A Study on Privacy Concerns and Consumer Behaviour

Pooja C

Student

poojachandrashekar12@gmail.com

Sharanya Shetty

Student

sharanyashetty071@gmail.com

Priya Sequiera

Faculty

Post Graduate Department of Business Administration

Alva's Institute of Engineering & Technology, Mijar

priyasequiera@aiet.org.in

Abstract

Privacy is the ability of a person to keep his information, acts or thoughts confidential. This may include what personal details can be shared and what cannot be, who can access to this information and how can they use it. There are various privacy concerns in the minds of people in recent days. This may include accessing or hacking of personal and financial information, surveillance activities like face recognition and location tracking which may sometimes be dangerous and misuse of data by technological companies for advertising.

Consumers have their concerns related to privacy like security of their data, excessive collection of personal information without the knowledge of how it is going to be used, sharing personal data with third parties without permission and constant tracking of online activities. Consumers' views about data privacy has a huge impact on their behaviour and digital interaction.

Consumer views about data privacy and security have a huge influence on their online behaviours and interactions in the digital age. This article investigates the complex relationship between consumer attitudes towards data privacy and security and their subsequent online behaviour, with a focus on willingness to give personal information and engage with personalised content.

The study will look at a variety of factors that influence consumer attitudes towards data privacy, such as trust in online platforms, perceived dangers associated with data sharing, and knowledge of privacy regulations. These elements are critical in determining people's

perceptions of the safety and security of their personal data in the online environment. This research intends to provide insight on the subtle dynamics influencing consumer behaviour in the digital realm by analysing these factors.

Furthermore, the study investigates how consumer views regarding data privacy and security affect their interaction with tailored content. It investigates how people's levels of comfort with data sharing influence their receptivity to personalized marketing campaigns, recommendations, and targeted adverts. The study emphasizes the significance of data transparency and ethical data practices in encouraging favourable customer responses to tailored content.

Introduction

Considering the speed at which technology is developing and the number of activities that take place online, data security and privacy have emerged as major concerns that have an impact on consumer behaviour. The development of digital technology has changed human interaction, commerce, and communication, fostering an environment in which private data is now highly valued. Due to this change in perspective, there is now a complicated interaction between consumers' online behaviour and attitudes around data privacy, which influences their willingness to share information and interact with personalised content.

The general understanding that personal information, once shared, may be subject to misuse, exploitation, or unauthorised access is the basis for the concern over data privacy and security. Shared instances of data misuse and breaches have increased consumer awareness and sensitivity about protecting their personal data. As a result, customers' attitudes and behaviours in the digital space have changed due to this increased awareness.

Consumer thoughts on the advantages of sharing information, concerns about possible risks connected with data exposure, and trust in online platforms are just a few of the many variables that shape their complex attitudes towards data privacy. Online consumer decision-making is shaped by the delicate tension that arises from striking a balance between the need to preserve one's privacy and the need for personalised offerings.

Online information sharing behaviour is dependent on the value that users believe platforms or businesses are providing in exchange for access to their personal information. Customers balance the advantages of customised services, individualised recommendations, and focused advertising against the possible dangers of data breaches or information loss. The way that perceived risks and advantages interact has a big influence on how customers behave in the online market.

Furthermore, the advent of strict data protection laws like the California Consumer Privacy Act (CCPA) and the General Data Protection Regulation (GDPR) of the European Union highlights the growing awareness of people's rights to data privacy and the necessity of open data practices. These rules have affected consumers' views and behaviours by forcing businesses to review their data gathering and usage procedures in addition to increasing knowledge.

Businesses, legislators, and researchers must comprehend the complex relationship that exists between consumer attitudes towards data privacy and their online behaviour. The purpose of this study is to

examine this relationship in further detail, investigating the variables that impact customer choices and illuminating the consequences for companies trying to strike a careful balance between privacy and personalisation in the digital era.

Literature Review

1.Cheah, Lim, Ting, Liu, & Quach (2022): This paper indicates that consumer perception of channel integration (CPCI), consumer empowerment (CE), and trust greatly affect patronage intention in omnichannel shopping. Furthermore, it is discovered that the impacts of CPCI and CE on trust are larger when privacy concerns are minimal.

2.Bandara, Fernando & Akter (2021): Insufficient governmental safeguards and corporate accountability for privacy can rob consumers of their right to privacy empowerment and erode their trust, which can lead to privacy worries and defensive reactions.

3.Kansal (2014): Due to the fact that Indian customers chose to express and complain about privacy issues, businesses must make investments in recovery plans.

4.Mubarak Alharbi, Zyngier & Hodkinson (2013): One of the primary barriers to the growth of e-commerce is the perception of inadequate security among online consumers, particularly with regard to privacy issues. Online investment raises more security worries than traditional trading. Consumers' desire for security in their financial transactions remains one of the main obstacles to the expansion of e-commerce.

5.Kronemann, Kizgin, Rana & Dwivedi (2023): Businesses are implementing AI as a new front-facing customer care method to engage with customers during service calls. There are suggestions that artificial intelligence will drastically alter how businesses and their clients interact.

6.Tsarenko & Rooslani Tojib (2009): The findings suggest that trust is a stronger factor influencing privacy concern than worries about privacy statements and the existence of legally required protections.

