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

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# Motivation: The Online Data Market







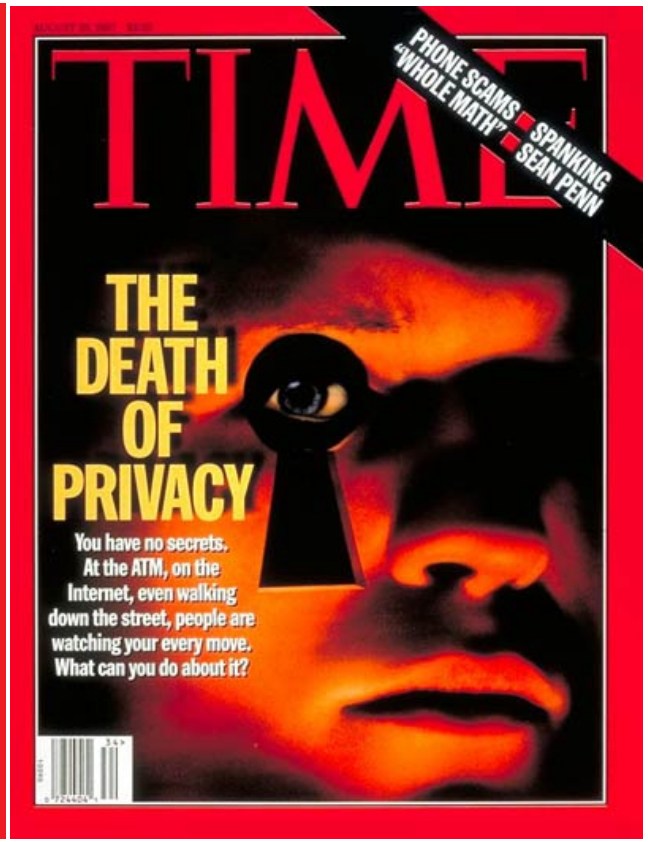


# Motivation: The Online Data Market









# Current Solution: Notice & Choice

- Provide notice about how data is used
- Give consumers choice to opt-out



*HIPAA Notice*
*This document describes how we handle and maintain your Health records and your patient rights and responsibilities under HIPAA.*

**Your Information. Your Rights. Our Responsibilities.**

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. **Please review it carefully.**

**Your Rights**

**You have the right to:**
- Get a copy of your paper or electronic medical record
- Correct your paper or electronic medical record
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

➤ ***See page 2*** *for more information on these rights and how to exercise them*

**Your Choices**

**You have some choices in the way that we use and share information as we:**
- Tell family and friends about your condition
- Provide disaster relief
- Include you in a hospital directory
- Provide mental health care
- Market our services and sell your information
- Raise funds

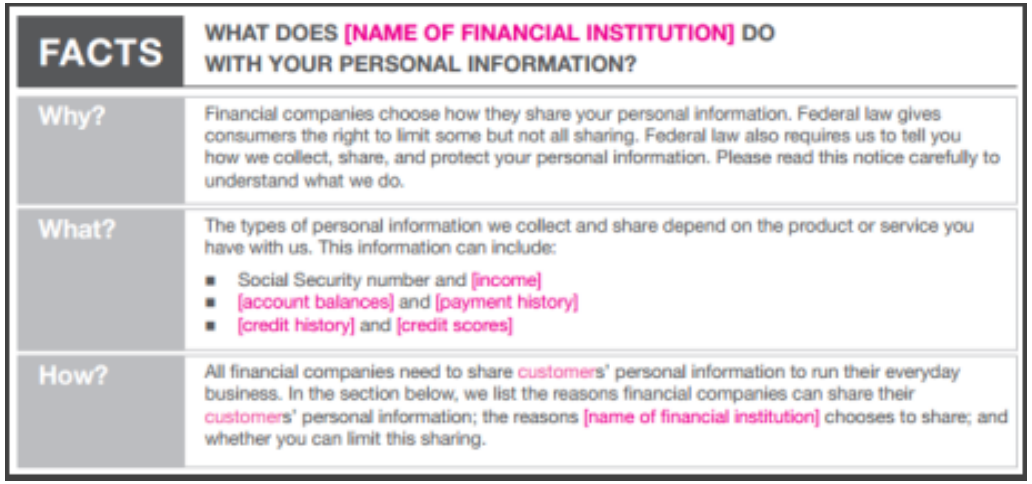
➤ ***See page 3*** *for more information on these choices and how to exercise them*

**Our Uses and Disclosures**

**We may use and share your information as we:**
- Treat you
- Run our organization
- Bill for your services
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests
- Work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

