al., 2021; Laukkanen, 2016). In consumer behaviour literature, the negative relationship between value barriers and intentions to use is shown (Kaur et al., 2020, 2021; Laukkanen, 2016; Lian & Yen, 2014) as well as the positive impact of value barriers on consumer resistance to innovations (Kaur et al., 2020). This means, as Ram & Sheth (1989) stated, consumers are not motivated to change when an innovation does not offer a strong price-to-performance value compared to available substitutes.

The risk barrier is related to the degree of perceived risk linked to the adoption of an innovation and results from uncertainties that come with all innovations (Antioco & Kleijnen, 2010; Eriksson et al., 2021; Laukkanen, 2016; Leong et al., 2021; Ram & Sheth, 1989). Ram & Sheth (1989) defined four distinct types of risk fundamental to innovations which are physical, economic, functional, and social risk (Kaur et al., 2020; Laukkanen, 2016; Leong et al., 2021). Physical risk is referred to as the feeling of causing harm to an asset or individual by using an innovation. The economic risk is higher when the cost of the innovation is high, and this is often the case for products or services based on new technologies. The functional risk displays consumers' concerns about whether the innovation will function properly and reliably, whereas the social risk refers to consumers' concerns about whether the social environment approves the use of the innovation (Leong et al., 2021; Ram & Sheth, 1989). Existing research on consumer adoption and resistance has shown that risk barriers exert a negative impact on innovation adoption (Kaur et al., 2020, 2021; Laukkanen, 2016; Lian & Yen, 2014) along with the positive association between risk barriers and innovation resistance (Kaur et al., 2020; Leong et al., 2021).

The tradition barrier arises when an innovation conflicts with consumers' existing routines, values, and social norms (Laukkanen, 2016; Leong et al., 2021; Ram & Sheth, 1989) as well as when it challenges and changes consumers' culture and habits (Baklouti & Boukamcha, 2023; Leong et al., 2021; Lian & Yen, 2014; Ram & Sheth, 1989). This barrier is associated with the concept of compatibility (Laukkanen, 2016). Prior research on consumer adoption and resistance

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suggested a negative relationship between tradition barriers and adoption intentions (Antioco & Kleijnen, 2010; Kaur et al., 2020, 2021; Laukkanen, 2016; Lian & Yen, 2014) together with the positive impact of tradition barriers on consumer resistance (Kaur et al., 2020; Leong et al., 2021; Lian & Yen, 2014; Ram & Sheth, 1989). In triggering consumer resistance, the tradition barrier plays a predominant role, according to Baklouti & Boukamcha (2023).

The image barrier comes into play when consumers negatively perceive the brand, industry, originating country, or other side effects of the innovation (Leong et al., 2021; Lian & Yen, 2014). Research has pointed out the negative effect image barriers have on adoption-related intentions as well as the positive impact of image barriers on intentions to resist (Baklouti & Boukamcha, 2023; Kaur et al., 2020; Laukkanen, 2016; Ram & Sheth, 1989).

For this research, the IRT is the suitable theoretical foundation since this theory is widely used and accepted by scholars, one of the main concepts of study is consumer resistance, and it is shown that the IRT can explain resistance behaviours. The different barriers belonging to the IRT are shown to impact consumers' decisions to resist a certain innovation. However, despite the recent era characterised by digitalisation, the growth of e-commerce platforms, COVID-19, as well as the increased importance of privacy and the government's implemented laws and regulations related to personal information safety, existing literature on the impact of consumers' privacy concerns on consumer resistance is scarce. Therefore, this study explores this relationship via the IRT's risk barrier and as a direct effect. The IRT's risk barrier serves as a framework to explore aspects that might cause consumers' privacy concerns to trigger certain perceived risks related to Picnic's e-grocery service. The risk barrier is most suitable for this research as it consists of four distinct types of risk relevant to consumers' decision to resist, which makes this the most comprehensive barrier of the IRT.

## **2.2 Technological developments and privacy concerns**

During the last two decades, internet technology went through massive advancements 'which facilitated online collection, storage, retrieval, manipulation, and transmission of individuals' personal information'' (Maseeh et al., 2021, p. 1779). Due to the development of digitalisation, businesses have transformed (Massara et al., 2021), and retailers have increasingly adopted digital technologies (Scarpi et al., 2022). Since digital technologies need data to function, this has raised

active discussion and debate regarding privacy concerns which were recently strengthened further as a result of the COVID-19 pandemic (Maseeh et al., 2021; Scarpi et al., 2022). Consumers' privacy concerns have grown in recent years (Anic et al., 2019; Ioannou et al., 2021; Mani & Chouk, 2019). As a result of these developments, privacy concerns have become an emerging new aspect for consumers relevant to the decision to adopt or resist innovations, which is why this study looks into the influence of privacy concerns on consumer resistance.

The definition of privacy is changing over time. Nowadays, it refers to the safety and integrity of personal information across different platforms and channels, including the right to decide how personal information is used (Marriott et al., 2017; Scarpi et al., 2022). Thus, in short, it is defined as the individual's control over personal data (Massara et al., 2021). "The most common form of privacy concern is focused on the incomplete information—or perhaps complete lack of knowledge—that individuals have about what kind of information third parties possess about them, and how this information will be used" (Anic et al., 2019, p. 2). In online transactions, privacy is often associated with trade-offs between the benefits and costs of disclosing personal information (Anic et al., 2019). Privacy disclosure involves communicating personal information to other entities - physical or digital - and is concerned with the type and level of information individuals are willing to reveal (Ioannou et al., 2021).

As one of the main concepts of study in this research involves consumers' privacy concerns, it is valuable to gain knowledge on existing research in the field of privacy concerns and obtain relevant background information. The majority of existing research on privacy concerns has focused on the relationship between privacy concerns and various outcomes. The linkage between antecedents and privacy concerns has received less attention. Hong et al. (2021) conducted research that focused exclusively on how antecedents can shape internet privacy concerns. The Multidimensional Development Theory (MDT) proposed by Laufer & Wolfe (1977) was adapted to an online environment and used for the study by Hong et al. (2021). The MDT states that various multidimensional factors affect individuals' perceptions of privacy and privacy invasion. The MDT defines four dimensions: environmental, individual, informational, and interaction management. The degree of familiarity with government legislation is part of the environmental dimension and affects internet privacy concerns negatively. Additionally, a study by Anic et al. (2019) demonstrated that the perceived effectiveness of governmental online privacy regulation is associated with a lesser degree of privacy concern. Within the individual dimension, Hong et al.

