

XII. kolokvij Hrvatske akademije znanosti i umjetnosti i  
Hrvatske zaklade za znanost

# Utjecaj zabrinutosti za privatnost na odluke i ponašanje korisnika Interneta

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Extended Model of Online PRIVacy CONCern - PRICON  
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# Što je privatnost

- "pravo na biti ostavljen na miru" (Warren i Brandeis, 1890)
- "pravo pojedinaca, skupina ili institucija da odrede sami kada, kako i do koje mjere će informacije o njima biti dostupne trećoj strani" (Westin, 1968)
- Online privatnost je informacijska privatnost, i dijeljenje podataka je sastavni dio naše svakodnevnice
- **Online privacy** involves the rights and interests of an individual that apply to the processing of the information obtained from or about that individual (Gellman i Dickson, 2011)

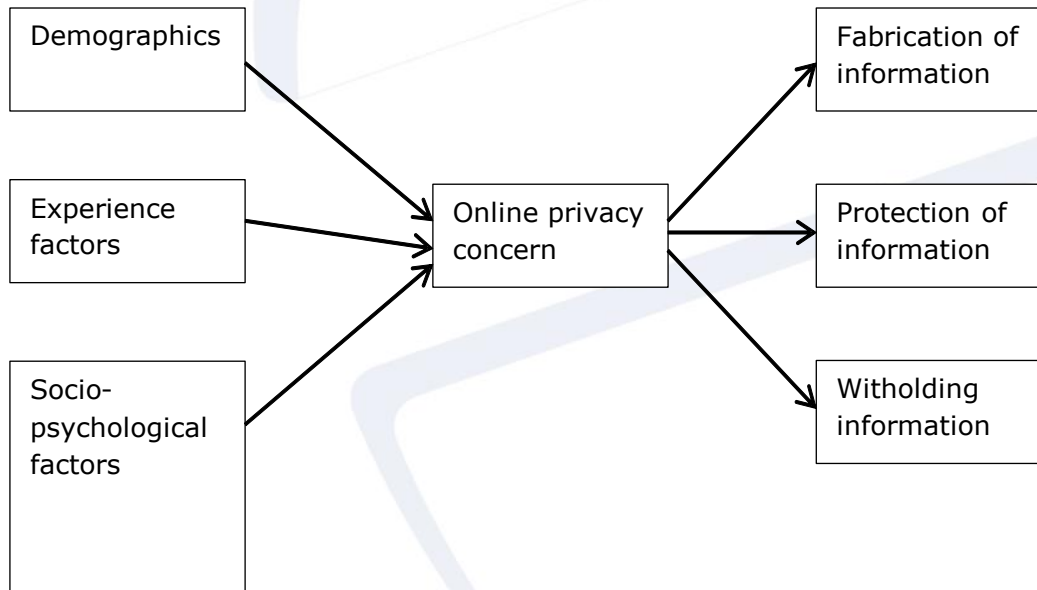
*"Ako je današnje doba doba informacija, tada je privatnost problem sadašnjeg vremena."* (Acquisti, Brandimarte i Loewenstein, 2015)

# Zabrinutost za privatnost u ekonomiji

- u literaturi je zabrinutost za privatnost prepoznata kao važna **determinanta ponašanja potrošača u online okruženju** (Smith, Milberg i Burke, 1996; Stewart i Segars, 2002; Malhotra, Kim i Agarwal, 2004; Buchanan et al. 2007, i drugi)
- Koje su to reakcije u ponašanju potrošača?
- Kako izmjeriti zabrinutost za privatnost online?
- Što određuje zabrinutost za privatnost?