➤ ***See pages 3 and 4*** *for more information on these uses and disclosures*

Notice of Privacy Practices • Page 1



**FACTS** | **WHAT DOES [NAME OF FINANCIAL INSTITUTION] DO WITH YOUR PERSONAL INFORMATION?**

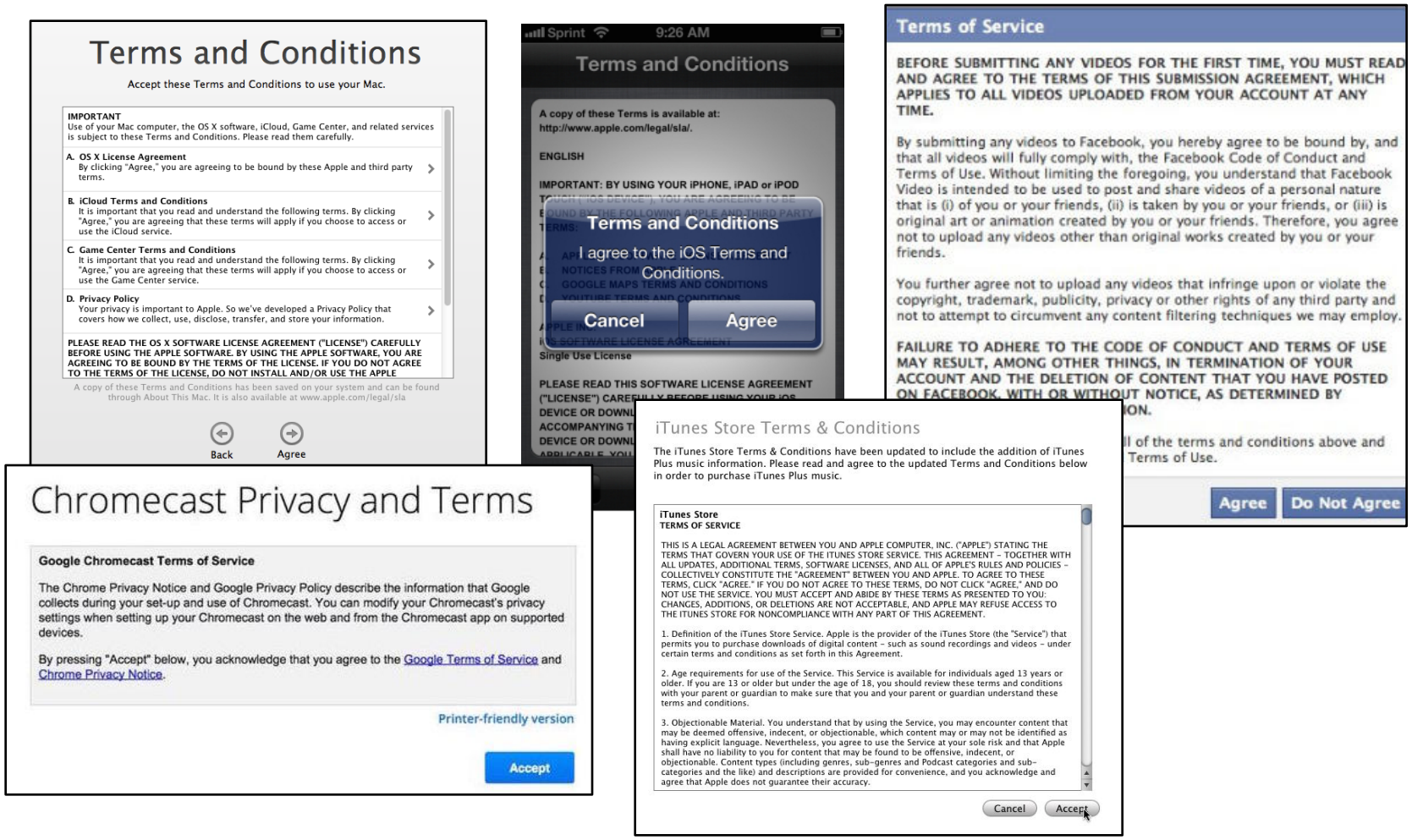
**Why?**
Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and [income]
- [account balances] and [payment history]
- [credit history] and [credit scores]

**How?**
All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons [name of financial institution] chooses to share; and whether you can limit this sharing.