(2021) demonstrated the positive effect of previous privacy invasion experiences on internet privacy concerns, which was also shown in studies by Benamati et al. (2017) and Smith et al. (2011). Also, risk avoidance positively affects internet privacy concerns (Hong et al., 2021). Nonetheless, individuals' internet knowledge and familiarity with technology were shown to have a negative association with internet privacy concerns (Bouhia et al., 2022; Hong et al., 2021). In terms of the information management dimension, the degree of information sensitivity is positively associated with internet privacy concerns and a negative effect is exerted by the benefit of information disclosure (Hong et al., 2021). Lastly, as part of the interaction management dimension, a website's privacy protection and social presence negatively affect consumers' internet privacy concerns (Hong et al., 2021; Kaushik et al., 2018).

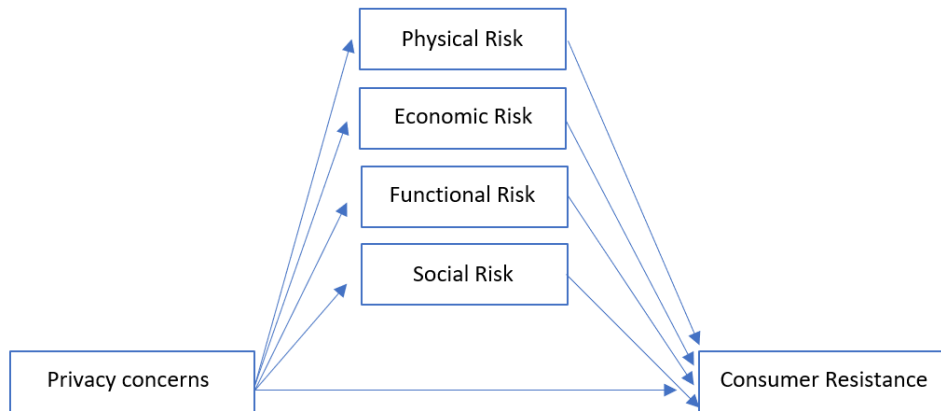
While concerned about privacy, individuals do not always act the same way. Privacy behaviour has been expressed as rather diverse (Ioannou et al., 2021). People might decide to disclose less information to organisations or share no information because of their privacy concerns (Benamati et al., 2017; Ioannou et al., 2021). Nonetheless, research has also shown that people often behave in contradiction to their concerns (Massara et al., 2021). This is referred to as the privacy paradox, which states that although individuals are concerned about their online privacy, they do little to protect their personal data online and subsequently disclose their information (Maseeh et al., 2021; Massara et al., 2021; Scarpi et al., 2022).

Numerous authors researched the outcomes related to privacy concerns. Consumers' privacy risk perceptions are demonstrated to influence consent for personal information disclosure negatively (Anic et al., 2019; Ioannou et al., 2021; Massara et al., 2021), and the mediators of this relationship are demonstrated to be the perceived benefits of information sharing, the privacy policy as well as familiarity, reputation, and trustworthiness of the organisation (Maseeh et al., 2021; Massara et al., 2021; Scarpi et al., 2022). Simultaneously, privacy concerns cause consumers to fabricate information by providing inaccurate or incomplete data (Anic et al., 2019; Marriott et al., 2017). Moreover, research has indicated the negative impact of privacy-related concerns on consumers' attitudes towards online shopping (Anic et al., 2019; Maseeh et al., 2021), their usage of e-commerce channels (Kaushik et al., 2018; Maseeh et al., 2021), purchase and online consumption behaviour (Alzaidi & Agag, 2022; Anic et al., 2019; Kolotylo-Kulkarni et al., 2021; Marriott et al., 2017) along with trust (Benamati et al., 2017; Massara et al., 2021) and customer retention (Anic et al., 2019). With this, privacy concerns have developed as one of the primary

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inhibitors to the acceptance and adoption of technological developments in services and retailing today (Mani & Chouk, 2019).

Since this research is focused on exploring the influence of privacy concerns on consumer resistance to e-grocery through the IRT's risk barrier and as a direct effect, the conceptual model for this study can be seen below in *Figure 1*.



**Figure 1**

*Conceptual model*

### 2.3 Context of study: E-grocery and Picnic

In recent years, online retail sales have grown substantially (Maat & Konings, 2018; Mkansi et al., 2018), even faster than in-store sales (Vazquez-Noguerol et al., 2022). Online grocery retailing, also referred to as e-grocery, has grown exponentially, especially since the COVID-19 pandemic (Ponte & Sergi, 2023; Rodríguez García et al., 2022) and is expected to grow further in the coming years (Pan et al., 2017; Simmons et al., 2022). E-grocery offers considerable benefits to consumers, including more convenience since there are no physical- or transportation issues faced, along with time savings as online grocery shopping saves transportation-, waiting- and planning time. Moreover, the groceries are delivered at home, and consumers have access to numerous retailers with more extensive geographic coverage as well as a more extensive product assortment (Martín et al., 2019; Mkansi et al., 2018; Pan et al., 2017; Simmons et al., 2022; Verhoef & Langerak, 2001). For online grocery retailers, on the other hand, it shortens product cycles, provides unlimited

trading hours, creates faster transactions, extends geographical reach, and enhances customer service (Mkansi et al., 2018).

In 2021, the worldwide online grocery market was valued at about USD 286 billion, and an expansion at a 25.3% compound annual growth rate is expected from 2022 to 2030 (Grand View Research, n.d.). South Korea is the world leader in the e-grocery market (Belderok et al., 2019) and The United Kingdom and France have the biggest online grocery markets within Europe. The Netherlands also belong to the leading European countries in this sector (Belderok et al., 2019; Simmons et al., 2022). The Dutch online supermarket revenue was determined at over two billion euros in 2021 (Statista Research Department, 2022). This is forecasted to increase with an annual growth rate of 14% to around 7.7 billion euros in 2023 (Belderok et al., 2019).

Due to the substantial growth of e-grocery and its massive impact on the food supply chains and food industry (Pan et al., 2017; Rodríguez García et al., 2022), traditional grocery retailers have developed their e-commerce proposition and are progressively offering online services to their customers. In most cases, incumbents use their existing distribution network for this and offer click-and-collect or home delivery services (Belderok et al., 2019; Pan et al., 2017; Ponte & Sergi, 2023). At the same time, multiple grocery retailers without physical stores that only sell online, referred to as pure players, have entered the markets in many countries and challenged traditional grocery retailers (Belderok et al., 2019; Pan et al., 2017; Rodríguez García et al., 2022).

