

Risk Processing, Affect, and Efficacy in Online Privacy Behavior

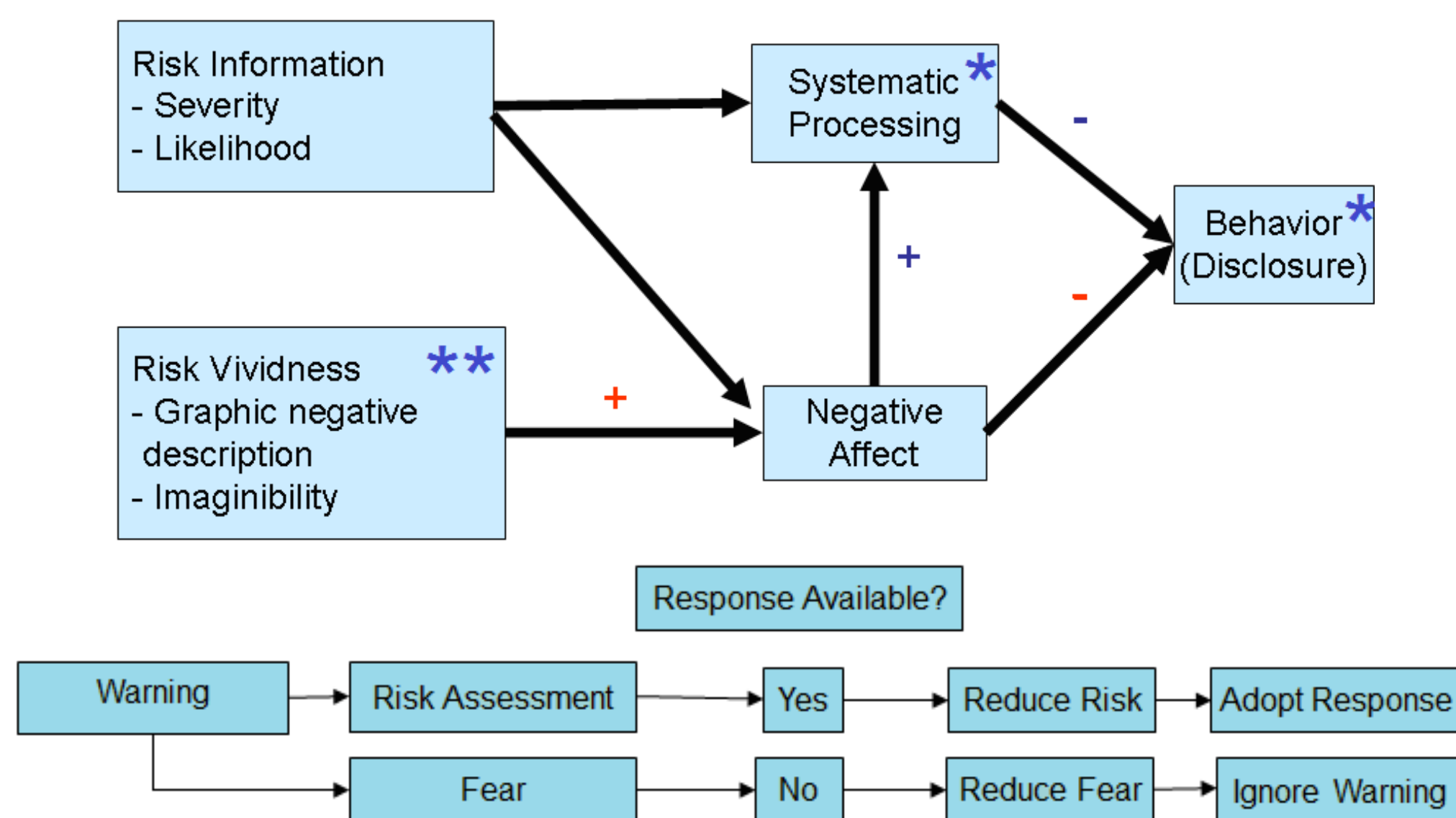
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Impact