# Početni model

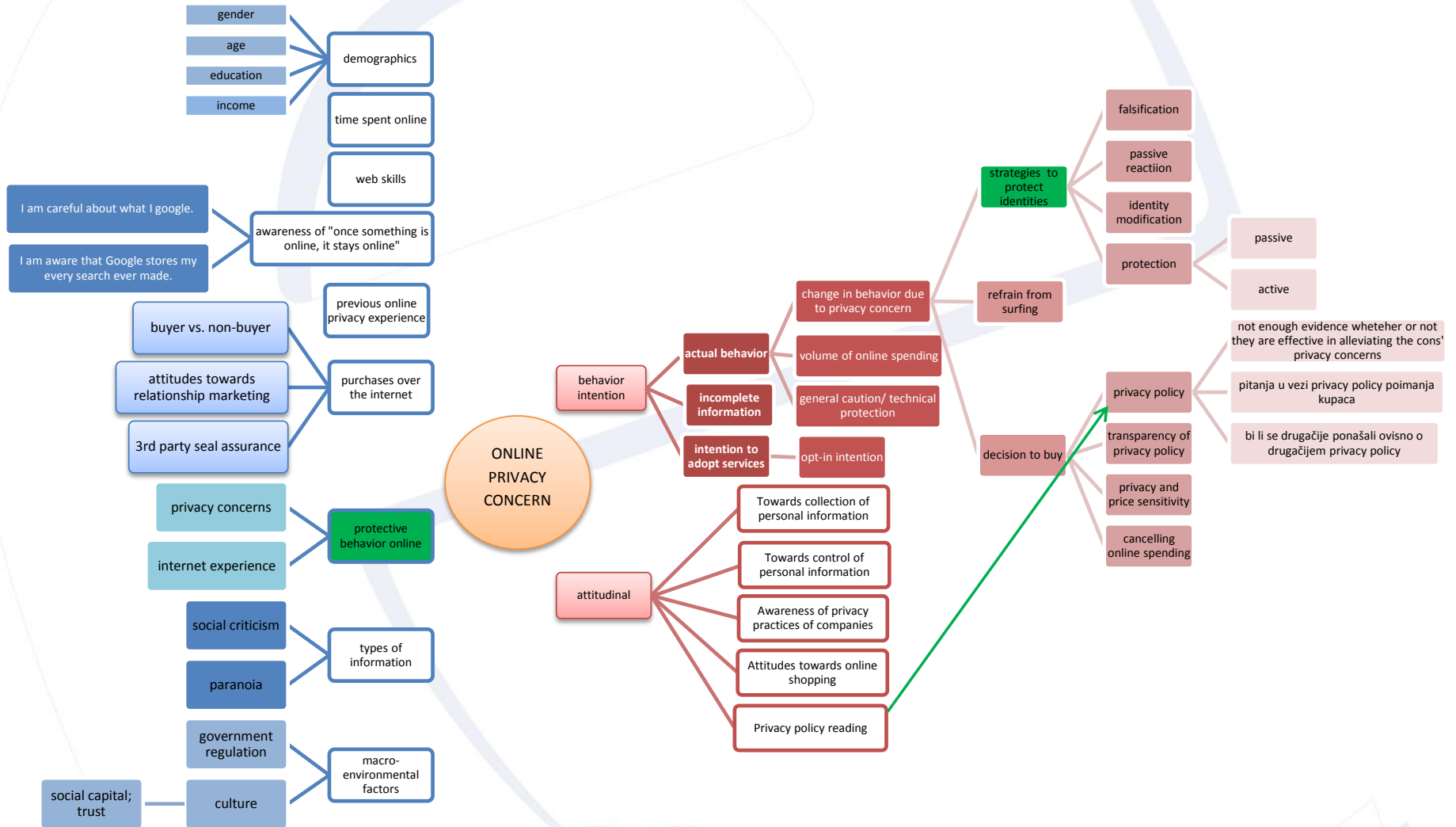
Figure 1: Baseline model of research



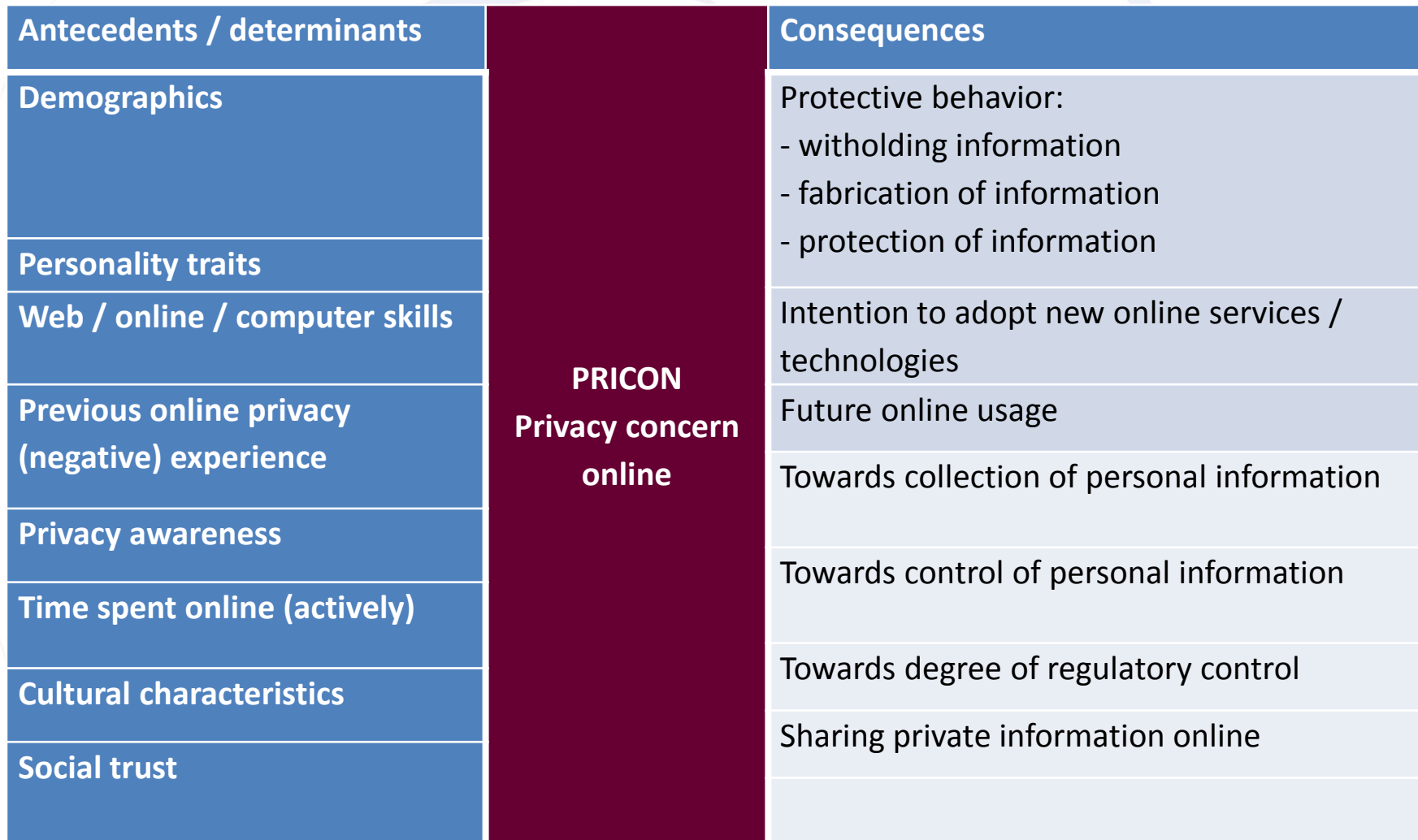
# PRICON radionica

## DETERMINANTS / ANTEDECENTS

## CONSEQUENCES



# PRICON nakon radionice



# Anketa

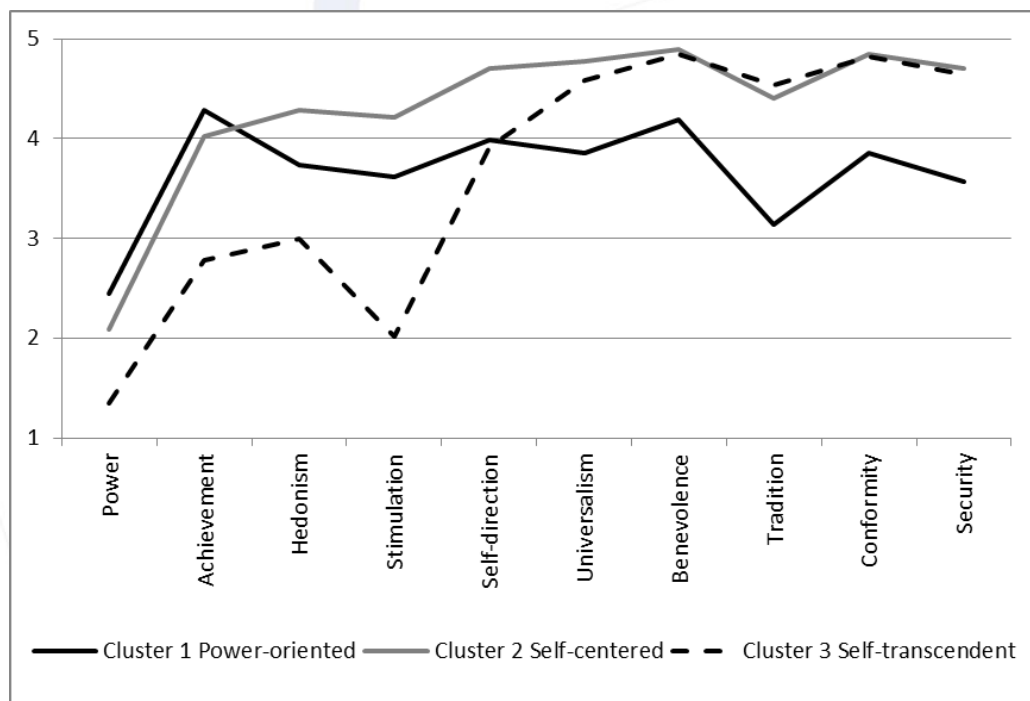
- Polustrukturirani intervjui
- Skale su preuzete iz literature i adaptirane za online okruženje
- Ukupno 19 varijabli, 100 pitanja ili tvrdnji u upitniku
- Anketu smo proveli početkom 2016. godine
- CATI metoda telefonskih intervjua
- Na reprezentativnom uzorku 2060 ispitanika neto, punoljetnih korisnika Interneta
- Veliki upitnik, anketa u trajanju 20 minuta