7.Lyon (2007): He argues that mass surveillance practices raise concerns about individual privacy and autonomy.

8.Bandara, Fernando & Akter (2021): This paper examines how consumer privacy concerns influence their online behavior, finding that they often take defensive measures to protect their data.

9.Phelps, J., Nowak, G., & Ferrell, E. (2000): This study finds that consumers are more likely to share personal information when they trust the company collecting it and believe they will benefit from doing so.

10.Bandara, Fernando & Akter (2021): Insufficient governmental safeguards and corporate accountability for privacy can deprive consumers of their right to privacy empowerment and erode their trust, which can lead to privacy worries and defensive reactions.

Need for the Study

Trust and Confidence: Privacy concerns directly affects consumers' trust and confidence in businesses. Understanding their privacy concerns helps in building trust, which can positively influence consumer behaviour.

Decision-Making Process: Consumers may avoid certain products if they have a threat to their privacy. By understanding these concerns, businesses can customise their offerings to address them effectively.

Communication and Marketing Strategies: Knowledge about privacy concerns enables businesses to communicate their privacy policies and practices transparently. It helps in crafting marketing messages that emphasize data security and privacy protection, which can attract privacy-conscious consumers.

Personalization and Data Collection: Many businesses collect consumer data to personalize their offerings and improve user experience. However, consumers are becoming increasingly aware of data privacy issues. Understanding their concerns allows businesses to navigate the delicate balance between collecting data for personalization and respecting consumers' privacy boundaries.

Long-term Customer Relationships: Addressing privacy concerns fosters long-term relationships with customers. When consumers feel that their privacy is valued, they are more likely to become repeat customers and advocates for the brand.

In summary, studying consumer privacy concerns is essential for businesses to adapt their practices, build trust, comply with regulations, and tailor their approaches to meet consumer expectations, ultimately influencing their behavior positively.

Objectives

To study the consumer behaviour towards data privacy.

To explore the demographic factors that affect the consumer behaviour towards data privacy.

To understand the benefits of sharing personal information by the level of concern for privacy.

Scope

Trust in Online Platforms: Study how consumers consider trustworthiness of various online platforms in protecting their personal data. It includes exploring factors that contribute to trust, such as past experiences, platform transparency, and security measures.

Dangers related to Sharing data: Explore the concerns that consumers have about data sharing, along with fear of hacking, identity theft, surveillance, and misuse of personal information by technological companies.

Knowledge of Privacy Regulations: Analyse consumers' awareness of privacy regulations like as GDPR, CCPA and how this knowledge influences their thoughts about data safety.

Wish to provide Personal data: Study how consumer attitudes toward data privacy influences their wish to provide personal information online and analyse the types of information consumers are more comfortable sharing.

Interaction with Personalized Content: Understand how consumer comfort levels with data sharing affect their interaction with personalized content.

Hypothesis

H0: There is no significant relationship between consumers' awareness of data privacy issues and their level of privacy concerns.

H1: Higher levels of awareness about data privacy issues are associated with increased privacy concerns among consumers.

H0: There is no significant association between consumers' demographics and their level of concern regarding data privacy.

H1: There is significant association between consumers' demographics and their level of concern regarding data privacy.

H0: There is no significant relationship between consumers' perceived benefits of sharing personal information and their level of concern for privacy.

H1: There is significant relationship between consumers' perceived benefits of sharing personal information and their level of concern for privacy.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.785	16	1.112	1.849	.037[b]
	Residual	51.088	85	.601		
	Total	68.873	101			

The first important factor is consumers' awareness of data privacy issues. Given the prevalence of data breaches and privacy violations in the modern digital age, consumers' awareness of these issues is critical. If awareness and privacy concerns are significantly correlated, this suggests that consumers who are better informed tend to be more concerned about their privacy. It also suggests that as people become more aware of the potential risks associated with their personal data, their concerns about privacy may grow.

Secondly, the alternative hypothesis suggests that privacy concerns may be influenced by the demography of consumers. Demographics include a range of variables, including gender and age. It suggests that some demographic groups may be more prone than others to higher degrees of privacy worries if there is a substantial correlation between demography and privacy issues.

The perceived advantages that consumers place on disclosing personal information make up the third component of the alternative hypothesis. In the age of tailored services and targeted marketing, people frequently balance the advantages of disclosing personal data with the possible privacy hazards. If perceived benefits and privacy concerns are significantly correlated, it implies that those who see more advantages in sharing their information may also be more concerned about their privacy. For businesses looking to balance offering individualised services with protecting user privacy, this dynamic is crucial.

Businesses' product offerings, communication plans, and privacy policies may be influenced by their comprehension of the relationship described in the alternative hypothesis. Customers' trust and satisfaction may increase if these components are tailored to various demographic groups and highlight the advantages of privacy protection.

This knowledge can be used by policymakers to create focused training initiatives and rules that target particular demographics or emphasise increasing public awareness of the possible advantages of safeguarding personal data.

To conclude, the alternative hypothesis suggests that there is a noteworthy correlation among consumers' degree of privacy concerns, their demographics, their perception of the advantages of sharing personal information, and their awareness of data privacy issues. Beyond simple statistical correlations, the consequences of this link go into the intricacies of personal choices, cultural perceptions, and the changing terrain of digital privacy.

