

MOTIVATIONS BEHIND ONLINE SELF-DISCLOSURE: THE ROLE OF MONETARY REWARDS, RELATIONSHIP MANAGEMENT, AND SUBJECTIVE NORMS AMONG PAKISTANI UNIVERSITY STUDENTS

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Abstract

Online self-disclosure is increasingly shaped by evolving digital incentives and social dynamics, yet the role of perceived benefits and social influence remains underexplored, particularly in non-Western contexts. The paper explores the effect of monetary rewards and relationship management on online self-disclosure among University students in Pakistan, and the moderating role played by subjective norms. It is a quantitative study with data collected through a survey of 443 individuals and relationships analyzed by using PLS-SEM. The results indicate that monetary rewards as well as relationship management are found to have a significant and positive effect on online self-disclosure, with relationship management appearing to have the strongest predictive value. Additionally, subjective norms moderate both positively and negatively; that is, strengthening the influence of monetary incentives and weakening the effect of relationship-based disclosure. These findings shed light on how motivational and normative forces interact to influence digital behavior and contribute to new economic incentives that are culturally anchored with social forces.

INTRODUCTION

The digital media spaces have become more and more the way people communicate and the reason why people communicate. Although the initial studies focused on self-expression and relational exchange as the key factors in online interaction, the modern platforms have provided economic, social, and symbolic incentives as the key drivers of online interaction. Ecosystems like Meta Platforms, Facebook, ByteDance TikTok, and WhatsApp LLC have developed ecosystems in which sharing personal information can be not only socially rewarding, but in many instances, economically advantageous. In this dynamic landscape, online self-disclosure has already turned into a communicative gesture and a strategic practice that is influenced by benefits, societal expectations, and platform affordances.

Online self-disclosure (OSD) is the voluntary act of sharing private data over the Web, increasingly driven by the perceived benefits over and beyond traditional interpersonal motives. In the previous studies, the analysis shows that the relationship maintenance, self-presentation, enjoyment, and exchange of information are the main drivers of disclosure (Krasnova et al., 2010). In more recent times, though, the emergence of digital economies, the culture of influencers, and the commercialization of content creation have brought monetary rewards as a viable motivator to share personal information online (Behera and Kumra, 2024; Liyanarachchi et al., 2021). This can be seen as a change where disclosure is becoming a part and parcel of systems of value

generation as opposed to a strictly social exchange.

The Theory of Privacy Calculus can be used as a helpful approach to comprehend this behavior, which implies that individuals will disclose information when they believe that the perceived benefits (PB) will exceed the perceived costs (PC) (Dienlin, 2023). Though the risk aspect has enjoyed a relatively good scholarly coverage, the advantage aspect has enjoyed relatively little coverage, especially in non-Western societies. Relationship management is one of the fundamental drivers due to the various benefits that come with relationship management (Haji et al., 2021). Meanwhile, new economic incentives like monetary rewards create new incentives that supplement, and possibly redefine, traditional relational drivers of disclosure.

Such dynamics are especially high in societies that are collectivist, like that of Pakistan, where relationships in a group and group expectations have a significant impact on individual behavior. OSD in such a context is not just a personal choice but a socially situated practice that is informed by the normative expectations (Jalees et al., 2025; Bhati et al., 2024). This dimension is reflected in the concept of subjective norms, which is based on the Theory of Planned Behavior. In the case where disclosure is in line with social expectations, people will have more incentive to disclose personal details; however, where it is not, disclosure may be inhibited.

Although the roles of both PB and social norms (SN) have been recognized as important, minimal studies have addressed how the two interact in a single construct, especially among the Pakistani youth. Current literature tends to discuss motivations and social pressures independently without considering how the perceived effectiveness of benefits can rely on their expectations in terms of social norms. This is a critical gap since the incentive-based disclosure can be enhanced or undermined by the level of social approval associated with such behavior.

It is against this background that this study explores the effect that perceived benefits, in this case, monetary rewards as well as relationship management, have on online self-disclosure of Pakistani university students, and how subjective norms affect these relationships. The study

builds up to a more balanced and contextually based interpretation of digital disclosure behavior by focusing on the motivational drivers and the social influence. This paper is set out to explore:

- To examine the effect of monetary rewards (MR) on online self-disclosure (OSD) among university students.
- To analyze the influence of relationship management (RM) on online self-disclosure (OSD).
- To investigate the moderating role of subjective norms (SN) in the relationship between monetary rewards (MR) and online self-disclosure (OSD), and management (RM) and online self-disclosure (OSD).

