

**The Culnan-Milne Survey on Consumers & Online Privacy Notices:
Summary of Responses**

**Mary J. Culnan
Slade Professor of Management & Information Technology
Bentley College
Waltham, Massachusetts
mculnan@bentley.edu**

**George R. Milne
Marketing Department
Isenberg School of Management
University of Massachusetts – Amherst
milne@mktg.umass.edu**

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CULNAN-MILNE SURVEY ON CONSUMERS & ONLINE PRIVACY NOTICES¹

BASE: ALL RESPONDENTS

Q205 Many websites have a privacy notice. This privacy notice usually describes how the company uses the personal information you provide and the choices they give you to control the subsequent uses of your information.

How often do you read privacy notices posted by websites?

- 1 Never read them 17%
- 2 Rarely read them 33%
- 3 Sometimes read them 31%
- 4 Frequently read them 13%
- 5 Always read them 5%

BASE: NEVER READ WEBSITE PRIVACY NOTICE (Q205/1)

Q210 Why have you chosen not to read privacy notices posted by websites?

[INSERT FULL-SIZE TEXT BOX]
JUMP TO Q. 235

BASE: HAVE READ WEBSITE PRIVACY NOTICES (Q205/2-5) (Weighted Base: 2,041 Respondents)

Q215 To what extent do you agree or disagree with each of the following statements about why you might choose to read a website's privacy notice?

- | | | | | | |
|-------------|-----------------------------|-----------------|--------------------------------------|--------------|--------------------------|
| Q216 | 1 | 2 | 3 | 4 | 5 |
| | Strongly
<u>Disagree</u> | <u>Disagree</u> | Neither Agree
<u>Nor Disagree</u> | <u>Agree</u> | Strongly
<u>Agree</u> |

[RANDOMIZE]

	1	2	3	4	5
01 I usually read the privacy notice if I am visiting a website for the first time.	4%	16%	28%	37%	16%
02 If I have experience with a company offline, I usually don't read their website privacy notice.	7%	18%	28%	39%	8%
03 I usually do <u>not</u> read the privacy notice if the website belongs to a well-known company.	8%	21%	26%	37%	8%
04 I usually read the privacy notice when a website asks me for personal information.	3%	8%	16%	41%	32%

¹ This Harris Interactive QuickQuerySM survey was conducted online within the United States from November 6-8, 2001, among a nationwide cross section of 2,468 adults. Figures for age, sex, race, education, region, income, and weekly Internet usage were weighted where necessary to bring them into line with their actual proportions in the online population.

05 I usually read the privacy notice if I have reason to believe the website has changed its privacy policy.	4%	16%	35%	32%	13%
06 I usually read the privacy notice if I am using my credit card to buy something from the website.	3%	6%	13%	32%	46%
07 I usually read the privacy notice to learn how the website will use the information it collects from me.	4%	13%	25%	41%	17%
08 I usually read the privacy notice to learn if the website shares my personal information with other companies.	3%	11%	19%	40%	27%
09 I usually read the privacy notice to learn if the website uses cookies.	10%	30%	36%	19%	5%
10 If the website displays a privacy seal, I usually do <u>not</u> read the privacy notice.	8%	21%	35%	31%	5%

BASE: HAVE READ WEBSITE PRIVACY NOTICES (Q205/2-5)

Q220 What other reasons might you have for reading or not reading a website’s privacy notice?

[INSERT FULL-SIZE TEXT BOX]

BASE: HAVE READ WEBSITE PRIVACY NOTICES (Q205/2-5)

Q225 To what extent do you agree or disagree with each of the following statements about website privacy notices?