In the Netherlands, a well-known pure player in the grocery market is Picnic. Picnic was founded in 2015 and is the most innovative grocery store in the Netherlands, according to its founders (Retail Trends, 2015). Picnic distinguishes itself from traditional grocery retailers in several ways. First, Picnic uses small delivery vans, so the traffic is not bothered by them while delivering groceries. Moreover, the delivery vans are connected to the Internet, and the customers can see the route and location of their courier in real-time. Customers receive a message with the expected delivery time of up to 20 minutes specific. Second, they do not predict what consumers will buy; instead, they order groceries when it is actually ordered by their customers to decrease the amount of food waste. Third, Picnic's assortment is less comprehensive since they only sell the often ordered products. Furthermore, the assortment is based on customer reviews and can quickly be changed. Fourth, customers can only order via the Picnic app so that they are always and everywhere able to do their groceries. The app is also visually driven and resembles a physical grocery store (Retail Trends, 2015). Fifth, Picnic keeps their prices low, delivery is always free,

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and they do not use any intermediaries (Chevalier, 2022; Rotterdam School of Management - Erasmus University, 2019). The mission of Picnic is stated as follows: ‘‘We change the way people do groceries. With a delivery service that saves time, and a supply chain that fights food waste’’ (Picnic, n.d.-a). To be able to do groceries using Picnic, consumers need to disclose some personal information. Data such as name, e-mail address, password, phone number and delivery address are mandatory for creating an account. Moreover, Picnic collects information regarding, for example, the ordered groceries, time of order, chosen delivery moment as well as the chosen payment method and the IP address of the device used for ordering (Picnic, n.d.-b).

In 2019, in ranking the 250 fastest-growing Dutch companies, Picnic was proclaimed the fastest-growing company in the Netherlands. This result is based on the percentual and absolute growth of the number of jobs between 2015 and 2018. Picnic, also the youngest company in the ranking, created almost 1700 new jobs in FTE and showed an average annual growth of 162% (AD.nl, 2019; Rotterdam School of Management - Erasmus University, 2019). One year later, in 2020, Picnic became the second fastest-growing Dutch company in the ranking (NPM Capital, 2020). This shows the rapid growth of Picnic in the last years. In terms of market share, Picnic increased from 18% in 2019 to 27% in 2021 and is the biggest pure online player in the Dutch online grocery market (Chevalier, 2022).



### 3 Methodology

This research is conducted by use of the qualitative research method. The goal of this research is to explore how consumers' privacy concerns might trigger certain perceived risks related to the use of Picnic that subsequently might influence consumer resistance. The IRT's risk barrier is used as a framework to explore this, and this research also delved into exploring the direct effect of those privacy concerns on consumer resistance to e-grocery. Since qualitative research is often used for social research, like consumer behaviour, and is best used for researching a topic in-depth and within a specific context, for example, by focusing on one organisation (Myers, 2013), it is the appropriate research method for this study. Moreover, the research objective is to gain insights and understanding about the underlying motivations and reasons for consumers' resistance to e-grocery in a real-life situation; and this also fits with the qualitative research method (Busetto et al., 2020; Park & Park, 2016; Vennix, 2016).

Interviews are selected to be the data collection method within this research as this is an appropriate method to gain an understanding of individuals' perceptions and motivations (Busetto et al., 2020). Furthermore, interviews are suitable for research focused on organisations and the additional benefit of being interactive, allowing for unexpected topics to emerge (Busetto et al., 2020; Myers, 2013). The interviews were semi-structured with an advance-defined interview guide allowing for improvisation and follow-up questions during the interviews (Busetto et al., 2020). This interview type facilitates a more in-depth understanding of the respondent's perspective due to its flexible structure (Justesen & Mik-Meyer, 2012). In total, eleven interviews were conducted for this research, based on the number of interviews executed in previous studies in the field of consumer resistance (Cambefort & Roux, 2019; Huang et al., 2021).

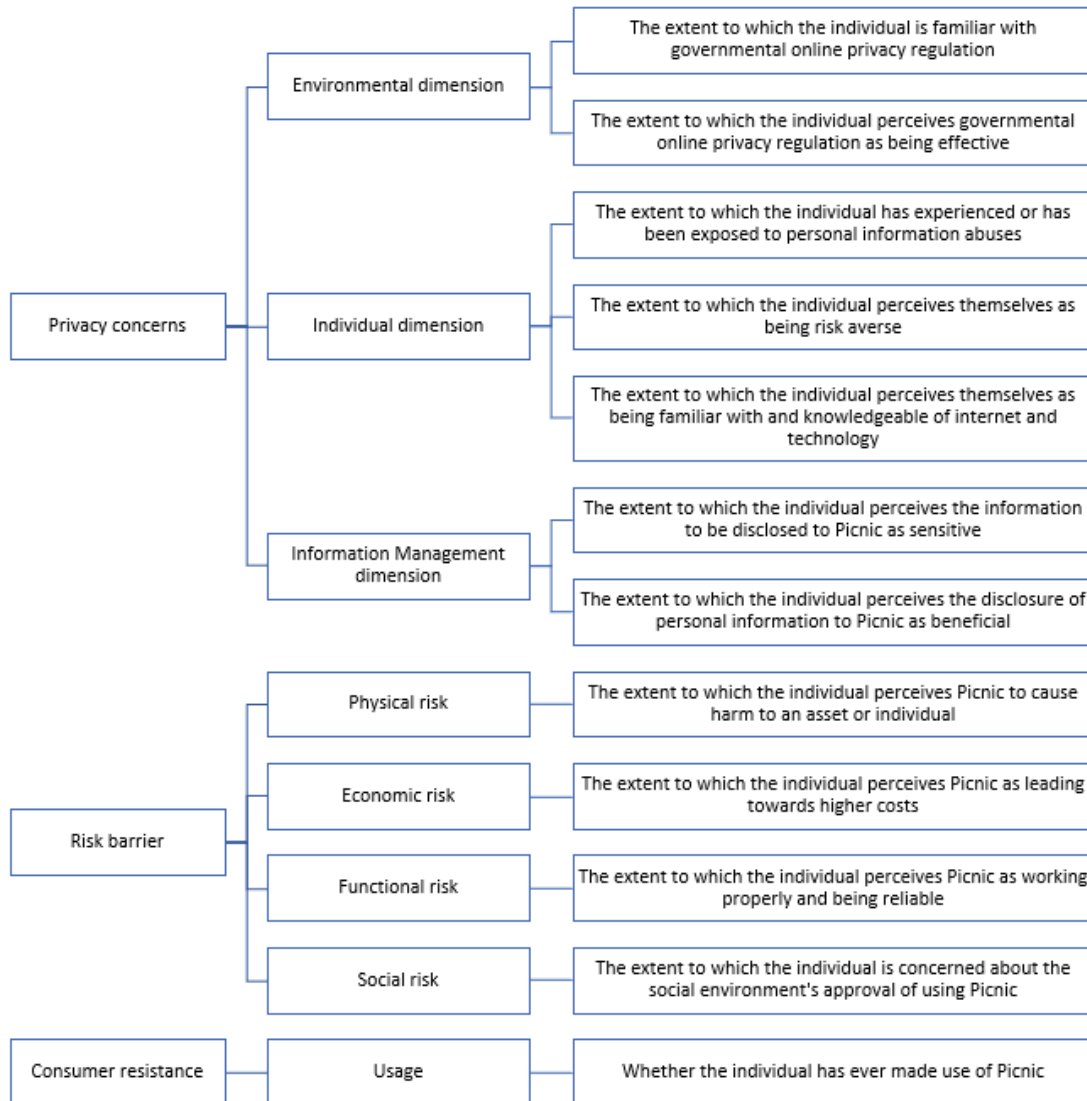
Since interviews as the selected data collection method makes the data's nature highly subjective, this research is performed under the interpretative approach. Researchers using this approach try to gain an understanding of phenomena based on the meanings people assign to them and state that reality is socially constructed (Justesen & Mik-Meyer, 2012; Myers, 2013). This research aims to gain insights into consumers' perceptions rather than finding the one objective truth, which makes the goal and data collection method match the interpretative approach.