Literature Review

The online self-disclosure (OSD) has been widely conceptualized as one of the major processes that help people to create identity, maintain relationships, and digital social life (Bazarova and Choi, 2014; Davis, 2012). Social networking environments have exposed more than the exchange of information to both strategic self-presentation and audience engagement, which are fashioned by platform affordances, such as visibility, persistence, and interactivity (Hollenbaugh, 2021; Schlosser, 2020). Though the initial literature was predominantly related to interpersonal and psychological sources of motivation, the recent literature started to recognize that disclosure is a component of larger socio-economic and technological frameworks that promote sharing behavior (Malhan et al., 2021; Vgena et al., 2022).

Perceived benefits are among the most significant issues that impact OSD, persuading users to share private data online. The latter has been one of the most dominating factors since people exchange information to improve social ties, friendships, and affinity (Haji et al., 2021; Bazarova and Choi, 2014). The social networking sites enable constant communication whereby users can maintain a relationship by constant updates, expression of emotions and two-way communication. It is a social part of disclosure of particular significance in communalists where social connectedness and group belonging are cherished (Youseaf et al., 2022).

Alongside, the increasing monetization of online platforms has introduced monetary rewards as an even more valuable incentive to self-disclosure. Users can use various forms of personal information to gain followers, more interaction, or take part in monetized activities such as content creation, brand promotion or influencer marketing (Behera and Kumra, 2024; Liyanaarachchi et al., 2021). This trend is what is signaling an emergence of a digital economy in which personal data and being online are being commoditized. It means that social motives are no longer the only reasons why disclosure is made, but instead, instrumental and reward-based considerations are also the motivators of disclosure.

These perceived benefits do not, however, have similar effectiveness across situations. Within collectivist cultures, the social expectations and normative pressure often influence the behavior of an individual that, in turn, shapes how and when an individual decides to reveal personal information (Bhati et al., 2024; Jalees et al., 2025). The role of subjective norms, which are considered as perceived social pressure to take or abstain from a behavior, cannot be undermined in influencing online behaviors. People tend to participate in disclosure when it has social support, but not likely when it is against the group norms. Nevertheless, the current studies have done a lot to study the topic of perceived benefits and social influence on disclosure subjectively, but there is still a gap in the comprehension of how social influence and motivational drivers of disclosure interrelate.

Theoretical Framework

This research is based on a synthesis of Privacy Calculus Theory (PCT), Social Penetration Theory (SPT) and the Theory of Planned Behavior (PBT) to explain the behavior of OSD. PCT assumes that the disclosure decisions of individuals are made by valuing PB and PC (Laufer and Wolfe, 1977; Dienlin and Metzger, 2016). Although some of the literature has focused on the benefit dimension, it is argued that the motivations of disclosure, such as

monetary rewards and relationship maintenance, are crucial in encouraging disclosure. The more the perceived benefits, the more likely people will give out personal information even when there are threats looming.

Social Penetration Theory also defines disclosure as a slow process by which an individual develops relationships by sharing more personal information (Altman and Taylor, 1973). The process is supported in an online environment by a mechanism of continuous interaction and feedback, which makes the disclosure a significant means of managing relations. According to the theory, people will disclose information to strengthen social relationships, indicating that relational benefits are instrumental in motivating disclosure behavior.

PBT brings forward the concept of SN, which tends to influence perceived social pressure on the behavior intention (Ajzen, 1991). SN can be involved in shaping disclosure decisions in a collectivist culture, where social approval is greatly appreciated. SNs moderate the relationship between the PB and OSD in order to amplify or inhibit the motivational drivers within a specific social setting.

In combination, the theories present a complete framework of understanding the OSD as a process of PB and social influence, especially in the context of the culturally embedded elements. Grounded on the theoretical frameworks and empirical analysis, the following hypotheses are projected:

H1: Monetary rewards positively influence online self-disclosure.

H2: Relationship management positively influences online self-disclosure.

H3: Subjective norms moderate the relationship between monetary rewards and online self-disclosure.

H4: Subjective norms moderate the relationship between relationship management and online self-disclosure.