Q226

1	2	3	4	5
<u>Strongly</u> <u>Disagree</u>	<u>Disagree</u>	<u>Neither Agree</u> <u>Nor Disagree</u>	<u>Agree</u>	<u>Strongly</u> <u>Agree</u>

[RANDOMIZE]

	1	2	3	4	5
01 Web privacy notices are usually easy to find.	2%	20%	31%	43%	5%
02 Web privacy notices are usually easy to understand.	10%	35%	33%	21%	1%
03 Web privacy notices often contain terms that are confusing to me.	2%	21%	33%	33%	11%
04 Web privacy notices are usually organized so they are easy to follow.	9%	35%	39%	16%	1%
05 Web privacy notices are often too long to be useful.	2%	9%	21%	47%	21%
06 Web privacy notices often use legal language that is hard to understand or is confusing.	1%	17%	29%	39%	14%

BASE: HAVE READ WEBSITE PRIVACY NOTICES (Q205/2-5)

Q230 To what extent do you agree or disagree with each of the following statements about website privacy notices?

Q231

	1	2	3	4	5
	Strongly		Neither		Strongly
	<u>Disagree</u>	<u>Disagree</u>	<u>Nor Disagree</u>	<u>Agree</u>	<u>Agree</u>

[RANDOMIZE]

	1	2	3	4	5
01 Web privacy notices accurately reflect how websites use the information they collect from me.	2%	17%	52%	27%	2%
02 Companies will follow through on the statements in their Web privacy notices.	2%	13%	57%	26%	2%
03 The promises companies make in their Web privacy notices are <u>not</u> to be trusted.	3%	31%	52%	12%	2%
04 I believe that Web privacy notices are truthful.	2%	15%	49%	33%	2%
05 I trust companies to fulfill the promises they make in their Web privacy notices.	2%	14%	32%	42%	10%

BASE: ALL RESPONDENTS

Q235 To what extent do you agree or disagree with each of the following statements?

Q236

	1	2	3	4	5
	Strongly		Neither		Strongly
	<u>Disagree</u>	<u>Disagree</u>	<u>Nor Disagree</u>	<u>Agree</u>	<u>Agree</u>

[RANDOMIZE]

	1	2	3	4	5
01 I try to protect myself against privacy risks I hear about.	1%	3%	15%	59%	22%
02 I am concerned about privacy invasions and try to take action to prevent them from happening to me.	1%	6%	24%	49%	20%
03 I am vigilant against privacy abuses.	2%	12%	40%	33%	13%
04 I do <u>not</u> undertake actions that would expose me to privacy risks online.	3%	14%	29%	39%	16%

BASE: ALL RESPONDENTS

Q240 Have you ever...? *Please check all that apply*

[MULTIPLE RESPONSE] [RANDOMIZE]

	Yes
01 Refused to give information to a website because you felt it was too personal or unnecessary	82%
02 Asked a website to remove your name and address from any lists used for marketing purposes	80%
03 Asked a website not to share your name or other personal information with other companies	76%
04 Decided not to use a website or not to purchase something from a website because you were not sure how your personal information would be used	64%
05 Set your computer or browser to reject cookies	25%
06 Supplied false or fictitious information to a website when asked to register	34%
97 None of these	3%

BASE: ALL RESPONDENTS

Q245 To what extent do you agree or disagree with each of the following statements?

Q246

1	2	3	4	5
<u>Strongly</u>		<u>Neither Agree</u>		<u>Strongly</u>
<u>Disagree</u>	<u>Disagree</u>	<u>Nor Disagree</u>	<u>Agree</u>	<u>Agree</u>

[RANDOMIZE]

	1	2	3	4	5
01 It usually bothers me when companies ask me for personal information.	1%	7%	23%	46%	24%
02 I'm concerned that companies are collecting too much personal information about me.	*	6%	21%	47%	26%
03 It bothers me to give personal information to so many companies.	1%	5%	17%	48%	30%
04 When companies ask for personal information, I sometimes think twice before providing it.	1%	2%	8%	54%	35%
05 Consumers have lost all control over how companies collect and use their personal information.	1%	12%	25%	41%	21%

* = less than 0.5%

BASE: ALL RESPONDENTS

Q250 In the past 90 days, have you...? *Please check all that apply*

[MULTIPLE RESPONSE] [RANDOMIZE]

	Yes
01 Bought something from a website	39%
02 Ordered something by mail or telephone	31%
03 Provided your email address to a website	80%
04 Registered with a website	56%
None of these	12%

BASE: ALL RESPONDENTS

Q255 How often do you read printed privacy notices that are included with a bill, credit card, bank or other financial statement?