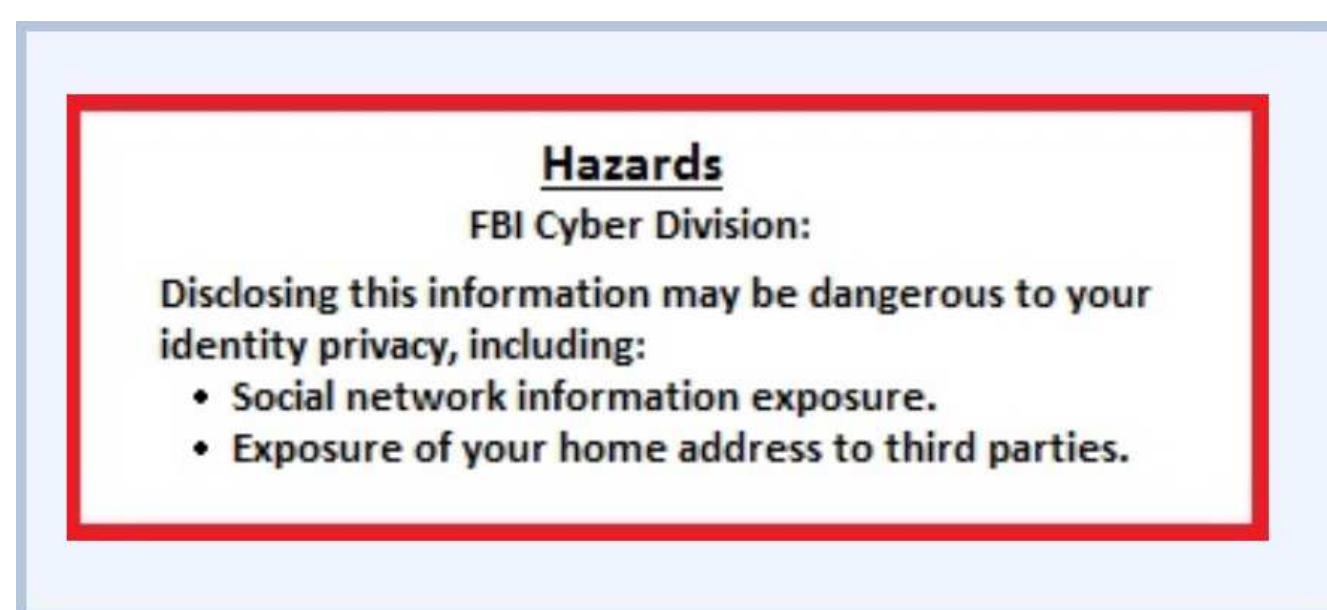
- Humans are “weakest link in security chain.”
- Basic info can identify 63% of Americans
 - Zip Code, Date of Birth, Gender
- “Psychological attacks” increase disclosure
 - Mindlessness: Providing a pretext

Overview

- Warnings can decrease disclosure
- **Emotional vividness**
 - Increases careful, systematic thinking
 - Creates direct emotional response
- **Response information**
 - Allows risk reduction



- **Experimental Context:** “Car insurance quote”
- Described as “Usability Test” for third party
- Warnings with Date of Birth, four types