Research Methodology

This study aimed to understand the consumer behaviour with respect to privacy concerns. Descriptive research design has been used for the study. Descriptive research studies are those that are concerned with describing the characteristics of a particular individual or group. This study targets the population drawn from customers who have purchased from online stores. Most of the respondents participated were post graduate students and educators. The total population size was indefinite, and the sample size used for the study was 102. Online questionnaires were distributed among various users. The respondents were selected based on the convenient sampling technique. The primary data were collected from Surveys with the help of self-administered questionnaires. The questionnaire consists of two different sections, in which the first section consists of the introductory questions that gives the details of socio-economic profile of the consumers as well as their behaviour towards privacy issues, the second section consist of the questions related to the research. To investigate the factors restraining consumer purchase, five-point Likert scale with response ranges from "Strongly agree" to "Strongly disagree", with following equivalencies, "strongly disagree" = 1,"disagree" = 2,"neutral" = 3,"agree" = 4 and "strongly agree" = 5 was used in the questionnaire. After collecting the data, it was recorded on the Excel sheet. For analysis socio-economic profile descriptive statistics was used and factors analysis was performed on SPSS for factor reduction.
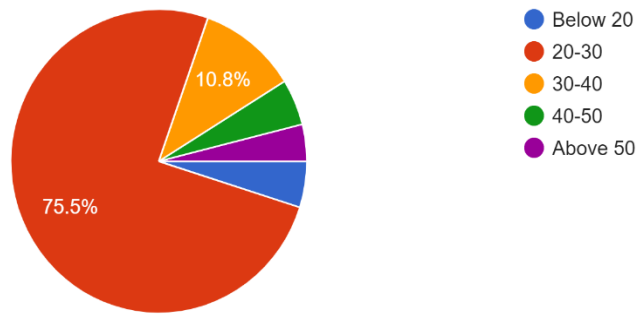
Data Analysis

Age
Below 20

20-30

30-40

40-50

Above 50

Response	No of Respondents	Percentage
Below 20	5	4.9%
20-30	77	75.5%
30-40	11	10.8%
40-50	5	4.9%
Above 50	4	3.9%

It shows that the largest percentage of respondents, 75.5%, fall under the "Below 20" age group. This suggests that young people are the most concerned about privacy. This could be due to a number of factors, such as:

Young people are more likely to use social media and other online platforms, where their privacy can be more easily compromised.

Young people may be more aware of the potential risks of privacy violations.

The pie chart also shows that a smaller percentage of respondents fall into the other age groups: 12.7% for the 20-30 age group, 5.9% for the 30-40 age group, 3.9% for the 40-50 age group, and 2% for the "Above 50" age group. This suggests that privacy concerns are less common among older adults. This could be due to a number of factors, such as:

Older adults may be less likely to use social media and other online platforms.

Older adults may be less aware of the potential risks of privacy violations.

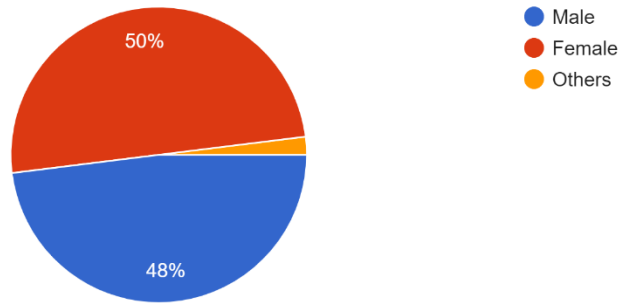Older adults may be less concerned about the long-term implications of privacy violations.

Gender

Male

Female

Others

Responses	No of Respondents	Percentage
Male	49	48%
Female	51	50%
Others	2	2%

The pie chart shows the results of a survey asking about the gender of the respondents. There were 102 responses in total.

50% of the respondents identified as male.

48% of the respondents identified as female.

2% of the respondents identified as others.

It is important to note that this is just a small sample of the population, and so it may not be representative of the general population. Overall, the pie chart shows that there is a roughly equal number of male and female respondents.

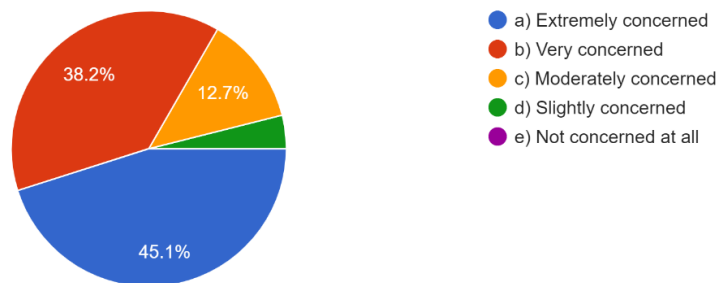How concerned are you about the privacy of your personal data online?

Extremely concerned.

Very concerned

Moderately concerned

Slightly concerned

Not concerned at all

Responses	No of Respondents	Percentage
Extremely concerned	46	45.1%
Very concerned	39	38.2%
Moderately concerned	13	12.7%
Slightly concerned	4	3.9%
Not concerned at all	-	-

8

Nearly half (45.1%) of the 102 people surveyed said they were "not concerned at all" about the privacy of their personal data online. This suggests that a significant number of people are not particularly worried about their online privacy.