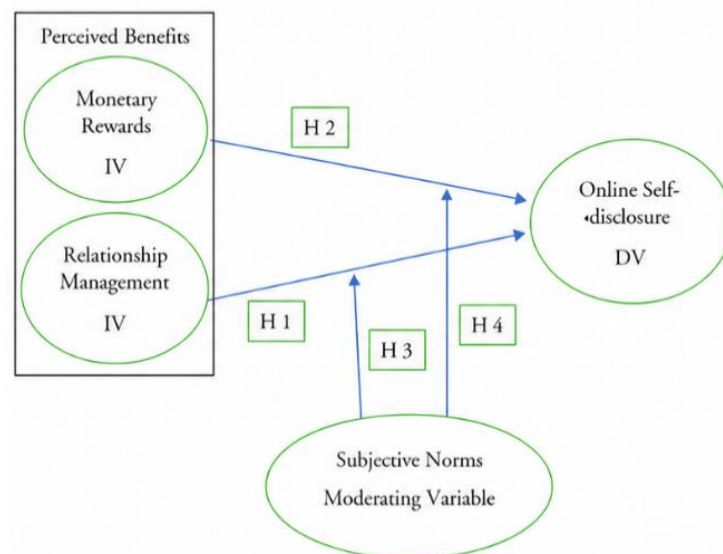


Figure 1: Conceptual model

Methodology

This research adopted a quantitative research design that is cross-sectional. The survey-based method was used because it is suitable to test theory-based models that include latent constructs that are associated with perceptions, motivations, and the tendency towards behavior (Hair et al., 2017). The target population included students in public and private Pakistani universities in various provinces of Pakistan, and is a digitally active segment with significant access to social networking sites.

To minimize content validity and conceptual consistency, the data were gathered using a structured questionnaire, which was based on the other existing scales in previous studies. The total number of valid responses that were retained to be analyzed was 443 after the

exclusion of incomplete and inconsistent entries. The sampling method was non-probability-based, where the respondents were reached via online and institutional networks (Kasmani et al., 2022). The sample size is quite adequate to both identify moderating effects included in the proposed model and also to identify moderating effects as part of a regression model.

The analysis of data was done with the help of PLS-SEM. The approach is appropriate in predictive and exploratory studies that have complex models with effects of interaction (Hair et al., 2021). The methodological approach offers a sound framework upon which the role of PB and social influence in determining the behavior of OSD can be studied.

Results

Table 1: Demographic Profile of Respondents (N = 443)

Variable	Category	N	%
Gender	Male	268	60.5
	Female	174	39.3
Marital Status	Single	323	72.9
	Married	115	26.0
Age	18-25	289	65.2
	26-35	104	23.5
	36-45	50	11.3
Education	Undergraduate	222	50.1
	Graduate	117	26.4
	Postgraduate	103	23.3
Religion	Muslim	418	94.4
Province	Punjab	167	37.7
	Sindh	111	25.1
	KPK	80	18.1
Employment	Unemployed	230	51.9
	Employed	177	40.0

The sample is male (60.5%) and single (72.9%), with most respondents aged between 18-25 years (65.2%). Undergraduate students form the largest group (50.1%), followed by graduate (26.4%) and postgraduate students (23.3%). The

sample is largely Muslim (94.4%) and geographically diverse, with the highest representation from Punjab (37.7%). A majority of respondents are unemployed (51.9%), consistent with the student population.

Table 2: Descriptive Statistics of Constructs

Construct	Mean	Std. Deviation
Monetary Rewards (MR)	3.62	0.74
Relationship Management (RM)	3.85	0.68
Subjective Norms (SN)	3.41	0.72
Online Self-Disclosure (OSD)	3.57	0.70

The mean values indicate moderate to elevated levels of perceived benefits and disclosure behavior, with relationship management

showing the highest average score among constructs.

Table 3: Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
MR	0.900	0.922	0.633
RM	0.915	0.932	0.662
SN	0.870	0.906	0.661
OSD	0.905	0.930	0.726

All constructs exceed recommended thresholds ($\alpha > 0.70$, $CR > 0.70$, $AVE > 0.50$), confirming strong internal consistency and convergent

validity. Discriminant validity is also established, with HTMT values below 0.90.

Table 4: Structural Model Results

Relationship	β	t-value	p-value	Result
MR \rightarrow OSD	0.160	2.102	0.036	Supported
RM \rightarrow OSD	0.260	3.851	0.000	Supported
SN \times MR \rightarrow OSD	0.160	2.345	0.019	Supported
SN \times RM \rightarrow OSD	-0.174	2.755	0.006	Supported

Collinearity diagnostics indicate no multicollinearity concerns ($VIF < 5$). Model fit indices demonstrate acceptable fit ($SRMR = 0.068$; $NFI = 0.734$). The model explains a substantial proportion of variance in online self-disclosure ($R^2 = 0.685$; adjusted $R^2 = 0.678$), with strong predictive relevance ($Q^2 = 0.490$).

Monetary rewards as well as relationship management have a significant impact on online self-disclosure, with relationship management proving to be the best predictor. Both relationships are significantly moderated by subjective norms, which strengthen reward-based disclosure and weaken relationship-based disclosure under the greater pressure of social expectations.

