

# Attitudes and Behaviors of Online Consumers: A Study of Five Cities

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## Research Questions of Study

1. What **factors** affect privacy concerns among online consumers in Sydney, Singapore, Bangalore, Seoul and New York (S-S-B-S-NY)?
2. What are the **attitudes** of online consumers in S-S-B-S-NY about providing personal information online **and** about the information gathering practices of most online vendors/commercial websites?
3. What types of privacy protection **behaviors** do online consumers in S-S-B-S-NY engage in? And,
4. Do concerns about privacy translate into **perceived need for laws** protecting personal information?

"Do the websites you visit (or where you shop) have a privacy policy?" [All or most]



Country	Percentage	
Sydney	86.1	N=280
Singapore	79.8	N=277
Bangalore	30.7*	N=244
Seoul	77.6	N=196
New York	87.9	N=264

Percentage who shopped online in the last year



Country	Percentage	
Sydney	91.8	N=280
Singapore	80.5	N=277
Bangalore	57.4*	N=244
Seoul	83.7	N=196
New York	96.2	N=264

"Where are the websites you have browsed or shopped at based?"



City	Percentage Own country	
Sydney	96.4	N=280
Singapore	71.8	N=277
Bangalore	36.8*	N=244
Seoul	98.5	N=196
NY	74.2	N=264

Percentage who receive spam [Very-frequently or frequently]

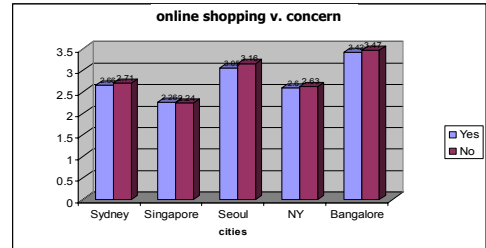


Country	Percentage	
Sydney	77.1	N=280
Singapore	87.4	N=277
Bangalore	45.9*	N=244
Seoul	80.6	N=196
New York	93.2	N=264

## Victims of online fraud

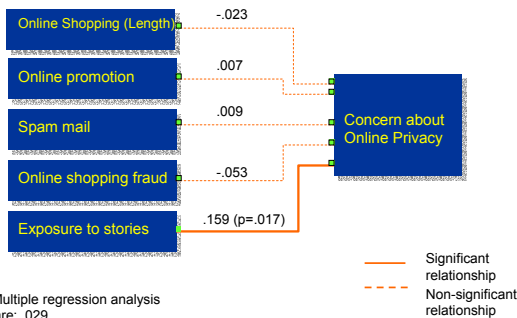
Country	Percentage	
Sydney	7.5	N=280
Singapore	4.0	N=277
Bangalore	49.2*	N=244
Seoul	3.1	N=196
New York	14.8	N=264

## Concerns about Online Privacy

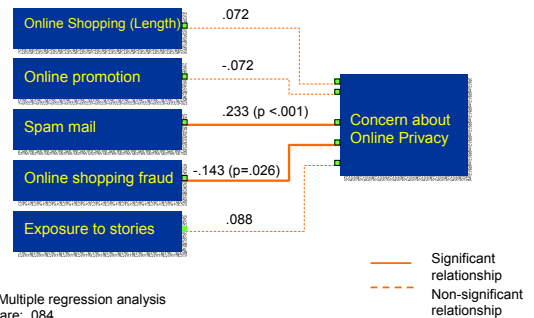


There was no significant difference between Internet shopper and Non-internet shopper groups (t-tests)

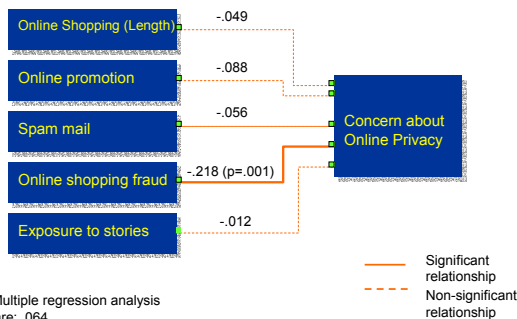
## Concerns (Sydney)



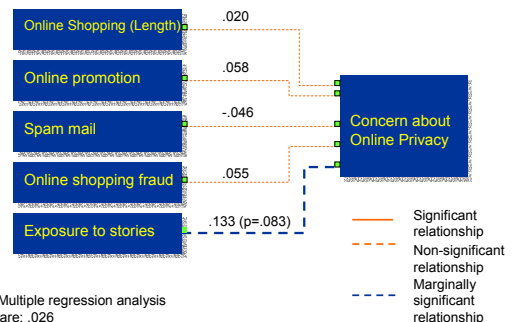
## Concerns (Singapore)