# Parcijalni rezultati

Budak, Rajh, Žokalj: Personal values of Internet users: a cluster analytic approach

EIZ-WP-1606 <http://www.eizg.hr/hr-HR/Radni-materijali-EIZ-a-207.aspx>

Short Schwartz's Value Survey (SSVS) by Lindeman and Verkasalo, 2005



Cluster 1 The highest aspiration for achievements, wealth, authority and social power over other people.

Cluster 2 Driven by hedonism, stimulation, exciting life, universal values of nature, arts, care about, environment, wisdom, social justice

Cluster 3 Appreciate honesty, helpfulness, forgiveness, loyalty and responsibility, care about tradition.



# Parcijalni rezultati

Škrinjarić, Budak, Žokalj: The Effects of Personality traits on Online Privacy Concern EIZ-WP-1702 <http://www.eizg.hr/hr-HR/Radni-materijali-EIZ-a-207.aspx>

Utječu li i na koji način **osobine ličnosti korisnika Interneta** na njihovu zabrinutost za privatnost u online okruženju?

Teorijski okvir pet osobina ličnosti u skraćenoj verziji the Big Five (Rammstedt i John, 2007): *OCEAN: openness, conscientiousness, extraversion, agreeableness, neuroticism*

Rezultati OLS i probit modela pokazuju da dvije dimenzije osobina ličnosti, ekstrovertiranost i neurotičnost, značajno određuju razinu zabrinutosti za privatnost u online okruženju.

Više ekstrovertirani korisnik Interneta je manje zabrinut za svoju privatnost na Internetu, dok je neurotičnija osoba više zabrinuta.

Svijest o privatnosti, anksioznost u korištenju računala i prethodno (negativno) iskustvo također imaju pozitivan utjecaj na razinu zabrinutosti za privatnost korisnika Interneta.

# Introduction on online privacy and decision-making

- Interest in different aspects of behavior in digital age, and especially in decision making in the online environment
- Are Internet users concerned about privacy intrusion and what do they do when facing online privacy issues?
- Do people in different societal groups share similar attitudes about online privacy, and if not what variables sets them apart?
- What decisions do Internet-users take accordingly?
- How individual judgements about online privacy change personal behavior in the ubiquitous online environment?

# Conceptual model

- We have identified a **lack of a comprehensive and integrated model** that would consolidate streams of research in the online privacy concern field
- Online privacy literature deals with the problem of how to measure privacy concern of Internet users, which variables to include and therefore model is not purely an economic one but socio-economic (Li, 2011)
- The level of online privacy concern shapes our behavior on the Internet and beyond
  - Consumers become more alert, altering protective behavior
  - Influence adoption of new technologies
  - Future usage of Internet and other decisions