38.2% of respondents said they were "moderately concerned." This suggests that a smaller group of people are somewhat concerned about their online privacy, but not overly worried about it.

13.7% said they were "very concerned," and 3% said they were "extremely concerned." This suggests that a smaller group of people are quite concerned about their online privacy.

How comfortable are you with sharing your personal information while creating online accounts?
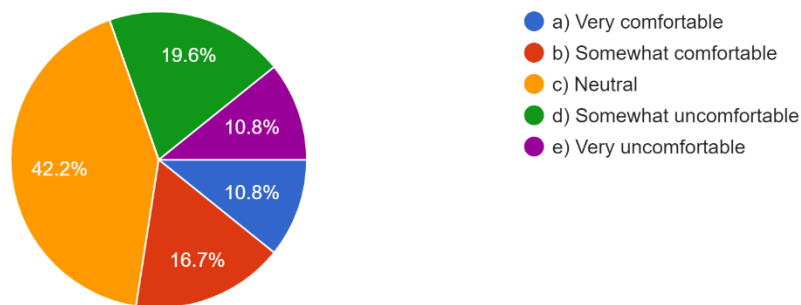
Very comfortable

Somewhat comfortable

Neutral

Somewhat uncomfortable

Very uncomfortable

Responses	No of Respondents	Percentage
Very comfortable	11	10.8%
Somewhat comfortable	17	16.7%
Neutral	43	42.2%
Somewhat uncomfortable	20	19.6%
Very uncomfortable	11	10.8%

The pie chart shows the results of a survey asking 102 people how comfortable they are with sharing their personal information while creating online accounts. 19.6% of respondents said they were "very comfortable," 40.2% said they were "somewhat comfortable," 16.7% said they were "neutral," 13.7% said they were "somewhat uncomfortable," and 10.8% said they were "very uncomfortable."

Nearly half (40.2%) of the 102 people surveyed said they were "somewhat comfortable" sharing their personal information while creating online accounts. This suggests that a significant number of people are willing to share some of their personal information.

19.6% of respondents said they were "very comfortable" sharing their personal information. This suggests that a smaller group of people are not worried about sharing their personal information online.

24.5% of respondents said they were "somewhat uncomfortable" or "very uncomfortable" sharing their personal information. This suggests that a quarter of the people surveyed are concerned about sharing their personal information online.

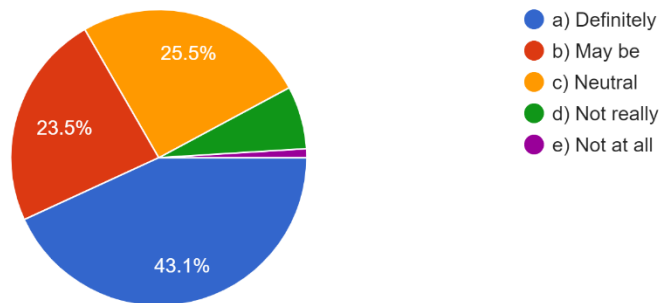**Would you prefer to use service that explains how it handles your data?**

Definitely

Maybe

Neutral

Not really

Not at all

Responses	No of Respondents	Percentage
Definitely	44	43.1%
Maybe	24	23.5%
Neutral	26	25.5%
Not really	7	6.9%
Not at all	1	1%

The pie chart shows the results of a survey asking 102 people how concerned they are about the privacy of their personal data online. 43.1% of respondents said they were "not really concerned," 23.5% said they were "not concerned at all," 13.7% said they were "very concerned," and 20% said they were "somewhat concerned."

Nearly two-thirds (66.6%) of the 102 people surveyed said they were "not really concerned" or "not concerned at all" about the privacy of their personal data online. This suggests that a significant number of people are not particularly worried about their online privacy.

20% of respondents said they were "somewhat concerned." This suggests that a smaller group of people are somewhat concerned about their online privacy, but not overly worried about it.

13.7% said they were "very concerned." This suggests that a smaller group of people are quite concerned about their online privacy.

How important do you think that firms should take your permission before collecting and using your data?
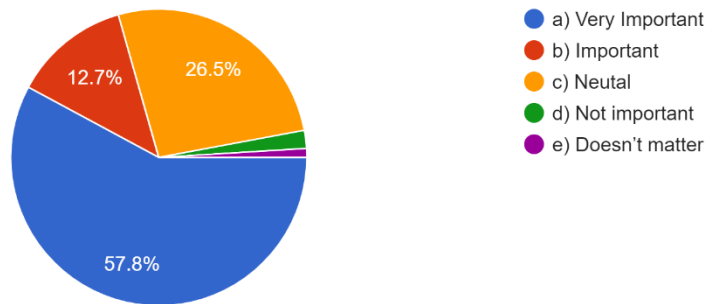
Very important

Important

Neutral

Not important

Doesn't matter

Responses	No of Respondents	Percentage
Very important	59	57.8%
Important	13	12.7%
Neutral	27	26.5%
Not important	2	2%
Doesn't matter	1	1%

The pie chart shows the results of a survey asking 102 people how important they think it is that firms should take their permission before collecting and using their data.