A deliberate sampling strategy is used for selecting the respondents, referred to as purposive sampling. This sampling technique is predominantly used in qualitative research and includes the

researcher pre-defines the type of participants that need to be involved (Busetto et al., 2020). In this research, all respondents are consumers familiar with Picnic who never used Picnic's e-grocery service. Moreover, all respondents are part of Generation Y, also referred to as the Millennials, who were born between the early 1980s and the late 1990s (Bolton et al., 2013). This is a suitable target group for this research since this generation is shown to be more aware of and knowledgeable about online privacy and security compared to older generations. Research has also shown that privacy concerns are most important to this generation (Bordonaba-Juste et al., 2020).

The content of the interviews was focused on the antecedents of privacy concerns, the four types of risk within the risk barrier of the IRT and the concept of consumer resistance. During the interviews, the main focus was on the respondents' perceptions concerning those topics. The interview questions are formulated based on the tree structure, which includes the operationalisation of the core concepts. The tree structure is primarily based on the Multidimensional Development Theory (MDT), as discussed in the theoretical background, explaining the antecedents of privacy concerns. However, the fourth dimension of the MDT, the interaction management dimension, is not included in the tree structure since this research is focused on consumers' perceptions rather than technological implementations on Picnic's website. The elements of the risk barrier in the tree structure are based on the IRT. The tree structure can be seen below in *Figure 2*, and the interview guide can be found in *Appendix A*.

After the interviews were executed, they were analysed. The first step in the analysis process was transcribing the interview's voice recordings (Busetto et al., 2020; Vennix, 2016) which is a crucial activity to become familiar with the collected data and deepen the understanding of the participants' perspectives (Lester et al., 2020). After that, the coding process could start. Coding is described as identifying segments of meaning in the data and specifying them with a code (Skjott Linneberg & Korsgaard, 2019). A code is defined by Saldaña (2013, p. 3) as "a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language-based or visual data". Coding the data is useful for restoring and organising the data (Myers, 2013) and linking raw information to theoretical terms (Busetto et al., 2020). Furthermore, coding is effective in acquiring deep and comprehensive insights into the data, making the data accessible and structured, as well as for insurance of transparency and validity (Skjott Linneberg & Korsgaard, 2019).



**Figure 2**  
*Tree structure*

The blended approach is applied to the coding process, a commonly used approach consisting of a combination of inductive and deductive coding. For this, a two-step approach is used, of which the first step is focused on applying the deductive coding approach. A pre-defined list of codes is developed, also referred to as a coding frame, based on the operationalisation of the main concepts of study and the tree structure which was created subsequently (Skjott Linneberg & Korsgaard, 2019). The deductive approach ensures structure and harmonisation with the research goals and theoretical framework. It helps to focus on the relevant information in the data (Saldaña,

2013; Skjott Linneberg & Korsgaard, 2019). The second step consisted of applying the inductive coding approach. By doing this, the possibility for new codes to emerge is created, and it is a valuable approach to make sure ‘‘the codes stay close to the data’’ since terms or phrases mentioned by the participants are used to develop the codes (Skjott Linneberg & Korsgaard, 2019, p. 12).

After coding all interview transcripts, themes were developed since it is essential to understand the (inter)relations and contrasts between the codes. The themes were developed by assembling related categories by recognising the differences, similarities, and relationships across them; and theme names were formulated (Busetto et al., 2020; Lester et al., 2020).

These methodological choices come with some limitations. This research focuses on the e-grocery market in only one country, the Netherlands, and just one organisation within this sector, Picnic. It might be interesting for future research to study the effects of privacy concerns on consumer resistance to e-grocery in other countries or continents and include multiple organisations in the study. Moreover, the respondents for this research are all part of Generation Y, which might influence the results. Studying the effects of privacy concerns for different generations might provide interesting insights into the differences and similarities among generations.

In doing research, it is of foremost importance to be aware of the ethical concerns and principles entailed (Hammarberg et al., 2016). To ensure research ethics are adequately addressed during this study, every respondent is asked for informed consent to participate and be voice recorded in advance. Moreover, the respondents were beforehand knowledgeable about the reason for the interview, the goal of this research and what will happen with the results and the data gathered. The researcher only used the voice recordings to transcribe the interviews, which were deleted from all devices immediately after. The respondents are anonymised, and no name or other personal information is present in the research. In this way, the transcribed interviews and used interview data in the analysis cannot be linked to the respondents themselves. This is especially important since various respondents are experiencing some degree of privacy concern themselves. Furthermore, by all means, the golden rule is applied, which states that ‘‘you should do unto others as you would have them do unto you’’ as well as the fundamental principle of honesty (Myers, 2013, p. 49).