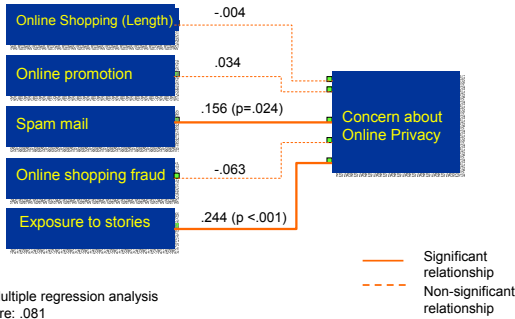
## Concerns (Bangalore)



## Concerns (Seoul)



## Concerns (New York)



## Communication Channels relationship to Online Privacy Concerns



Country	Internet	Newspaper & TV	Relatives & friends	Co-workers	Personal Exp.
Sydney	NS	S	NS	NS	NS
Singapore	NS	NS	NS	NS	NS
Bangalore	NS	NS	NS	NS	NS
Seoul	NS	NS	NS	MS	NS
NY	S	S	NS	S	NS

## Attitudes

"Web sites/e-commerce vendors will provide better services if they have access to our personal information" [Strongly agree or agree]



Country	Percentage	N
Sydney	10.4	N=280
Singapore	18.1	N=277
Bangalore	29.5	N=244
Seoul	13.3	N=196
New York	7.2*	N=264

## Attitudes

"Protecting personal information online is more important than receiving convenient services" [Strongly agree or agree]



Country	Percentage	N
Sydney	67.5	N=280
Singapore	78.0*	N=277
Bangalore	28.3	N=244
Seoul	64.3	N=196
New York	60.2	N=264

## Attitudes

"Online tracking only benefits websites/ e-commerce vendors" [Strongly agree or agree]



Country	Percentage	N
Sydney	15.4	N=280
Singapore	20.2	N=277
Bangalore	30.3	N=244
Seoul	36.2	N=196
New York	52.8*	N=264

## Attitudes

"I should have greater control over which web sites get information about me" [Strongly agree or agree]



Country	Percentage	N
Sydney	88.6*	N=280
Singapore	84.5	N=277
Bangalore	33.2	N=244
Seoul	53.6	N=196
New York	83.7	N=264

### Attitudes



"I feel comfortable providing my personal information online" [Strongly agree or agree]

Country	Percentage	
Sydney	14.3	N=280
Singapore	12.3	N=277
Bangalore	24.2*	N=244
Seoul	9.2*	N=196
New York	16.3	N=264

### Attitudes



"It is safer to shop with e-commerce vendors that display a trust mark logo" [Strongly agree or agree]

Country	Percentage	
Sydney	59.6	N=280
Singapore	72.9*	N=277
Bangalore	34.8	N=244
Seoul	43.4	N=196
New York	60.2	N=264

### Attitudes



"I trust website vendors when they state in their privacy statement they will keep my personal information safe from unauthorized access" [Strongly agree or agree]

Country	Percentage	
Sydney	51.8*	N=280
Singapore	45.5	N=277
Bangalore	34.4	N=244
Seoul	27.6	N=196
New York	49.2	N=264

### Attitudes



"There is no way to protect my personal information online" [Strongly agree or agree]

Country	Percentage	
Sydney	33.6	N=280
Singapore	39.0*	N=277
Bangalore	29.1	N=244
Seoul	6.6	N=196
New York	16.3	N=264

### Protective Behavior



"When prompted by websites to provide your personal information, you..."

Country	Provide info. truthfully	Only provide compulsory info. truthfully	Provide false info.	Give up transaction
Sydney	17.5	68.9	4.3	9.3
Singapore	10.8	79.1	2.9	7.2
Bangalore	12.3	40.2	35.2	12.3
Seoul	19.9	77.0	2.0	1.0
NY	32.6	60.6	0.8	6.1

### Protective Behavior



"To avoid invasions of privacy, I only shop at reputable e-commerce websites" [Strongly agree or agree]

Country	Percentage	
Sydney	79.3	N=280
Singapore	91.0*	N=277
Bangalore	54.1	N=244
Seoul	52.6	N=196
New York	76.5	N=264

Protective behaviors



"Check the web site's or ecommerce vendor's privacy policy" [Very likely or likely]

Country	Percentage	
Sydney	45	N=280
Singapore	52*	N=277
Bangalore	29.9	N=244
Seoul	30.6	N=196
New York	41.6	N=264

Protective behaviors



"Opt out of email solicitations" [Very likely or likely]

Country	Percentage	
Sydney	65.4	N=280
Singapore	64.6	N=277
Bangalore	28.7	N=244
Seoul	44.4	N=196
New York	70.5*	N=264

Protective behaviors



"Opt out or prevent third parties from using my personal information for marketing purposes" [Very likely or likely]

Country	Percentage	
Sydney	72.5	N=280
Singapore	76.2	N=277
Bangalore	27.5	N=244
Seoul	33.2	N=196
New York	78.8*	N=264

Protective behaviors



"Erase my cookies after every online session" [Very likely or likely]