57.8% of respondents said that it is very important.

25.5% said that it is important.

8.8% said that it is neutral.

3.9% said that it is not important.

4% said that it doesn't matter.

Overall, the survey results show that a large majority of people (83.3%) believe that it is at least somewhat important for firms to take their permission before collecting and using their data. Only a small minority (7.9%) believe that it is not important or that it doesn't matter.

Do you think companies are transparent enough about how they make use of your personal data?

Yes

No

Responses	No of Respondents	Percentage
Yes	28	27.5%
No	74	72.5%
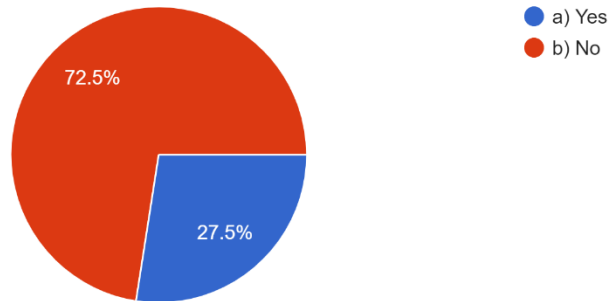
27.5% of the respondents said yes, while 72.5% said no when asked if they think companies are transparent about the use of their data.

This suggests that most people believe that companies are not being transparent enough about how they use their personal data. This could be due to several factors, such as the complex and often opaque nature of data privacy policies, or the lack of trust that many people have in companies to handle their data responsibly.

Are you willing to share personal information in exchange for more personalized online experience?
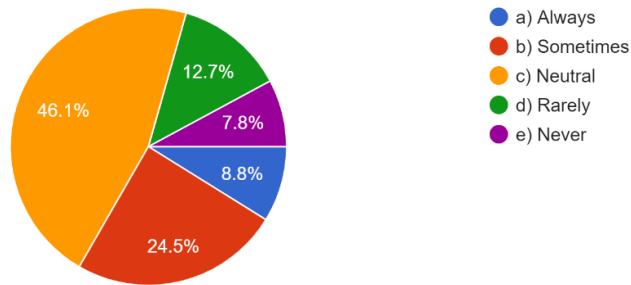
Always

Sometimes

Neutral

Rarely

Never

Responses	No of Respondents	Percentage
Always	9	8.8%
Sometimes	25	24.5%
Neutral	47	46.1%
Rarely	13	12.7%
Never	8	7.8%

24.5% of respondents said they were always willing to share personal information.

12.7% said they were sometimes willing to share personal information.

8% said they were neutral on the issue.

8.8% said they were rarely willing to share personal information.

35.3% of respondents said they were never willing to share personal information.

Overall, the pie chart shows that there is a range of opinions about whether or not people are willing to share their personal information online. It is important for companies that collect personal information to be aware of these concerns and to take steps to protect the privacy of their users.

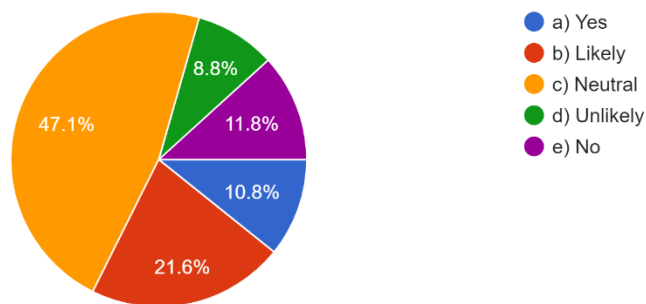**Do you trust the companies that uses your data to personalize its services?**

Yes

Likely

Neutral

Unlikely

No

Responses	No of Respondents	Percentage
Yes	11	10.8%
Likely	22	21.6%
Neutral	48	47.1%
Unlikely	9	8.8%
No	12	11.8%

The pie chart shows the results of a survey asking 102 people whether they trust companies that use their data to personalize their services.

21.6% of respondents said they definitely trust companies to do this.

8.8% said they likely trust companies to do this.

11.8% said they are neutral on the issue.

10.8% said they are unlikely to trust companies to do this.

37% of respondents said they definitely do not trust companies to do this.

Overall, the survey results suggest that there is no clear consensus on whether people trust companies to use their data to personalize their services. A significant minority of people (37%) say they do not trust companies to do this, while a smaller but still significant number of people (21.6%) say they definitely do trust companies to do this. Most respondents (61.6%) fall somewhere in between these two extremes.

Do privacy concerns influence your decisions while browsing or during online shopping?
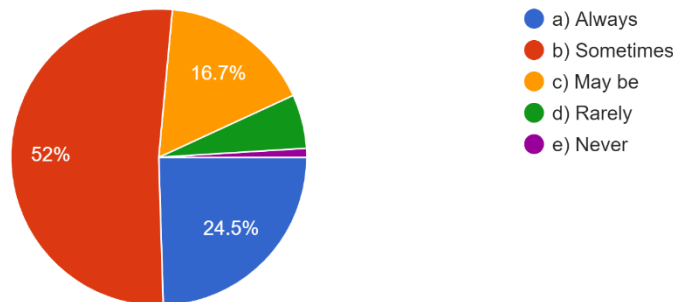
Always

Sometimes

Maybe

Rarely

Never

Responses	No of Respondents	Percentage
Always	25	24.5%
Sometimes	53	52%
May be	17	16.7%
Rarely	6	5.9%
Never	1	1%

The pie chart shows the results of a survey asking 102 people whether privacy concerns influence their decisions while browsing or during online shopping.