- 01 Never read them 12%
- 02 Rarely read them 31%
- 03 Sometimes read them 31%
- 04 Frequently read them 17%
- 05 Always read them 8%

SECTION 100: DEMOGRAPHICS QUESTIONS
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BASE: ALL RESPONDENTS

Q405 Are you...?

- 1 Male 50%
- 2 Female 50%

BASE: ALL RESPONDENTS

Q407 What is your age?

Q107 AGE CATEGORY

01	Under 13	N/A	
02	13-17	N/A	
03	18-19	5%	
04	20-24	10%	
05	25-29	11%	
06	30-34	11%	
07	35-39	14%	
08	40-44	11%	
09	45-49	11%	
10	50-54	7%	
11	55-59	8%	
12	60-64	5%	
13	65 and over		7%

BASE: ALL RESPONDENTS

Q112 What type of Internet connection do you have for your home computer or other primary computer?

01	14.4k modem	1%	
02	28.8k modem	2%	
03	33.6k modem	3%	
04	56k modem		52%
05	Cable modem	16%	
06	T1 or T3 line		7%
07	ISDN line	1%	
08	ADSL/DSL		7%
96	Other	1%	
98	Not sure	12%	

BASE: ALL RESPONDENTS

Q115 Where are you currently doing this survey?

1	At home	75%
2	At work	21%
3	Another location	3%

BASE: ALL RESPONDENTS

Q118 How many separate telephone lines with different telephone numbers do you have in the home you are in now which can receive phone calls? Do not count those which are only used for faxes or modems

- | | | |
|---|-------------------|-----|
| 1 | Only one | 74% |
| 2 | Two | 20% |
| 3 | Three or more | 4% |
| 9 | Decline to answer | 2% |

BASE: ALL RESPONDENTS

Q121 Excluding email, how many hours a week do you spend on the Internet or World Wide Web?

[RANGE: 0-168]

|_|_| Mean: 11.8

BASE: ALL RESPONDENTS

Q124 Excluding email, how many hours did you spend on the Internet or World Wide Web yesterday?

[RANGE: 0-24]

|_| Mean: 2.3

BASE: ALL RESPONDENTS

Q135 What is your marital status?

- | | | |
|---|---------------------|-----|
| 1 | Married | 56% |
| 2 | Single | 24% |
| 3 | Divorced | 10% |
| 4 | Separated | 2% |
| 5 | Widowed | 3% |
| 6 | Living with partner | 6% |

BASE: ALL RESPONDENTS

Q138 Including you, how many adults (age 18 or over) live in this household?

[RANGE: 1-20]

|_| Mean: 2.1

BASE: ALL RESPONDENTS

Q141 How many children under the age of 18 live in this household?

[RANGE: 0-15]

||| Mean: 0.8

BASE U.S. RESPONDENTS (Q109/U.S.)

Q146 What is the highest level of education you have completed or the highest degree you have received?

[PROGRAMMER: DISPLAY IN TWO COLUMNS, GOING DOWN]

01	Less than high school	2%
02	Completed some high school	4%
03	High school graduate or equivalent (e.g., GED)	29%
04	Completed some college, but no degree	31%
05	College graduate (e.g., B.A., A.B., B.S.)	23%
06	Completed some graduate school, but no degree	5%
07	Completed graduate school (e.g., M.S., M.D., Ph.D.)	6%

BASE U.S. RESPONDENTS (Q109/U.S.)

Q149 What is your employment status?

01	Employed full-time	56%
02	Employed part-time	7%
03	Self-employed	6%
04	Not employed, but looking for work	5%
05	Not employed and not looking for work	2%
06	Retired	10%
08	Student	7%
09	Homemaker	7%

BASE U.S. RESPONDENTS (Q109/U.S.)

