“An incident may have resulted in a suspected data compromise”: Impact of Data Breach Notification Terminology

Xiaoxin Shen, Ann Zhang, Xinyi Hu, Yixuan Wang, Mingjie Chen, Kai Sze Luk, Carnegie Mellon University

- How does data breach terminology impact user impression of the event and potential follow-up actions?
- 99 Prolific participants evaluated segments of a data breach notification that we developed based on the Massachusetts data breach notification archive

Statement 1:
This notice is to inform you of a suspected data compromise. We have reasons to believe that some of our customers may have had their data compromised.

What happened: An incident occurred between 8/24/2021-10/14/2021 may have resulted in the disclosure of your information due to a bank vendor phishing event.

What information was involved: According to our records, the information involved in this incident was related to your loan and may have included your first and last name, address, account number, credit/debit account number and routing number.

Statement 2:
UMC Bank takes its obligation to safeguard personally identifiable protected data entrusted to us very seriously and therefore deem it necessary to bring this situation to your attention. We want to inform you of what we are doing to protect you and what you can do to protect yourself.

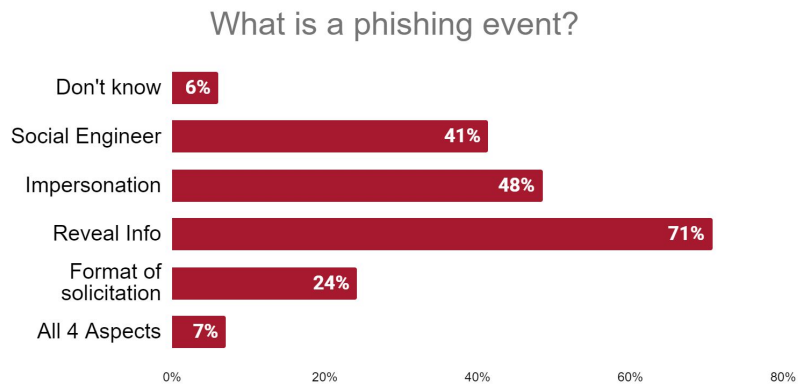
You may visit a branch for a new card, or you may request we mail your new UMC debit card in about 10-20 business days.

“The bank sent me a letter … It's bad PR for them so the breach must have been really bad”

- Breach notification laws in all 50 US states, yet participants **don’t expect to be informed by breached entities**

“Provided this message is legitimate…”

- Participants are **highly vigilant about phishing**



“Data breach occur all the time”

- Reasons to feel both protected and vulnerable

“It did not say which card … making it very difficult to do anything about it”

- Lack of detailed information created **legitimate barriers that deterred them from taking remediation action**

“If I don't feel like the situation is in control I would probably switch banks.” - In Scenario VS “I didn't take any” - In reality

- In our scenario, **19% said they would consider changing banks**
- When asked their real-life experience with data breach notification, **19% reported taking no action**

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