## 4 Results

The interviews were conducted, whereafter, they were transcribed and coded. The coding scheme can be found in *Appendix B*. The interview results in this chapter will be discussed in two parts. The first part, 4.1, will focus on the influence of privacy concerns on consumer resistance through the risk barrier. For this part, two themes were derived from the codes, each having two sub-themes. The development of these themes was driven by the research question. The themes include aspects that might cause consumers' privacy concerns to trigger perceived risks that are part of the IRT's risk barrier. Subsequently, these perceived risks might impact consumer resistance. The second part of the results, 4.2, will focus on the direct influence of privacy concerns on consumer resistance, including various aspects that seem to impact the strength of the relationship between these two concepts.

### 4.1 The influence of privacy concerns on consumer resistance through the risk barrier

Two main themes were created for the first part of the results concerning the influence of privacy concerns on consumer resistance through the risk barrier. The first theme, general privacy perception, reflects the more general perceptions of privacy-related topics. The second theme, personal privacy perception, goes more in-depth and focuses on respondents' perceptions concerning their personal situation regarding information disclosure. Both of the themes have two subthemes which will be elaborated on below.

#### Theme 1: General privacy perception

Within this theme, the focus is on the respondents' awareness and general perceptions of privacy news and governmental laws and regulations in terms of privacy and the handling of personal information. This theme reflects the respondents' perceptions of privacy-related topics in general, which might lead to their privacy concerns triggering various risks in the context of using Picnic. This theme is divided into two sub-themes.

*Sub-theme 1a: Awareness of recent privacy-related events*

This sub-theme focuses on the respondents' awareness of recent privacy events that occurred. This sub-theme appeared from the interviews since there is an increasing amount of communication in society on privacy events nowadays. It appeared that the respondents were aware of those privacy events, primarily related to data breaches of large organisations due to hacks. Multiple respondents mentioned a recent data breach at a University of applied sciences in the Netherlands in which students' information was leaked. They indicated they were shocked that even such a large organisation could be hacked nowadays and stated they expected that schools would have a well-secured database. Especially since the respondents felt like they disclosed their personal information privately to the University of applied sciences, they found it annoying that this has happened. Respondent 8 explained her perception towards this data breach:

I think that for a school to which you disclose information privately, their database should be in order, and such hacks should not happen... I was shocked for a moment; I did not expect this with such a large organisation to happen.

Moreover, respondents indicated they observe hacks on social media channels such as Facebook regularly and notice that identity fraud is increasingly common nowadays. Respondent 9 explained this by stating she regularly observes people on social media using someone else's name and photos and pretending to be that person and the owner of that account.

The respondents indicated that the awareness of these negative privacy events impacts their behaviour concerning the disclosure of personal information to organisations. They stated that only the mandatory information would be disclosed by them, and no extra information that is voluntary to disclose would be communicated towards organisations. The awareness of these negative privacy events seems to cause the respondents' privacy concerns to trigger a perceived functional and social risk in considering using Picnic's e-grocery service. A functional risk might be triggered as respondents stated that awareness of these negative privacy events results in decreased trust in privacy- and data-related topics. Furthermore, it makes the respondents more carefully consider whether they disclose information and whether specific organisations are reliable with respect to personal information safety. A social risk might be triggered as news on privacy events is increasingly common nowadays, and hence the risks related to personal

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information disclosure are becoming more evident. Therefore, the social environment might be sceptical about using Picnic.

The results also indicate that the perceived risks triggered by the respondents' privacy concerns because of the awareness of negative privacy events might impact their decision to resist Picnic. The respondents stated that they minimise online ordering and only order online when it is necessary for them to do so.

#### *Sub-theme 1b: Perception of governmental laws and regulations*

This sub-theme focuses on the respondents' perceptions of the laws and regulations implemented by the Dutch government in terms of privacy and the handling of personal information.

Moreover, this sub-theme indicates the respondents' perceptions of whether they think their personal information will be safe with organisations like Picnic.

The respondents stated they feel like the current privacy laws and regulations are valuable, and they think it is good that it is implemented in the Netherlands. However, they feel like these laws and regulations are not enforced by the government, which means organisations are not always checked if they, in reality, comply with these laws and regulations. Respondent 2 explained this:

I do not know to what extent the government enforces these laws and regulations to check if people follow these rules. I do not know if Picnic is checked for compliance with these rules because so many organisations exist. I wonder if the government can check all these organisations.

Respondent 6 stated that he assumes that most organisations with a good reputation will comply with the laws and regulations. However, he thinks the smaller webshops might still be lax about this.

Moreover, during the interviews, it was mentioned that the respondents feel it is quite doable for organisations to bypass these laws and regulations and do what they aim for anyway. Also, it was indicated that these laws and regulations do not automatically mean that nothing will happen with all people's personal information. Respondent 9 explained this:

Of course, it is a good thing that laws and regulations exist, but it is not evident that [because of the implementation of these rules], nothing will happen to your personal information.

The aspects mentioned above indicate that the negative perceptions of the implemented laws and regulations might result in consumers' privacy concerns triggering a functional risk experienced by the respondents in the context of using Picnic. As the respondents wonder if Picnic complies with the governmental laws and regulations and whether their personal information is safe with the organisation, a functional risk might be triggered. It was also indicated that these negative perceptions of privacy-related laws and regulations decrease the respondents' trust, and they are more careful in disclosing their personal information to organisations. This demonstrates that the triggered perceived risk seems to influence consumer resistance to e-grocery.

### Theme 2: Personal privacy perception

This theme focuses on the respondents' perceptions of disclosing their personal information. This theme indicates the pieces of information perceived as sensitive by the respondents, and negative privacy-related events experienced by the respondents themselves will be discussed. This theme is divided into two sub-themes.

#### *Sub-theme 2a: Perceived sensitive information*

This sub-theme focuses on the various types of information that are requested to disclose by Picnic to use its e-grocery service and the respondents' perceptions about this. The respondents perceive multiple types of information as sensitive, such as their phone numbers. The respondents indicated they would rather keep their phone number private from Picnic. On the one hand, they feel like Picnic does not need to possess their phone number to perform their service. On the other hand, they are concerned the phone number will be used for other purposes resulting in receiving spam phone calls, for example. Respondent 3 explained why she is careful in disclosing her phone number:



When my phone number is only used in case I am not home when they deliver my groceries or if there is something wrong with my order, then I understand [the request to disclose my phone number]. However, often it is the case that you receive calls for certain offers or salespeople call you... So, I am careful in disclosing my phone number because I do not want that to happen.

