Format vs. Content: The Impact of Risk and Presentation on Disclosure Decisions

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This research has been supported by the National Science Foundation under grants 1012763, 1514192, and 1327992.
Motivation: The Online Data Market
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Current Solution: Notice & Choice

- Provide notice about how data is used
- Give consumers choice to opt-out
Current Solution: Notice & Choice

- FTC recommendations to ad industry
Our Contribution

• Two factors:
  • Content: Objective costs and benefits
  • Format: Not related to objective costs and benefits
Content-based Factors

• Tsai et al. (2011)
Format-based Factors

- Adjerid et al. (2013), John et al. (2011)

### PRIVACY SETTINGS

1. Allow my responses to be used for academic publications?
   - a. Yes
   - b. No

2. Allow my responses to be shared with religious organizations?
   - a. Yes
   - b. No

### SURVEY SETTINGS

1. Allow my responses to be used for academic publications?
   - a. Yes
   - b. No

2. Allow my responses to be shared with religious organizations?
   - a. Yes
   - b. No
Our Research Objectives

• Compare the effect of content and format based factors on disclosure decisions
• Investigate whether the effect of format based factors varies as content is varied
Our Studies

On the next pages you will be asked questions aimed at exploring the extent to which individuals participate in a number of behaviors with ethical implications.

Please note that some of the questions asked deal with adult or sensitive material, and that you may skip any questions you wish not to answer. An example of an intrusive question similar to those asked in this study is:

"Have you ever had a one-night stand?"
Our Studies

Sharing Settings
Before we ask you the ethical behavior questions, please answer the following question about your sharing settings.

**Allow** my responses to the ethical behavior questions to be shared with the research assistants for this study.
Our Studies

Sharing Settings

Before we ask you the ethical behavior questions, please answer the following question about your sharing settings.

Prohibit my responses to the ethical behavior questions from being shared with the research assistants for this study.
Our Studies

Sharing Settings

Before we ask you the ethical behavior questions, please answer the following question about your sharing settings.

Prohibit my responses to the ethical behavior questions from being shared with marketing companies.
Format-based factor influences disclosure behavior
Effect of format-based factor varies with content-based factor

- Effect size = 0.31
- Effect size = 0.47
- Effect size = 0.78

Diagram:
- Blue diamond: Allow
- Red square: Prohibit

Percentage willing to share vs.
- Research Assistants
- Marketing Companies
- Mechanical Turk Forums with MID
Conclusion

• Notice & choice mechanism is not sufficient in protecting consumer privacy
  – Format of notices needs to be regulated

• Individuals’ susceptibility to format-based factors increases as risk associated with disclosure increases
  – Format regulations should take into account the level of risk put forward by different websites
Thank You

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