Q157 Which of the following income categories best describes your total year 2000 household income before taxes?

01 Less than \$15,000	4%
02 \$15,000 to \$24,999	11%
03 \$25,000 to \$34,999	13%
04 \$35,000 to \$49,999	13%
05 \$50,000 to \$74,999	19%
06 \$75,000 to \$99,999	12%
07 \$100,000 to \$124,999	5%
08 \$125,000 to \$149,999	2%
09 \$150,000 to \$199,999	1%
10 \$200,000 to \$249,999	*
11 \$250,000 or more	1%
99 Decline to answer	19%

BASE U.S. RESPONDENTS (Q109/U.S.)

Q158 Which of the following best describes the total dollar value of your household's investable assets - that is, assets in stocks, bonds, mutual funds, CDs, savings accounts, and checking accounts, but not including real estate or retirement accounts?

01 Less than \$25,000	37%
02 \$25,000 to \$49,999	8%
03 \$50,000 to \$99,999	8%
04 \$100,000 to \$249,999	8%
05 \$250,000 to \$499,999	2%
06 \$500,000 to \$749,999	1%
07 \$750,000 to \$999,999	*
08 \$1,000,000 to \$1,999,999	1%
09 \$2,000,000 to \$4,999,999	*
10 \$5,000,000 or more	*
99 Decline to answer	35%

BASE U.S. RESPONDENTS (Q109/U.S.)

Q175 Are you of Hispanic origin, such as Mexican American, Latin American, Puerto Rican, or Cuban?

1 Yes, of Hispanic origin	6%
2 No, not of Hispanic origin	88%
9 Decline to answer	5%

BASE U.S. RESPONDENTS (Q109/U.S.)

Q178 Do you consider yourself...?

01 White	82%
02 Black	5%
03 African American	2%
04 Asian or Pacific Islander	2%
05 Native American or Alaskan native	1%
06 Mixed racial background	1%
07 Other race	1%
08 Decline to answer	6%

Q210/Q220: Why People Say They Do Not Read Privacy Notices

NOTICE ITSELF

- Boring
- Too long
 - “Privacy notices are deliberately made too long and verbose. How about the “Privacy Notice for Dummies’ version?”
- Small print is hard to read
- Too hard to understand, legalistic
 - “Get real, no one in their right mind WANTS to read that mumbo jumbo verbiage”
 - “...I wish they would just simplify the basic points and have a long wordy version as an option and to cover their bums in the case of some stupid money grubber suing them.”
 - “I don’t have a law degree.”
 - “Just tell me what I need to know without the legal mumbo jumbo.”
 - “The gobbledeygook and having to have a Philadelphia lawyer to go through all the ‘whereas’ nonsense. Too much covering of the proverbial butt.”
- They are all the same
 - “Because they tend to be the same boilerplate over and over again. If you’ve read one, you’ve read them all.”
 - “After the first three or four, you start to realize that some lawyer out there has written a boiler plate and sold it on the common market, probably for boatloads of money.”
- Don’t see them, can’t find them
 - “I have never visited a Website that has one.”
 - “...didn’t really know they were there.”

Reputation/Branding

- Prior experience with company or Web Site, nothing has changed since my last visit

- “I only buy from trusted Websites – stores I’ve already experienced offline, so just assume I’m protected.”
- “I only give personal information to companies or organizations I know. I have a few sites I purchase from. If a site starts asking questions, I leave.”
- I generally do Internet business with the same companies and have grown to trust them. So far, those companies have not betrayed me.”
- Reputation of Web site or firm
 - “If I don’t believe the Website administration to be honest, I won’t give any information I don’t want disseminated.”
 - “If I don’t trust the site to begin with, then I don’t use the site”