E-mail addresses were also mentioned by the respondents as perceived as sensitive information to disclose. This was especially the case since they were concerned they would receive spam mail on their e-mail address. Furthermore, Picnic asks for some information on the household composition and size as well as the presence of any pets; this was mentioned by the respondents as unnecessary information for Picnic to possess. Another type of information perceived as sensitive by the respondents is their home address. They indicated to be careful in sharing this information with organisations and try to minimalise doing this. Simultaneously, they stated it is necessary to disclose their address for Picnic to be able to deliver the groceries at home.

Furthermore, Picnic has information on their customers' entire ordering routine. The respondents indicated this as Picnic knows when their customers are home due to the delivery moments as well as what is ordered in terms of groceries. Additionally, it was indicated that based on Picnic's knowledge of order routines, they could customise their app for every individual resulting in an unconscious influence on what consumers will be ordering next time. It was perceived as an advantage that physical grocery stores could not customise their store based on consumers' individual purchases.

The disclosure of bank details was also often discussed during the interviews. Although these are not mandatory to provide to Picnic, as there is also the possibility to pay using Ideal, the respondents shared their thoughts about disclosing their bank details. Bank details are perceived as sensitive information to provide, and the respondents feel like they are taking a risk by disclosing this information to organisations. Specifically, they are worried this information will fall into the wrong hands and money will be written out of their bank accounts. Respondent 1 explained this:

They can just withdraw [money] from your account if you provide those details. So yes, if that falls into the wrong hands, that could cost a lot of money.

Besides these types of information, the respondents perceived the combination of everything as sensitive. The fact that these types of information need to be disclosed to use Picnic's e-grocery service seems to result in respondents' privacy concerns triggering a functional and economic risk related to using Picnic. A functional risk might be triggered since disclosing sensitive information is perceived as taking a risk, and the respondents are concerned that the information will fall into the wrong hands. Therefore, Picnic's functionality and reliability regarding personal information safety are questioned. Since disclosing bank details is explicitly perceived as taking a risk, and respondents are concerned they might lose money, an economic risk might also be triggered.

Moreover, the respondents indicated that the need to disclose this information is part of the reasons for them not to use Picnic. Their anonymity while shopping in physical grocery stores, where disclosing personal information is unnecessary, is preferred. They stated that when it is not necessary to disclose information, they would rather not do it. This is explained by respondent 6:

I prefer that as few webshops as possible possess all my personal information... The more webshops have my data, the greater the chance I will soon be in a data breach.

In this, the perceived risks triggered by the respondents' privacy concerns because of the perceived sensitivity of the personal information to disclose seems to impact resistance towards using Picnic's e-grocery service.

#### *Sub-theme 2b: Negative privacy experiences*

This sub-theme focuses on the respondents' negative experiences with privacy-related events and how this impacts their behaviour nowadays. The respondents appeared to have various experiences with personal data abuse. They, for example, received lots of spam e-mails after disclosing their e-mail address to a particular organisation, including e-mails with offers as well as e-mails from other organisations. Also, it was not easy to unsubscribe from these e-mails

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subsequently. Moreover, some of the respondents were involved in a significant data breach as their data was leaked, and the respondents also experienced hacks on social media.

These negative privacy-related experiences seem to impact the respondents' behaviours concerning the disclosure of personal information. The respondents stated that this resulted in more careful considerations by taking into account the necessity of disclosing this information to specific organisations. These experiences seem to result in the respondents' privacy concerns triggering a functional risk concerning the use of Picnic. A functional risk might be triggered as respondents more carefully consider the privacy-related reliability of organisations as a result of these experiences. Subsequently, this perceived risk might impact the respondents' decision to resist Picnic.

#### **4.2 The direct effect of privacy concerns on consumer resistance**

This second part of the interview results focuses on the direct impact respondents' privacy concerns might exert on consumer resistance as well as aspects that might cause the privacy concerns to be more, or less, important in determining resistance. Multiple respondents indicated that their privacy concerns are part of the reasons why they decided not to use Picnic's e-grocery service. Respondent 2 explained his thought about this:

[One of the main reasons for my decision to not use Picnic] is the fact you need to disclose all your personal information... A physical grocery store is very anonymous in that sense, so I think that is a benefit.

Since privacy concerns appeared to be part of the respondent's reasons for not using Picnic, consumers' privacy concerns might directly affect consumer resistance towards e-grocery.

Additionally, some aspects that seem to influence the importance of privacy concerns in determining consumer resistance occurred during the interviews. The benefits related to the disclosure of personal information to a particular organisation as well as the convenience it provides, seem to reduce the impact of privacy concerns on consumer resistance. This means that a high degree of convenience and benefits might outweigh consumers' privacy concerns and result in more easily disclosing personal information and, thus, less resistance. Furthermore, the

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impact of privacy concerns on consumer resistance might diminish if the organisation in question is large in size, well-known and perceived as trustworthy by the respondents. Respondent 3 explained this by stating it is easier for him to disclose his personal information to Picnic since he perceives Picnic as a large and well-known organisation. Another frequently mentioned aspect by the respondents concerned the extent to which the organisation must possess the specific information type to perform its service. If the information is necessary for the organisation, this seems to reduce the impact of privacy concerns on consumer resistance, meaning the respondents more easily disclose their personal information.

Nonetheless, in case the products the organisation delivers are easy to find and also available nearby, the effect of privacy concerns on consumer resistance seems to be more critical. The respondents stated that groceries are usually easy to find by going to a physical grocery store nearby, making it less necessary to order those online via Picnic and disclose their personal information to them. Moreover, disclosing bank details is optional right now for using Picnic. However, when this would be mandatory, this might result in consumers' privacy concerns becoming more influential which might lead to stronger resistance towards Picnic's e-grocery service.

## 5 Discussion

In this chapter, the key findings related to the research question as well as the theoretical contributions and practical implications of this study, will be discussed. Moreover, the limitations of this research will be elaborated on, along with recommendations for future research.

### 5.1 Key findings

This study aims to explore how consumers' privacy concerns influence consumer resistance to e-grocery. From the interview results, three main findings have emerged.

First, consumers' general privacy perceptions seem to be important in answering the research question. Both the awareness of recent privacy events that occurred and negative perceptions concerning the implemented rules and regulations concerning privacy and the handling of personal information seem to cause consumers' privacy concerns to trigger functional and social risks they perceive. Subsequently, these perceived risks also appear to impact consumers' decisions to resist Picnic.