52% of respondents said that privacy concerns always influence their decisions.

24.5% said that privacy concerns sometimes influence their decisions.

12.7% said that privacy concerns may be influence their decisions.

5.9% said that privacy concerns rarely influence their decisions.

4.9% said that privacy concerns never influence their decisions.

This suggests that a majority of people (76.5%) are at least somewhat concerned about their privacy when they are browsing or shopping online. This could be due to a number of factors, such as the recent high-profile data breaches at Equifax and Facebook, or the general increase in awareness of how online companies collect and use personal data.

The current regulations about data privacy is sufficient to protect consumers.

        a) Strongly agree

        b) Agree

        c) Neutral

        d) Disagree

        e) Strongly agree

Responses	No of Respondents	Percentage
Strongly agree	15	14.7%
Agree	11	10.8%
Neutral	49	48%
Disagree	18	17.6%
Strongly disagree	9	8.8%
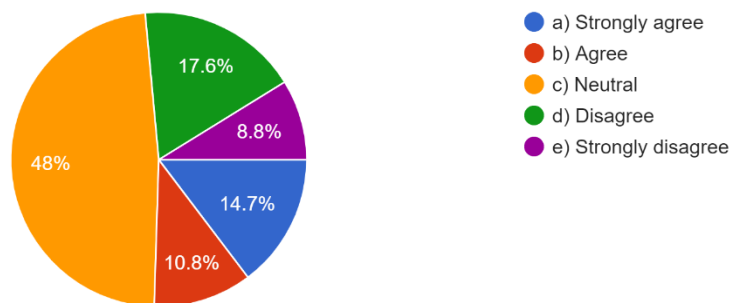
The majority of respondents (88.8%) believe that the current data privacy regulations are sufficient to protect consumers. This suggests that most people feel that their data is safe under the current laws.
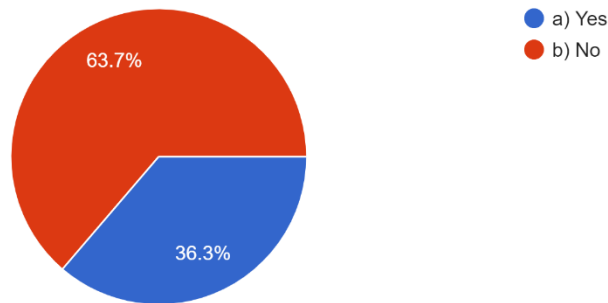
A small minority of respondents (11.2%) disagree. This could be because they believe that the current regulations are not strong enough, or that they are not enforced effectively.

Have you ever experienced data breach or unauthorized access to your personal information online?

Yes

No

Responses	No of Respondents	Percentage
Yes	37	36.3%
No	65	63.7%

The pie chart shows the results of a survey question asking people whether they have ever experienced a data breach or unauthorized access to their personal information online. 36.3% of the 102 respondents said that they had. This is a worrying statistic, as it suggests that a significant number of people are having their personal information compromised online. Data breaches can have a serious impact on people's lives, as they can lead to identity theft, financial loss, and even physical harm. It is important to be aware of the risks of data breaches and to take steps to protect your personal information online.

How confident are you about the security measures of websites and apps you use?
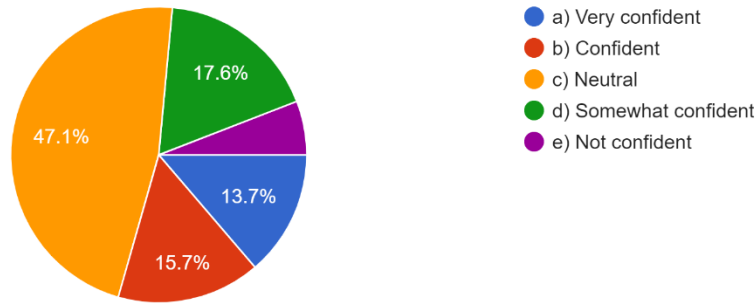
Very confident

Confident

Neutral

Somewhat confident

Not confident

Responses	No of Respondents	Percentage
Very confident	14	13.7%
Confident	16	15.7%
Neutral	48	47.1%
Somewhat confident	18	17.6%
Not confident	6	5.9%

- a) Very confident
- b) Confident
- c) Neutral
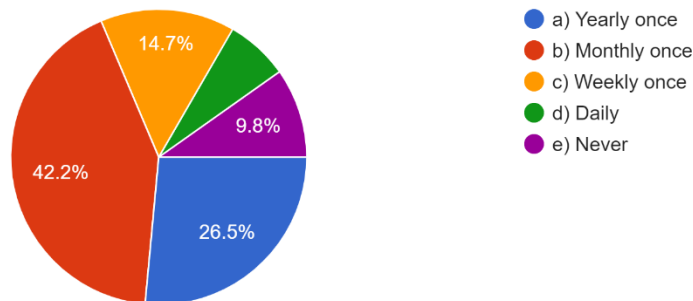- d) Somewhat confident
- e) Not confident

The pie chart shows the results of a survey asking people how confident they are about the security measures of websites and apps they use. Of the 102 respondents, 17.6% said they were very confident, 35.3% said they were confident, 15.7% said they were neutral, 13.7% said they were somewhat confident, and 18.7% said they were not confident. The majority of respondents (52.9%) said they were at least somewhat confident about the security measures of websites and apps they use. However, a significant minority (32.4%) said they were not very confident or not at all confident. This suggests that there is room for improvement in the way that websites and apps communicate their security measures to users.