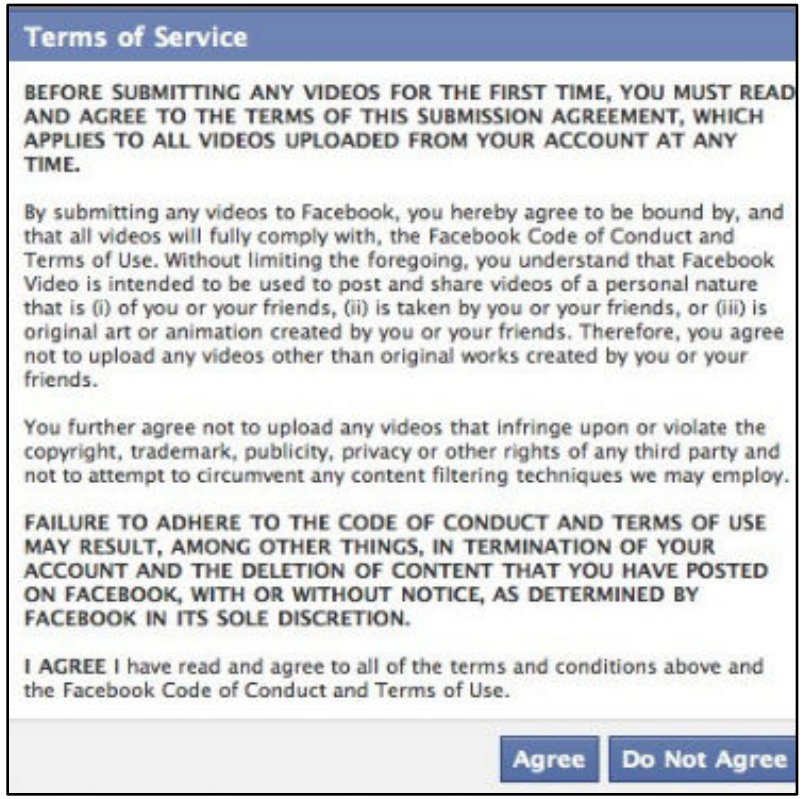
# Current Solution: Notice & Choice

- FTC recommendations to ad industry



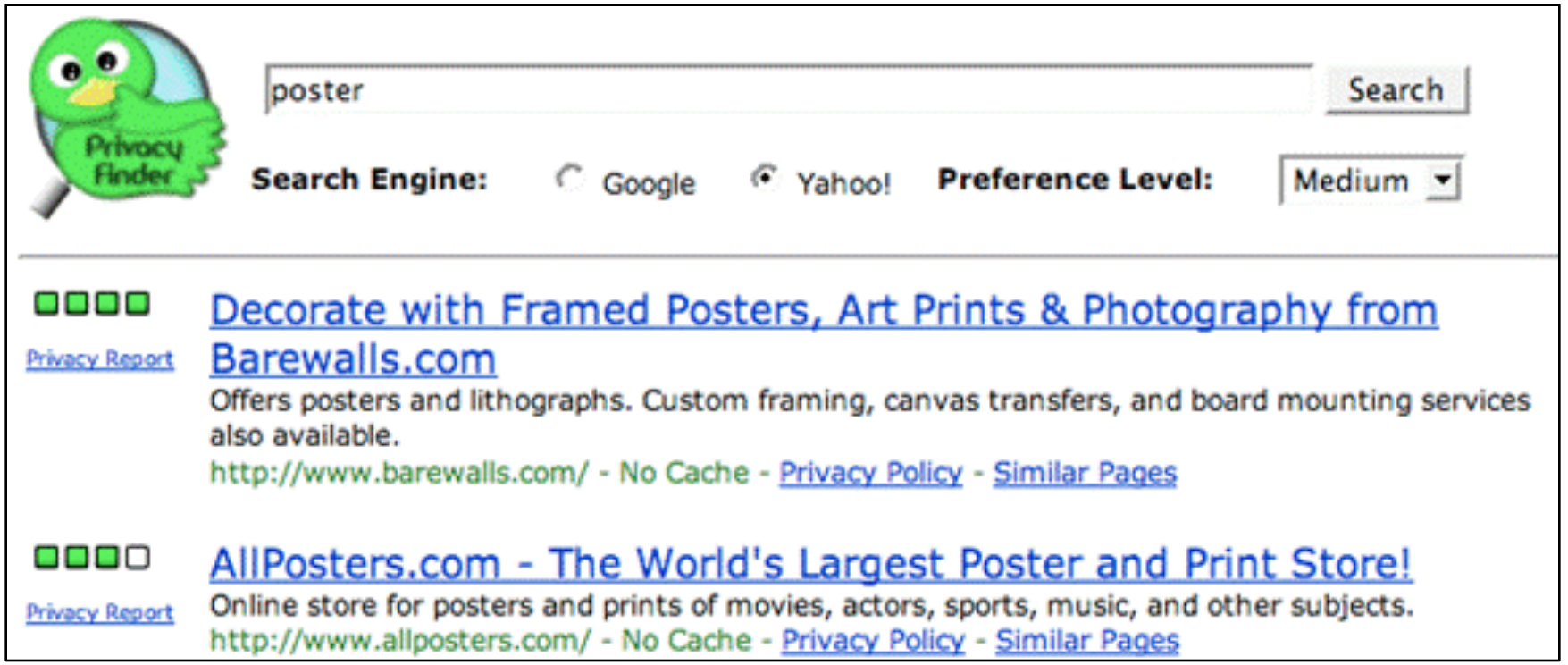
# Our Contribution

- 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?**"


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# Our Studies

**<u>Sharing Settings</u>**

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**.


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# Our Studies

**<u>Sharing Settings</u>**

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**.