Second, in answering the research question, personal privacy perceptions are also suggested to be important. The perceived sensitivity of the information to be disclosed, as well as negative privacy-related events consumers have experienced themselves, seem to result in consumers' privacy concerns triggering functional and economic risks consumers experience related to the use of Picnic. Afterwards, these perceived risks are suggested to influence consumer resistance towards e-grocery.

Third, from the interviews appeared that consumers' privacy concerns might impact consumer resistance also as a direct influence. In case the information disclosure provides many benefits and convenience, the organisation is large, well-known, and perceived as trustworthy, and the organisation must possess the information to perform the service, consumers' privacy concerns seem to be less important in determining consumer resistance. On the contrary, the impact of privacy concerns on consumer resistance seems more evident if the products are easy to find and available nearby, and bank details are mandatory to disclose.

## 5.2 Theoretical contributions and practical implications

Existing literature has already focused on identifying antecedents that shape consumers' privacy concerns. Hong et al. (2021) defined four dimensions that form privacy concerns in an online environment. Additional aspects that affect the degree of privacy concerns were demonstrated in studies by Anic et al. (2019), Benamati et al. (2017), Bouhia et al. (2022), Kaushik et al. (2018) and Smith et al. (2011). Furthermore, literature has already demonstrated that the IRT explains consumer resistance to innovations (Baklouti & Boukamcha, 2023; Eriksson et al., 2021; Kaur et al., 2020; Ram & Sheth, 1989). Specifically, the risk barrier was shown to impact innovation adoption negatively (Kaur et al., 2020, 2021; Laukkanen, 2016; Lian & Yen, 2014) and positively impact innovation resistance (Kaur et al., 2020; Leong et al., 2021). This study, focused on e-grocery, found that consumers' perceived risks as part of the IRT's risk barrier seem to impact consumers' decisions to resist, which corresponds to existing literature. However, existing research has not yet combined these theories and the concepts of consumers' privacy concerns and the IRT. Therefore, this study contributes to the existing literature by exploring how consumers' privacy concerns might trigger perceived risks as part of the IRT's risk barrier and hence combine those aspects.

Moreover, existing literature has already examined the impact of privacy concerns on diverse outcomes. For example, the negative impact privacy concerns exert on consumers' attitudes towards online shopping (Anic et al., 2019; Maseeh et al., 2021), their usage of e-commerce channels (Kaushik et al., 2018; Maseeh et al., 2021), as well as on purchase and online consumption behaviour (Alzaidi & Agag, 2022; Anic et al., 2019; Kolotylo-Kulkarni et al., 2021; Marriott et al., 2017) were demonstrated. Nonetheless, the literature has not yet examined the impact of consumers' privacy concerns on consumer resistance to innovations. Accordingly, this study contributes by exploring this relationship to see how privacy concerns might affect consumer resistance.

This study's findings might be interesting for Picnic and other organisations within the e-grocery sector or start-ups planning to enter this market. As consumer resistance is one of the significant causes of innovation failure (Abbas et al., 2017; Talwar et al., 2020), it is essential for organisations to have insights into aspects impacting consumers' decisions to resist innovations such as e-grocery services. This research provides some understanding for organisations within the e-grocery sector on which aspects related to privacy concerns might be of interest in

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perceived risks of consumers as well as consumer resistance towards using e-grocery services. Based on this study's findings, Picnic, and other organisations, could focus more on various aspects that might contribute to consumers' privacy concerns becoming less critical for them in deciding to resist e-grocery. Organisations could ask consumers only to disclose the personal information they truly need to perform the service, which seems to make information disclosure easier for consumers. Also, organisations could clearly explain to consumers why they need those specific types of information and how they will use it. Additionally, organisations could offer alternatives for disclosing bank details, such as paying at the delivery moment or via Ideal, which might cause consumers' privacy concerns to be less influential in determining resistance.

If organisations incorporate those aspects, this might positively impact consumers as their privacy concerns might become less influential. This could result in a lower threshold for using e-grocery services and might provide more online opportunities for consumers, such as shopping for groceries online. For the Dutch government, this study's findings might provide a reason to explore consumers' perceptions regarding privacy-related laws and regulations as well as their enforcement, as negative perceptions related to this seem to cause consumers' privacy concerns to trigger several risks, which might impact consumer resistance.

### **5.3 Limitations and future research recommendations**

This research, however, has some limitations that also lead to various recommendations for future research on this topic. Since this research was quite focused and had a relatively small scope, it could be interesting for future research to explore this topic more comprehensively. Concerning this aspect, this research has three main limitations which lead to future research recommendations. First, within this research, the risk barrier of the IRT served as a framework to examine how consumers' privacy concerns could trigger certain perceived risks related to the use of Picnic. The risk barrier was most suitable as this is the most comprehensive barrier within the IRT. Nonetheless, it could be interesting for future research to include the other four IRT barriers and explore the impact privacy concerns could exert on those barriers. This could result in more comprehensive findings covering all aspects of the IRT. Second, as already shortly mentioned in the methodology section, this research was focused on just one organisation, Picnic, and the e-grocery market in just one country, the Netherlands, which created a relatively small scope. For

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future research, it might be insightful to include multiple organisations in the e-grocery market and organisations operating in other countries or continents. This could result in an additional contribution to the existing literature as this could show the differences and similarities in the impact of consumers' privacy concerns on their decisions to resist these different organisations in e-grocery markets. Third, this research had a focused target group, generation Y, which might have influenced the results. To gain more understanding of the differences and similarities among different generations, it could be valuable to conduct future research, including respondents from various generations. It might be interesting to gain additional insights into the impact of privacy concerns on consumer resistance to e-grocery and the risks they experience for consumers from different generations.

Besides these limitations, the researcher is aware that their role in this study impacted the key findings. The researcher's prior experiences related to privacy concerns and e-grocery influenced the research process. For example, the pre-formulated interview questions were impacted by this. Also, the researcher's experience in interviewing and their interview skills might have influenced the perceptions that appeared during the interviews, as asking more sophisticated follow-up and in-depth questions could have led to more insights into consumers' perceptions and the nature of those perceptions. Additionally, the researcher's interpretation during the interviews and the analysis of the results influenced the findings.

Based on this research's findings, another direction for future research can be recommended. As mentioned before, some aspects emerged that seem to cause the impact of privacy concerns to be more, or less, important in influencing consumer resistance. Especially the aspects that seem to make consumers' privacy concerns less influential in determining consumer resistance might be insightful to focus on in future research. As these aspects might outweigh consumers' privacy concerns, this could provide opportunities for organisations to attract consumers to their services.



