



# My privacy is okay, but theirs is endangered: Why comparative optimism matters in online privacy concerns



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## ABSTRACT

It is easy to trace and compile a record of individuals' online activities, and cases of online privacy infringement (i.e., improper use of personal information) have been reported in advanced societies. Based on existing risk perception research, this study examines comparative optimism regarding online privacy infringement (i.e., users tend to believe privacy infringement is less likely to happen to oneself than to others) and its antecedents and consequences. Relying on large-scale online survey data in South Korea ( $N = 2028$ ), this study finds: (1) comparative optimism is higher when the comparison targets are younger; (2) online knowledge and maternalistic personality traits increase comparative optimism mainly by influencing perceived risk to others, while prior experience of privacy infringement increases comparative optimism mainly by influencing perceived personal risk; and (3) comparative optimism is related to both greater adoption of privacy-protective behaviors and a higher level of support for government policies to restrict the use of online information. Theoretical and practical implications of the findings, along with potential limitations, are discussed.

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## 1. Introduction

Individuals' online activities are easily traced, collected, and stored (Holtzman, 2006; Lessig, 2002; Solove, 2007). Internet use has become integrated into the daily lives of many people, whose online activities may be under "24/7" surveillance (Andrejevic, 2007; Farrell, 2012). While such large-scale data may serve to advance our knowledge of human psychology and behavior, these circumstances raise the likelihood that individuals' online privacy, defined as controllability over personal information (Holtzman, 2006; Lessig, 2002), will be infringed (Solove, 2007). With Internet use proliferating, online privacy is becoming an important social issue (Solove, 2007, 2011), but most studies on online privacy, to the best of our knowledge, examine personal privacy concerns or privacy-protective behaviors at the individual level (Gross & Acquisti, 2005; Norberg, Horne, & Horne, 2007; Tufekci, 2008; Youn & Hall, 2008).

This study suggests that research on online privacy risk should be expanded to include risk perception about other members of society. To the best of our knowledge, only one study (Cho, Lee,

& Chung, 2010) has attempted to survey users' perceptions of others' online privacy risks. According to the study, online users perceive their own privacy to be safer and less vulnerable to external intrusion than that of generalized others. In the risk perception literature, this phenomenon (i.e., the tendency for people to report that they are less likely than others to experience negative events) has been termed *comparative optimism*,<sup>1</sup> and it has been confirmed in a wide variety of risk scenarios, including car accidents, crime, and cancer (Helweg-Larsen & Shepperd, 2001). We examine the interrelationships among comparative optimism considering both personal risk and risk to others, its antecedents, and its consequences. After the empirical results are presented, the last section discusses theoretical and practical implications.

<sup>1</sup> The concept of comparative optimism may be referred to by different terms, such as unrealistic optimism or optimistic bias. This study prefers comparative optimism to optimistic bias or unrealistic optimism for two reasons (Helweg-Larsen & Shepperd, 2001). First, 'bias' or 'unrealistic' implies that people's risk perceptions are at odds with some 'objective risk' level. However, online privacy risks are very difficult to measure using objective statistics. Second, 'bias' or 'unrealistic' further implies that some respondents' personal risk estimates seem more biased or unrealistic while others' seem less biased or more realistic. However, no theoretical justifications are possible for this idea without statistics of objective risk which are very hard to accurately estimate in our study of online privacy risk.

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## 2. Online privacy risk estimate

When explaining comparative optimism, most studies have emphasized *risk denial*, the idea that people disregard the probability of experiencing negative events (Arnett, 2000); *ego protection*, the idea that people desire to defend themselves against a negative self-image (Helweg-Larsen, Sadeghian, & Webb, 2002); or *illusion of control*, the idea that people are over-confident in their ability to control events (Weinstein, 1980). Prior studies, however, have focused solely on individuals' internal psychological processes. In other words, the main focus of comparative optimism research has been the role of 'me,' rather than 'others.' Concern about others' risk is also important, however, because it reflects people's concern for the socially vulnerable, who need social or legal protection (Rojas, Shah, & Faber, 1996; Schmierbach, Boyle, Xu, & McLeod, 2011). As comparative optimism arises through comparing one's own risk with that of others, it results from two different risk estimates, i.e., *personal* and *target* risk estimates (Helweg-Larsen & Shepperd, 2001), and it reflects *societal* risk as well as *personal* risk (Tyler & Cook, 1984).

This study focuses on two issues which have not been addressed in the literature on comparative optimism regarding online privacy. First, online privacy has been emerging as a social issue, so that it is now perceived as 'our' problem rather than 'my' problem (Lessig, 2006; Solove, 2007, 2011). In other words, people who express serious concerns about online privacy may be driven partly by a desire to protect their own privacy and partly by the belief that society should provide legal protection for the socially vulnerable (Milberg, Smith, & Burke, 2000). Thus, comparative optimism regarding online privacy risk must have a dual characteristic, derived from concern about both personal risk and risk to others. This study examines how both aspects of comparative optimism relate to individual differences (online knowledge, personality, and prior experience with privacy infringement).