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# Our Studies

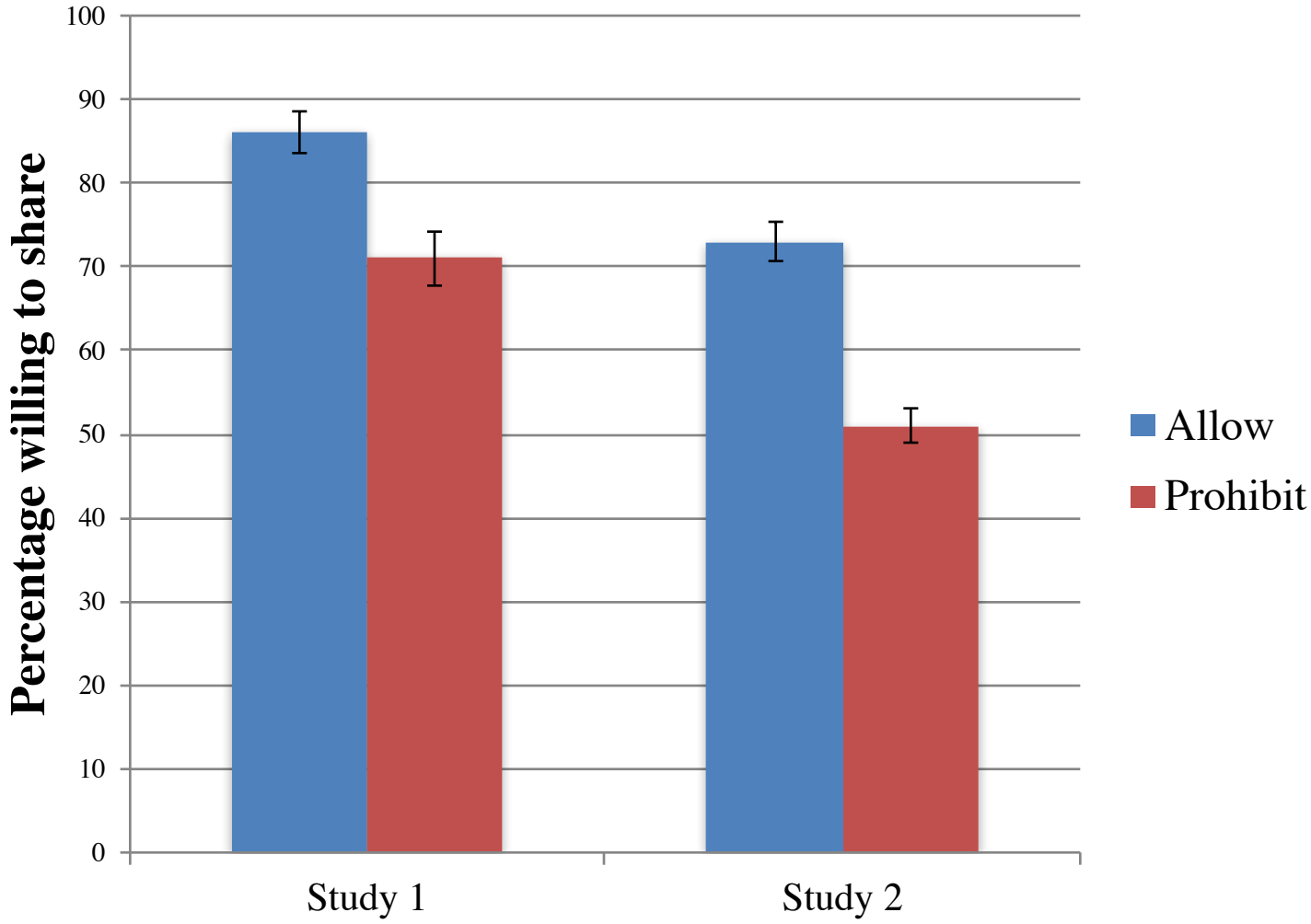
**Sharing Settings**

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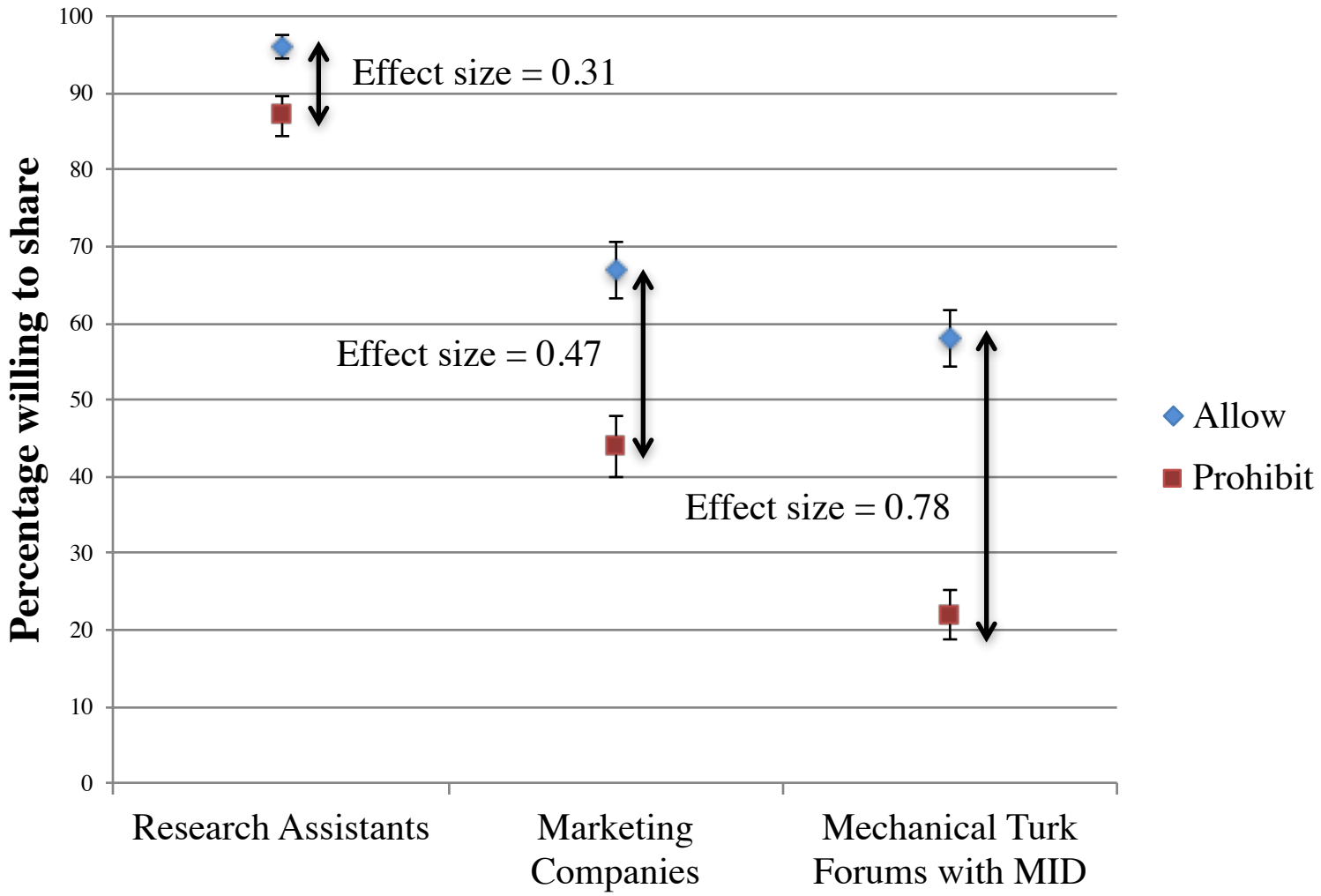
**Prohibit** my responses to the ethical behavior questions from being shared with **marketing companies**.


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# Format-based factor influences disclosure behavior



# Effect of format-based factor varies with content-based factor



# 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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