Country	Percentage	
Sydney	21.4	N=280
Singapore	50.9*	N=277
Bangalore	29	N=244
Seoul	20.4	N=196
New York	29.9	N=264

Protective behaviors



"Make sure vendors' servers are secure (i.e. https)" [Very likely or likely]

Country	Percentage	
Sydney	73.6	N=280
Singapore	79.8*	N=277
Bangalore	26.2	N=244
Seoul	24	N=196
New York	72	N=264

Protective Behavior



"Make sure that financial information is encrypted (e.g. credit cards number)" [Very likely or likely]

Country	Percentage	
Sydney	77.9	N=280
Singapore	80.9*	N=277
Bangalore	24.6	N=244
Seoul	44.4	N=196
New York	79.2	N=264

Protective behaviors



"Make sure the site has at least one trust mark" [Very likely or likely]

Country	Percentage	
Sydney	49.6	N=280
Singapore	62.1*	N=277
Bangalore	18.4	N=244
Seoul	10.1	N=196
New York	54.9	N=264

Attitudes about protective behaviors



"I am quite confident in my ability to protect my privacy online by using privacy enhancing technologies" [Strongly agree or agree]

Country	Percentage	
Sydney	60.0	N=280
Singapore	64.6*	N=277
Bangalore	27.9	N=244
Seoul	12.8	N=196
New York	31.4	N=264

Attitudes about protective behaviors



"By being more cautious online, I can better protect my privacy" [Strongly agree or agree]

Country	Percentage	
Sydney	77.9*	N=280
Singapore	71.1	N=277
Bangalore	29.5	N=244
Seoul	63.3	N=196
New York	69.7	N=264

Attitudes about protective behaviors



"In general, I am confident I can protect my personal information even if others are trying to collect it and use it" [Strongly agree or agree]

Country	Percentage	
Sydney	13.2	N=280
Singapore	16.6	N=277
Bangalore	30.3	N=244
Seoul	7.7*	N=196
New York	18.2	N=264

Protective Behavior (Sydney)



Predictor	Significance
Age	NS
Gender	NS
Length of internet use	S
How often use internet	NS
Online shopping	NS
Online concern	S

Protective Behavior (Singapore)



Predictor	Significance
Age	S [Younger people]
Gender	NS
Length of internet use	NS
How often use internet	NS
Online shopping	NS
Online concern	S

## Protective Behavior (Seoul)



Predictor	Significance
Age	NS
Gender	S [Females]
Length of internet use	NS
How often use internet	NS
Online shopping	NS
Online concern	S

## Protective Behavior (NY)



Predictor	Significance
Age	NS
Gender	NS
Length of internet use	NS
How often use internet	NS
Online shopping	S
Online concern	S

## Protective Behavior (Bangalore)

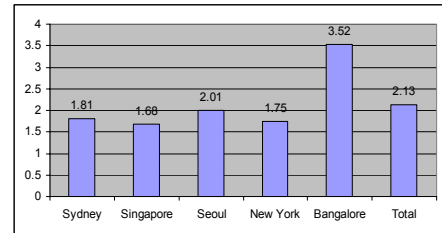


Predictor	Significance
Age	NS
Gender	S [Females]
Length of internet use	NS
How often use internet	S [Frequent users]
Online shopping	NS
Online concern	S

## Protective Policies



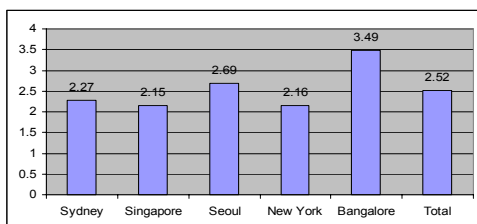
- "I think there should be a law protecting the privacy of online consumers" (1=strongly agree, 7=strongly disagree)
- Respondents from four cities indicated strong agreement; India was least interested in seeing protective policies enacted
- Differences among cities: Significant ( $F=127.4, p<.001$ ) with Singapore expressing strongest interest in protective policies



## Control of Personal Information



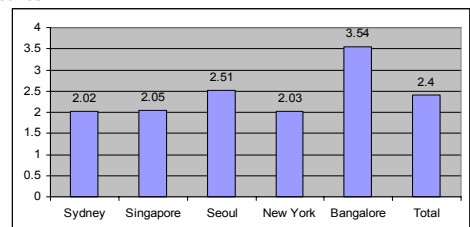
- "I would be more likely to shop online if e-commerce vendors are required to seek my permission before sharing my personal data with other companies." (1=strongly agree, 7=strongly disagree)
- Difference: Significant ( $F=46.26, p<.001$ ); India least concerned about control of personal information



## Breaches of Security



- "I would feel more comfortable shopping online if web-sites/e-commerce vendors are required to inform me about breaches of security that compromise my personal data." (1=strongly agree, 7=strongly disagree)
- Difference: Significant ( $F=73.9, p<.001$ ); India expressed least concern





**Thank you for your attention!**

**If you have questions, email me at  
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