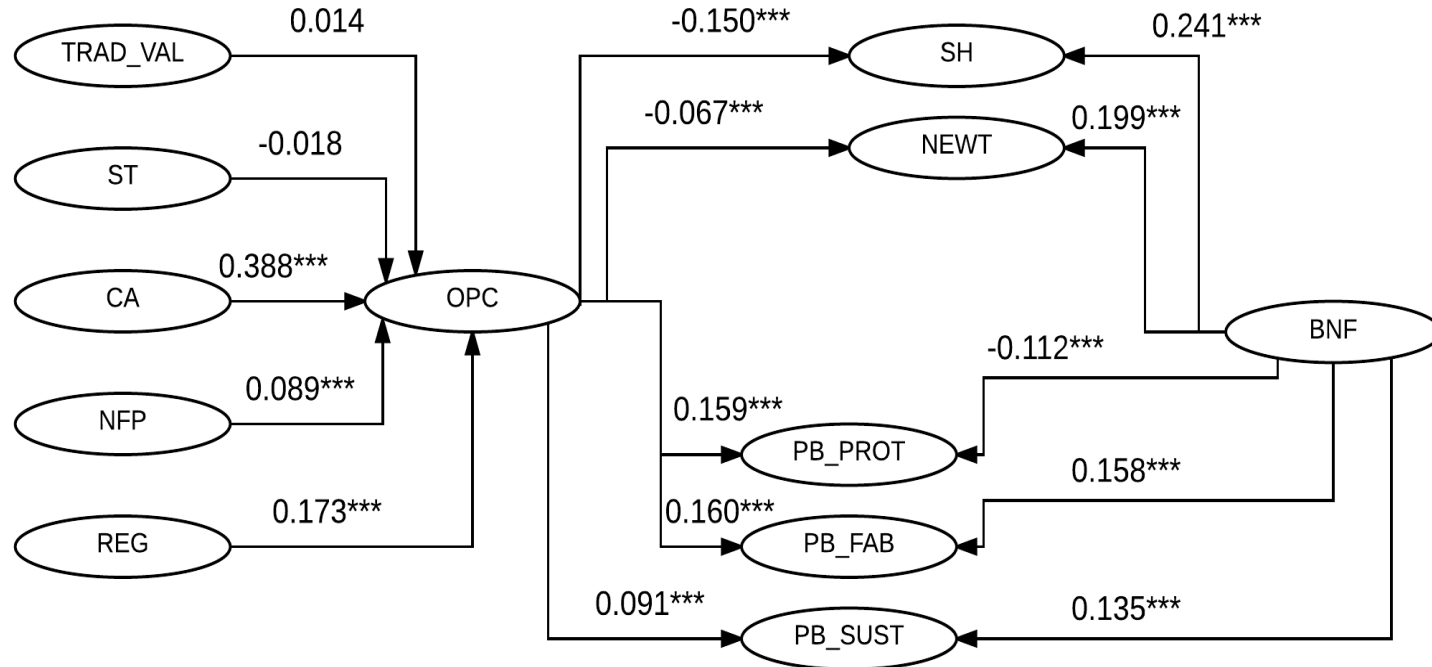
# Extended model of online privacy concern

ANTECEDENTS	CENTRAL VARIABLE	CONSEQUENCES	
Culture/traditional values (TRAD_VAL)	Online privacy concern (OPC)	<b>BEHAVIOR</b> <ul style="list-style-type: none"> <li>• technical protection (PB_PROT)</li> <li>• fabrication of data (PB_FAB)</li> <li>• withholding the data, sustaining (PB_SUST)</li> </ul>	
Social trust in institutions and general trust in people (ST)		<b>ATTITUDES</b> <ul style="list-style-type: none"> <li>• share personal information online (SH)</li> <li>• intention to adopt new technologies (NEWT)</li> </ul>	
Computer anxiety (CA)		Perceived benefits of using the Internet (BNF)	
Need for privacy/belief in privacy rights (NFP)			
Regulation/protection of online privacy (REG)			

# Estimation results

SEM-PLS applied

Path coefficients of the structural model



# Results and discussion

Among variables included in the model as **antecedents**,

- **Computer anxiety** seems to have the largest positive impact on level of online privacy concern,
- followed by **perceived low quality of the regulatory framework**
- respondents' **belief in privacy rights** i.e. need for privacy increases individual's privacy concern
- traditional personal values and social trust do not have a significant impact on online privacy concern.

# Results and discussion *cont*

On the **consequences** side of the model

- online privacy concern has the largest impact on active **protection, fabrication and sharing personal information** on the Internet.
- there is a strong and significant positive relation between online privacy concern and **protective behavior**.
- Internet users who are more concerned about their online privacy would change their **intentions to share personal information** and intentions to **adopt new technologies**.
- The research shows that, on average, **perceived benefits of using the Internet outweighs potential associated costs with privacy concern of people**.

# Conclusion

- The level of online privacy concern shapes our behavior on the Internet
- This research unveils the trade-off between privacy concern and perceived benefits of using the Internet
- The online privacy concern might influence adoption of new technologies and other innovations, future usage of online services, and other far reaching decisions
- Therefore findings may be useful for practitioners as well, notably in helping companies to develop business strategies and regulators to better frame privacy policy.



# Hvala na pažnji!

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