How often do you review and adjust your privacy settings?

Yearly once
Monthly once
Weekly once
Daily
Never

Responses	No of Respondents	Percentage
Yearly once	27	26.5%
Monthly once	43	42.2%
Weekly once	15	14.7%
Daily	7	6.9%
Never	10	9.8%

- a) Yearly once
- b) Monthly once
- c) Weekly once
- d) Daily
- e) Never

The pie chart shows the results of a survey asking people how confident they are about the security measures of websites and apps they use. Of the 102 respondents, 17.6% said they were very confident, 35.3% said they were confident, 15.7% said they were neutral, 13.7% said they were somewhat confident, and 18.7% said they were not confident. Most of the respondents (52.9%) said they were at least somewhat confident about the security measures of websites and apps they use. However, a significant minority (32.4%) said they were not very confident or not at all confident. This suggests that there is room for improvement in the way that websites and apps communicate their security measures to users.

Are you aware about the tools and features that help control data sharing?

Yes

No

Responses	No of Respondents	Percentage
Yes	34	33.3%
No	68	66.7%
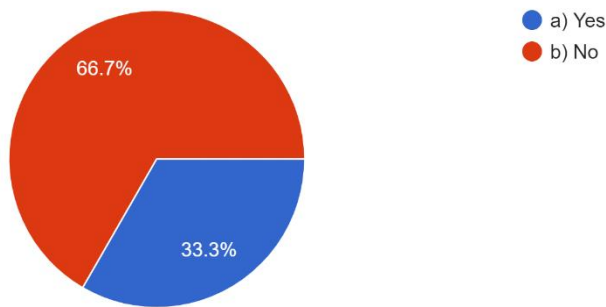
Of the 102 respondents, 66.7% said they were aware, and 33.3% said they were not. This suggests that a majority of people are aware of the tools and features that help control data sharing. This is a positive sign, as it means that people are taking steps to protect their privacy online. It is important to note that a significant minority of people are not aware of these tools and features. This could be due to a lack of awareness, a lack of understanding of how to use these tools, or a belief that they are not important. It is important for people to be aware of these tools and to use them to protect their privacy online. The best way to protect your privacy online is to be careful about what personal information you share and to be aware of the risks of sharing your data.

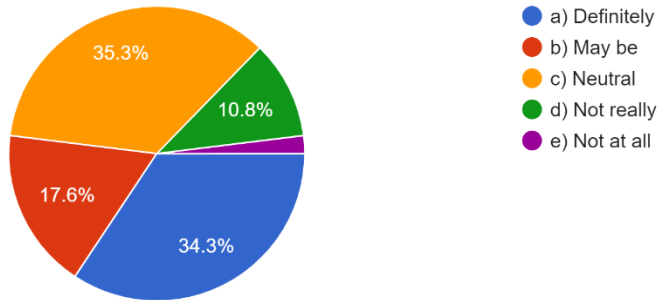**Would you engage more if platforms offer better privacy controls?**

Definitely

Maybe

Neutral

Not really

Not at all

Responses	No of Respondents	Percentage
Definitely	35	34.3%
May be	18	17.6%
Neutral	36	35.3%
Not really	11	10.8%
Not at all	2	2%

It shows the results of a survey asking people whether they will engage more if platforms offer better privacy controls. Of the 102 respondents, 34.3% said, 40.2% said maybe, 10.8% said not really, and 14.7% said neutral. This suggests that a strong majority of people (74.5%) would engage more if platforms offer better privacy controls. This is a significant finding, as it suggests that privacy is a major concern for users and that platforms can improve user engagement by investing in better privacy controls. The results of this survey suggest that platforms that take steps to improve their privacy controls are likely to see an increase in user engagement. This is an important finding for businesses and organizations that operate online platforms, as it suggests that investing in privacy can be a good way to improve user engagement and satisfaction.

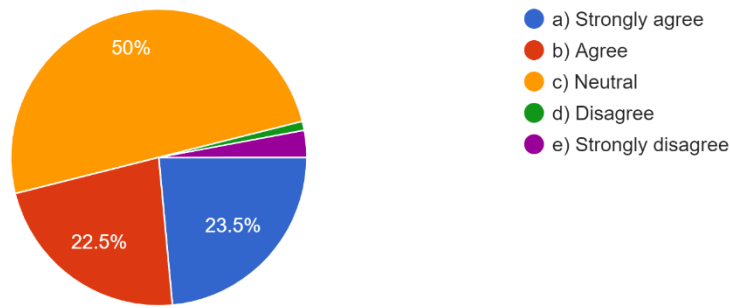## Companies collect more personal data than they need.