## 6 Conclusion

This research's primary goal is to provide an answer to the research question of *how privacy concerns influence consumer resistance to e-grocery*, with Picnic as the organisation of focus. To achieve this, consumers familiar with Picnic who had never used its e-grocery service were interviewed, and a possible effect of privacy concerns on consumer resistance through the IRT's risk barrier and the presence of a possible direct effect were explored.

It appeared that consumers' general privacy perceptions, specifically the awareness of recent privacy events and negative perceptions concerning the implemented rules and regulations related to privacy, seem to result in consumers' privacy concerns triggering perceived functional and social risks. Additionally, consumers' personal privacy perceptions, consisting of the perceived sensitivity of the information to be disclosed and negative privacy-related events consumers have experienced themselves, seem to cause consumers' privacy concerns to trigger functional and economic risks. These triggered risks subsequently seem to influence consumers' decisions to resist Picnic. A direct effect of privacy concerns on consumer resistance seems also to be present in this context, and some aspects appeared that might cause consumers' privacy concerns to be more, or less, influential in determining consumer resistance. Specifically, the impact of privacy concerns on consumer resistance seems to be reduced if the organisation is well-known, large and perceived as trustworthy, if information disclosure provides many benefits and convenience and if the organisation only requests to disclose information they need to perform the service. These aspects seem to outweigh the privacy concerns, which might cause disclosing personal information to be easier for consumers. However, if bank details are mandatory to disclose and the products the organisation offers are available nearby and easy to find, privacy concerns seem to become more influential in consumer resistance.

The answer to the research question includes that both the general and personal privacy perceptions seem to result in consumers' privacy concerns triggering various perceived risks, which subsequently might impact consumer resistance to e-grocery. Furthermore, a direct effect of consumers' privacy concerns on resistance seems to be present in the context of using Picnic. This research contributes to the literature by exploring how consumers' privacy concerns might trigger perceived risks as part of the IRT's risk barrier, combining the concepts of privacy

concerns and the IRT. Moreover, this study contributes by exploring how privacy concerns might affect consumer resistance.

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## Appendices

### Appendix A: Interview guide

*Thank you for participating in this Master's Thesis research. My name is Kim van den Broek, and I am studying for a Master's in Business Administration with a specialisation in Marketing at Radboud University. I am in the final phase of my Master's degree and pursuing research on consumer resistance to e-grocery services. I would like to ask some questions about this.*

*I would like to ask your permission to record this interview and to use your answers in this research. This recording will only be used for transcribing the interview and will be deleted from all devices immediately after. Furthermore, all data will be anonymised, and your name or any other personal information will not be present in the thesis. Do you consent to this?*

*Thank you, then I will start the recording now, and we can start the interview. Do you have any questions beforehand?*

These are some questions to guide the interview:

#### **General questions**

##### E-commerce

1. How knowledgeable are you with respect to e-commerce? What do you know about it?
2. How do you feel about the fact that e-commerce has emerged and grown so much in recent years?
3. What do you think of e-commerce nowadays? How often do you use it?
4. Are your experiences with e-commerce primarily positive or negative? Can you give some examples?
  - a. How does this impact the use of the e-commerce platforms for you?

##### E-grocery

5. How familiar are you with e-grocery? What do you know about it?
  6. What do you think of e-grocery services in general?
  7. Do you know any e-grocery retailers? Which one comes first to your mind and why?
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8. Have you ever made use of an e-grocery retailer?
9. What does your current grocery routine look like? Do you use an e-grocery retailer or go to traditional grocery stores?

### Picnic

10. What comes first to your mind when thinking of Picnic?
11. How familiar are you with Picnic? What do you know about it?
12. What is your current impression of Picnic?
13. Have you encountered Picnic on any media? If so, on which media and what do you think of the advertisements?
14. Have you heard about experiences from other people using Picnic? If so, what kind of experiences?
  - a. How does this impact your willingness to try Picnic?
15. Have you ever considered starting to use Picnic? Why (not)?
  - a. If so, why did you choose not to use it (which risks/reasons)?
  - b. If it has to do with privacy concerns, what is for you the difference between using online shopping in general?

### **Risk Barrier**

16. Do you think that Picnic has an impact on traditional grocery shopping? If so, in what way? How does this impact your decision not to use Picnic?
17. What do you think about the costs of Picnic compared to your current grocery routine? Do you think the costs will be higher or lower using Picnic, and why?
18. What do you think of the reliability of Picnic? Have you heard any positive or negative experiences from others about this or read a news article, for example?
19. Do you think using Picnic would be convenient? What do you think of the advantages and disadvantages of Picnic compared to your grocery routine?
20. What do you think is the public perception/opinion about Picnic? Does this impact your willingness to try Picnic?

**Antecedents privacy concerns**

21. How do you generally deal with digital technologies/new digital innovations?
22. How risk-averse do you perceive yourself to be?
23. How familiar are you with governmental online privacy regulation? What do you think of this, and do you think it is effective?
24. Have you ever experienced or been exposed to personal data abuses/privacy misconduct?
25. Do you perceive the information you need to share to be able to use Picnic as being sensitive? (*certain data is mandatory for creating an account, such as name, e-mail address, phone number and delivery address*)
26. Do you have any idea how Picnic deals with customers' personal data?

**Consumer resistance**

27. Do you think you will be using Picnic in the future? Why (not)?

**Conclusion**

*We have come to the end of this interview; these were all my questions to you.*

28. Would you want to add or note something in response to the previous questions?

*Thank you so much for participating in this interview!*

## Appendix B: Coding scheme

**Table 1**

*Coding scheme*

<u>Themes</u>	<u>Sub-themes</u>	<u>Description</u>
<b>General privacy perception</b>	Awareness of recent privacy-related events	This sub-theme focuses on the respondents' awareness of recent privacy-related events, such as data breaches at large organisations, hacks, and identity fraud, as well as how this influences their behaviour regarding disclosing their personal information.
	Perception of governmental laws and regulations	This sub-theme focuses on the respondents' perceptions of the governmental laws and regulations regarding privacy and the handling of personal information; this includes whether the respondents perceive those laws and regulations as being effective.
<b>Personal privacy perception</b>	Perceived sensitive information	This sub-theme focuses on the respondents' perceptions on whether they perceive certain types of information requested by Picnic to disclose as being sensitive and why they feel that way. Also, the impact this exerts on disclosing those types of information is included in this sub-theme.
	Negative privacy experiences	This sub-theme focuses on negative privacy events respondents have experienced themselves, such as personal information abuse, and how this impacts their behaviour concerning information disclosure nowadays.