In general, all the hypothesized relationships are followed, and it confirms the role of perceived benefits and social influence in affecting the online self-disclosure behavior.

Discussion

This paper looked at the influence of PB on OSD and the mediating role of SN. The results support PCT that individuals divulge information when the expected benefits exceed the perceived costs and extend the theory by showing that the structure of benefits is not uniform nor context-neutral (Dienlin, 2023). In particular, MR as well as RM have a significant impact on OSD, which implies that users disclose not only to be connected socially but also to get instrumental and economic benefits. The concept of relationship management proved to be the best predictor of disclosure, which is in line with the claim of SPT that disclosure helps to develop and maintain relationships (Altman & Taylor, 1973). Continuous interaction, visibility and

reciprocity, which are facilitated in digitally mediated environments, further support the role of disclosure as a process of maintaining social bonds. It is especially strong in collectivist societies, where social belonging and relationships with others are the key aspects of individual identity (Youseaf et al., 2022). The outcomes thus support the fact that relational motivations continue to form the basis of OSD behavior, in even more commercialized online environments.

The use of monetary rewards also has a significant direct impression on disclosure, which highlights the increasing significance of digital economies and incentives based on platforms. This is in support of novel studies that suggest that users strategically share information to gain greater visibility, attract attention, and access economic benefits (Liyanaarachchi et al., 2021). In contrast to the traditional disclosure motives based on self-expression, reward-based disclosure is a more instrumental and calculated behavior, which indicates a transition towards the commodification of personal information in the digital environment.

SN is modulating as well, and this contributes further to the theory. The positive correlation between the subjective norms and monetary rewards indicates that the more the social approval of disclosure for economic gain, the greater the impact on the economic gain. This complies with PBT, which says that the more a person perceives that the social approval of his/her action is, the more his/her behavioral intentions are enhanced (Ajzen, 1991). Conversely, the negative moderation of the relationship between SN and RM is one of the indications that there is a strong social pressure

that probably may restrict the relational disclosure. This two-pronged action points at the complexity with which the role of social norms is to be influenced in disclosure, which is multifaceted as an enabling or constraining factor, depending on the motivation behind it.

Generally, the findings demonstrate that a combination of relational, economic and social forces is what drives OSD. The syntheses of such dimensions carry the already existing frameworks a step further, and give an even more detailed understanding of the mechanisms of actions of motivations within socially embedded digital environments.

Implications

Theoretically, the paper generalizes PCT to a more benefit-oriented and context-sensitive model in which the decision of disclosing any information is influenced not only by risk aversion but also by very different and ever-changing motives. It also presupposes the SPT and PBT, where the relational incentives and social norms are supposed to restrict them to act in a particular way, as to influence disclosure in those collectivist cultures. This is why it is necessary to study digital communication, going beyond the very idea of universal models and introducing culturally created dynamics into the framework of studying digital communication.

On a more practical note, the implications of the results are that the dual role of social and economic incentives in stimulating user engagement must be taken into account by the digital platforms, but in such a way that these mechanisms do not encourage excessive or risky disclosure, unintentionally. To enhance digital literacy, schools can look to promote motivation and social pressures to empower the students to make an informed choice on whether to share personal information or not. The importance of social norms in influencing online conduct and the strategies to promote responsible disclosure and provide positive and safe digital spaces should also be considered by policymakers and platform designers.

Limitations and Future Research.

This paper has various constraints, such as a cross-sectional design, which is incapable of providing a causal meaning to relationships since relationships are only observed at one

point in time. Non-probability sampling and a sample based on students restricts the generalizability. Other than that, social desirability and bias in response when using self-reported measures can be brought about by the situations where social norms and disclosure of responses are relevant.

Longitudinal or experimental designs should have been used in future studies to be in a position to capture the dynamics and changes in disclosure with time. External validity would be enhanced by increasing the sample, which would cover various age groups as well as cross-cultural situations. There are additional dimensions of benefit (e.g., social recognition or entertainment) that could be taken into consideration in future research in order to further elaborate the understanding of disclosure behavior in the evolving digital ecosystems.

Conclusion

This research paper demonstrates that perceived benefits, particularly relationship management and monetary rewards, are significant factors of influence on online self-disclosure and that social influence in the form of subjective norms influences online self-disclosure. The results point out that disclosure is not only a personal practice but an interwoven and more and more strategic practice with both relational and economic aspects in mind. The study gives a more complicated meaning of digital disclosure and the necessity to put the actions of users into a larger socio-cultural and technological context.

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