Consumer Characteristics

- No time, interferes with surfing
- Lazy
- They don’t provide any protection, written to protect the Web site.
 - “Why bother, they are too long and often leave enough loop holes so they can do whatever they want. And they have!”
 - “They can be revoked or modified at any time so they are basically meaningless. Look at all of the Dot Com companies which sold their user databases when they went bankrupt.”
 - “They’re all legalese that essentially permit themselves unrestricted use of personally identifiable information with a few feel-good red herrings to distract you from that fact.”
 - “I know they are present to prevent lawsuits”
 - “The privacy statement is always written to protect the company, not the individual.”
- Trust companies/Web sites in general
 - “I am sure that the sites are doing everything to protect me and my privacy.”
 - “Never had any problems with the way my information is used. I trust that the appropriate authorities are regulating how my information is used.”
- Enough to know site has a privacy notice (means site is paying attention)
 - “Because if they TELL you they have a privacy notice then you can assume that they aren’t going to sell your information or anything.

However, if the company does NOT have a notice then I choose not to do business with that company via that Website.”

- “Also, I find that if they are willing to post their privacy notice, they are reputable enough to keep my information confidential.”
- Other: there is no privacy on the Internet, privacy is not an issue, don’t shop online etc.
 - “...Spammers will find my email address no matter what – I guess I just don’t expect much ‘privacy’ from the ‘net.’”
 - “I don’t really care about privacy, and either know that I’m safe or don’t care that I’m not.”
 - “I’m not concerned about the type of information I share online.”
 - “I am just careful about giving away personal information while I am online.”
 - “I normally put in false information so if they do hand out my email, it doesn’t work.”
 - “I do not buy on the Internet. I do go to 2 or 3 Websites, genealogy, sports, email.”

Q220: Other Reasons Why People Say They Do Read Privacy Notices

Control over Personal Information

- Site requests personal information (e.g. Information is not needed to complete transaction; requests sensitive information)
 - “I always read the privacy notice for any credit card company or an application for a credit card.”
 - “When transmitting personal data such as social security numbers and other personal information.”
 - “...It looks like they want more information than they need for whatever I’m trying to do.”
 - “I read privacy policies when sites are asking for information that doesn’t seem pertinent to my business with them.”
- See what they are doing with personal information, especially if sharing with other firms.
 - “If I think the company is likely to share information about me that I may not want shared.”
 - “To make sure the information I might give them will not be shared without my approval.”
 - “one should always read them because if you don’t, you are apt to get a lot of JUNK email!! And, my husband hates it when that happens!”
 - “To see if they have a secure Website.”
 - “I tend to read just the portion that indicates they don’t ‘share’ my information.”
- Negative experience (unwanted e-mail, hear others have a problem)
 - “If I start getting a lot of junk postal mail or e-mail for no apparent reason.”
 - “If I have heard something adverse about their company or received a spam due to something I had done recently.”
 - “Unfortunately I read the privacy notice after I’ve heard someone else has had a problem.”

REPUTATION OF SITE (Unsure of reputation, first-time visit, site looks second-rate)

- “I read the privacy notice if it is the first time I have dealt with that Website. If I have done business with them before, I don’t read it again.”
- “To learn if they are connected to well-known companies.”
- “I don’t read them if it is a site I use often. I do read them when using a site for the first time.”

- “If I am unfamiliar with the company and have not established trust, I check them out.

LOOKING FOR “HIDDEN CHARGES”

- “Read to see if there are any hidden charges that are not disclosed upfront.”
- “To see if there are any hidden charges for use of certain ‘free’ services.”
- “To see if there is a fee.”

SITE REQUIRES YOU TO READ THE POLICY BEFORE PROCEEDING

- “If I have to read it in order to continue into the Web site.”
- “I at least skim a Website’s privacy notice if it’s a requirement of becoming a member of a service that the Website offers.”
- “You may have to read the privacy rules in order to apply for a program.”

Accessibility of Notice

- “I usually read it if it is easily accessible or I can pop it up in a separate window and I do not have to get out of the area I am currently viewing.”