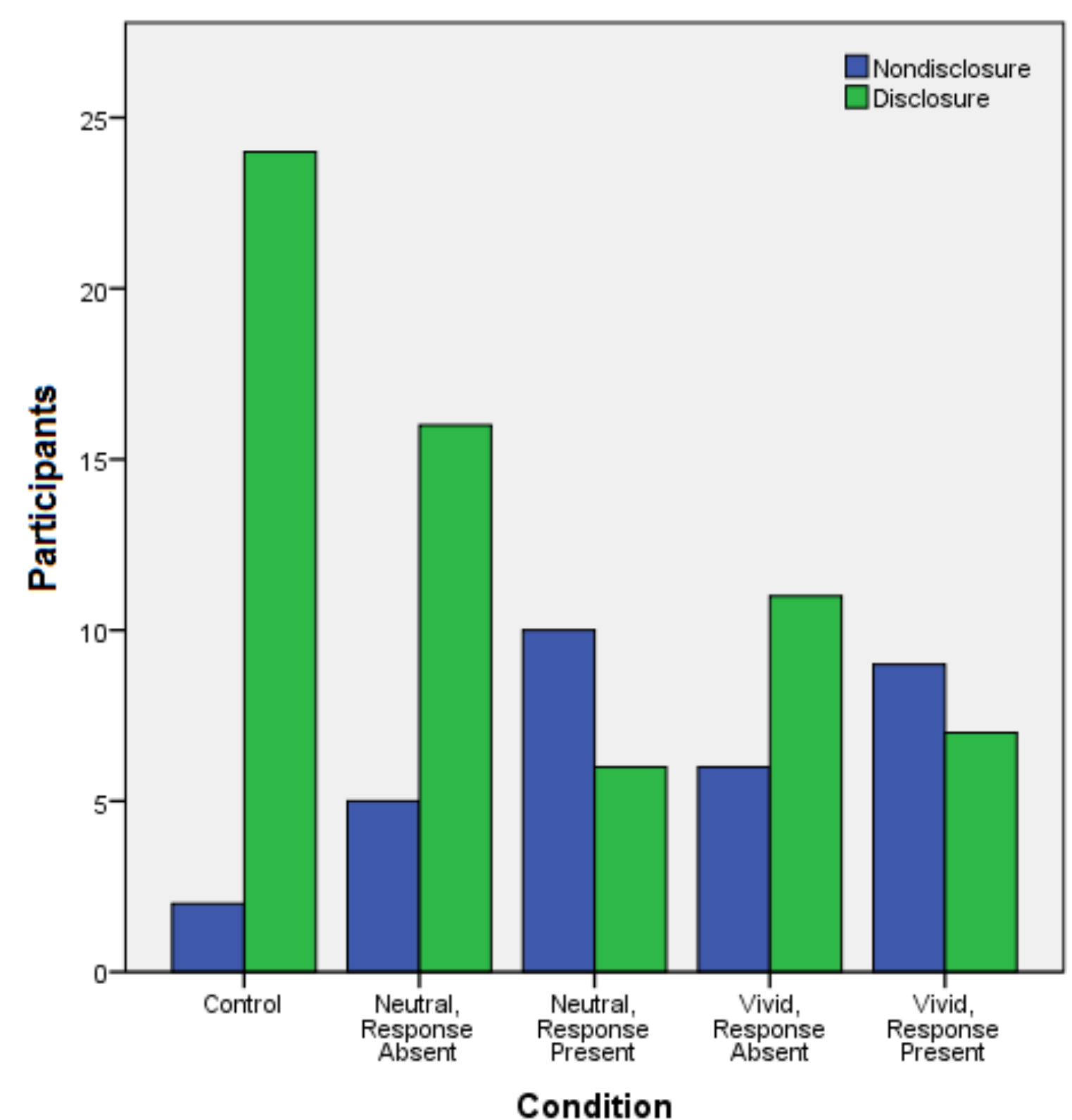
- Neutral, no response

Vivid, with response



Key Findings

- Final $N = 96$ UAH undergraduates
- Age: $M = 20.84$, $SD = 4.64$, 68% Female



- All warnings reduced disclosure over control
 - $OR = 9.00$, $z = 2.84$, $p < .01$
- Warning vividness was not significant
 - Negative affect increased with systematic processing
 - $r(68) = .429$, $p < .001$, $r^2 = .184$
- Response info decreased disclosure
 - $X^2(1, N = 70) = 6.57$, $p = .01$, $\phi = .306$

Explanation

- Emotional vividness not effective
 - Possibly poor manipulation
 - “Out-of-context”
 - Emotion related to processing style
- Response info decreased disclosure
 - Guideline for warning creators
 - Not tied to emotion
- Limitations
 - High exclusion rate
 - 43 did not remember warning
 - Same effects in excluded sample

Acknowledgements

Thanks to Dr. Sandra Carpenter for her mentorship and support for this project. Thanks also to Dr. Feng Zhu of the Computer Science Department, and to Heather Patrick Beard, Breanna Crane, Cole Kelly, and Kathryn Morrison for assistance in data collection. Research was supported by a grant from the National Science Foundation Division of Computer and Network Systems (Grant No. 1220026).