Second, this study examines the effect of comparative optimism on people's online privacy-protective behaviors and on their support for government regulatory policies to restrict the use of personal information on the Internet. Most studies on comparative optimism in the risk perception literature have investigated its effects on risky behaviors at the individual level (examining, for example, whether people with a high level of comparative optimism are more likely to engage in risky behaviors). This approach stems from the assumption that comparative optimism is more a result of underestimated personal risk than of overestimated target risk. Comparative optimism, however, can result from concern about target risk (i.e., overestimated target risk rather than underestimated personal risk). Perceived target risk, as opposed to perceived personal risk, will be more influential in determining people's support for a preventive policy when a socially vulnerable group is expected to experience a negative event (Rojas et al., 1996). With online privacy policies emerging as one of the central issues in advanced societies, the perceived risk of others experiencing privacy infringement is important to consider when examining people's motivations for supporting online privacy regulations (Milberg et al., 2000).

To investigate these two issues, we rely on large-scale national survey data from 2012, focusing on three areas: (1) *comparative optimism*, calculated by subtracting perceived personal risk from perceived risk to comparison targets, who are classified according to five age groups; (2) *antecedent factors* influencing comparative optimism, including online knowledge, personality, and prior experience with privacy infringement; and (3) *consequences* of comparative optimism, including adoption of privacy-protective behaviors and support for government regulatory policies to restrict the use of personal information on the Internet.

### 2.1. Comparative optimism and typicality of comparison group

Offline privacy has been a "latently ambiguous" concept (Lessig, 2006) even among judges and legal scholars, and online privacy is also notorious for its lack of clear definitions (Solove, 2007). In this regard, Internet law scholars have approached online privacy contextually (Nissenbaum, 2010; Solove, 2007) or metaphorically (Lessig, 2006). Despite the murkiness of the concept, online privacy is widely understood and accepted as an issue of control over personal information (Holtzman, 2006; Lessig, 2002) because the Internet can be understood as a database of digital information (Berners-Lee, 1999; Boyd & Ellison, 2007). Consistent with this notion, Lessig (2002) suggested that online privacy can also be understood in terms of copyright (i.e., intellectual property rights over personal information). In our study, online privacy is understood to mean control over personal information, and online privacy risk perception refers to the perceived danger of a user's personal information being used improperly without his or her consent.

Most studies on online privacy have focused on the so-called privacy paradox (Norberg et al., 2007), whereby users show substantial concern about misuse of personal information but tend not to engage in privacy-protective behaviors (e.g., selecting protection-oriented privacy settings or erasing cookies) or even engage in risky behaviors (e.g., visiting suspicious sites or revealing critical personal information) (Gross & Acquisti, 2005; Norberg et al., 2007). In short, the attitudes and actual behaviors of online users generally are inconsistent and in some contexts are even contradictory. To solve the privacy paradox, recent studies have focused on the lack of online skills, knowledge, or abilities among users (Debatin, Lovejoy, Horn, & Hughes, 2009; Park, 2013), which these studies term *cognitive deficiency* theory. Basically, cognitive deficiency theory argues that users are sincerely concerned about online privacy infringement but lack specific knowledge about how to protect their privacy (Debatin et al., 2009; Park, 2013).

While cognitive deficiency theory is an effective and promising explanation of why users engage in risky online behaviors at the individual level, it is limited in its ability to explain why online privacy has emerged as a 'social' problem that many citizens want to address through legal protection (Solove, 2011). In fact, people fear that private companies will practice surveillance in the near future (Andrejevic, 2007) and are concerned that socially vulnerable groups, especially young online users, will be more likely to fall victim to privacy infringement (Livingstone, 2009). For example, some observers warn that young SNS users' careless comments might hurt their future career prospects, as employers may examine applicants' past online behaviors (Rosen, 2010). Cases like that of Kimberly Swan (Case, 2009), a young worker who was fired because she posted job-related complaints on Facebook, are alarming, though rare. For the above reasons, concerns about online privacy should be investigated at the societal level, not just the personal level, and the privacy paradox literature should distinguish personal privacy risk from risk to others.

To the best of our knowledge, only one study (Cho et al., 2010) has compared these two sources (i.e., personal versus others) of privacy risk estimates. Consistent with the comparative optimism literature related to other risks (e.g., cancer or car accidents), Cho et al. (2010) reported that users, in general, believe that their own privacy is well-protected but that other users' online privacy is vulnerable to external intrusion. Despite their theoretical achievements, Cho et al. (2010) defined others as 'generalized others' and thus did not attempt to differentiate the comparison targets. The literature suggests that the level of comparative optimism is related to the typicality of comparison targets (Helweg-Larsen & Shepperd, 2001; Perloff, 2009). For example, if the comparison targets are known to be very vulnerable to a particular risk (e.g., females as victims of crime), comparative

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