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

Responses	No of Respondents	Percentage
Strongly agree	24	23.5%
Agree	23	22.5%
Neutral	51	50%
Disagree	1	1%
Strongly disagree	3	2.9%

- ● a) Strongly agree
- ● b) Agree
- ● c) Neutral
- ● d) Disagree
- ● e) Strongly disagree

55% of respondents said that social media companies collect more personal data than they need. This is the largest slice of the pie chart, suggesting that people are most concerned about the data collection practices of these companies.

22.5% of respondents said that search engines collect more personal data than they need. This is the second largest slice of the pie chart, suggesting that people are also concerned about the data collection practices of these companies.

10% of respondents said that streaming services collect more personal data than they need.

7.5% of respondents said that retailers collect more personal data than they need.

5% of respondents said that other companies collect more personal data than they need.

What types of personal information are you most hesitant to share online?

Name

Address

Financial information

Phone number

Other

Responses	No of Respondents	Percentage
Name	14	13.7%
Address	11	10.8%
Financial information	51	50%
Phone number	22	21.6%
Other	4	3.9%
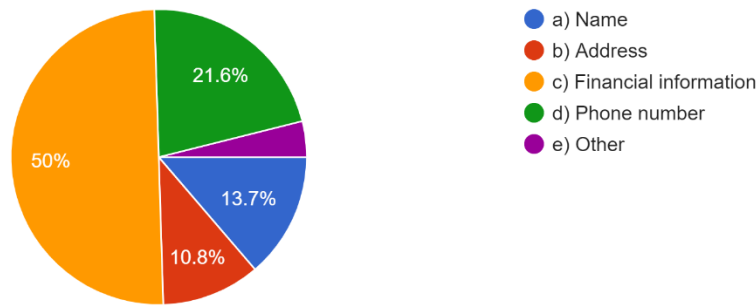
The pie chart shows the results of a survey asking people what types of personal information they are most hesitant to share online. Of the 102 respondents, the top five most common types of information people are hesitant to share are:

Financial information (21.6%)

Name (16%)   01

Address (13.7%)

Phone number (10.8%)

Other (10.8%)

This suggests that people are most concerned about the privacy of their financial information and their identity as financial information and identity theft are two of the most common types of cybercrime. It is also interesting to note that a significant percentage of people (10.8%) are hesitant to share any type of personal information online. This suggests that there is a growing awareness of the risks of sharing personal information online, and that people are becoming more cautious about what they share.

How knowledgeable do you think you are about data privacy and security issues?
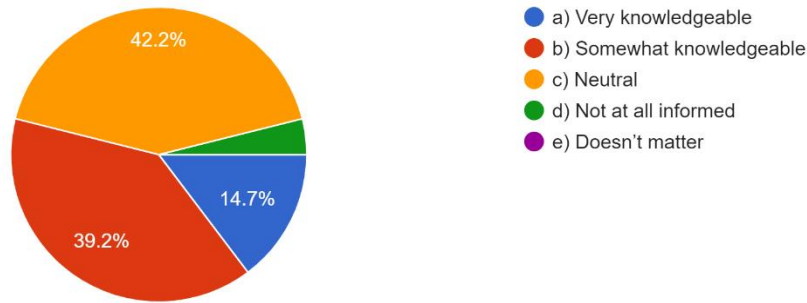
Very knowledgeable

Somewhat knowledgeable

Neutral

Not at all informed

Doesn't matter

Responses	No of Respondents	Percentage
Very knowledgeable	15	14.7%
Somewhat knowledgeable	40	39.2%
Neutral	43	42.2%
Not at all informed	4	3.9%
Doesn't matter	-	-

a) Very knowledgeable
b) Somewhat knowledgeable
c) Neutral
d) Not at all informed
e) Doesn't matter

34.3% of respondents said they are very knowledgeable about data privacy and security issues.

39.2% of respondents said they are somewhat knowledgeable about data privacy and security issues.

17.6% of respondents said they are neutral about data privacy and security issues.

5.9% of respondents said they are not very knowledgeable about data privacy and security issues.

3% of respondents said they are not at all knowledgeable about data privacy and security issues.

Overall, the pie chart suggests that a majority of people (73.5%) are at least somewhat knowledgeable about data privacy and security issues. This is a positive sign, as it suggests that people are increasingly aware of the importance of protecting their personal information online. It is important to note that a significant minority of people (8.9%) are not very knowledgeable or not at all knowledgeable about data privacy and security issues. This suggests that there is still more work to be done to raise awareness of these important issues.

Conclusions and Suggestions

In conclusion, the complex interplay between privacy concerns and online consumer behaviour reveals a dynamic environment affected by changing perspectives and technical developments. Customers' views regarding data privacy and security have a significant impact on their online behaviour as they grow more conscious of the risks connected to their personal data.

A careful balance between the necessity to protect sensitive information and the need for personalised content emerges as the main theme. Customers are showing an increasing enthusiasm for personalised online experiences, but they are also concerned about their data being misused. This contradiction can be seen in how openly they are willing to divulge information, with many showing discernment when asked for private information.

In this situation, trust plays a critical role since users who feel confident in the openness and honesty of the platforms they use are more likely to interact with personalised material. Businesses that put a high priority on privacy protections and successfully inform their user base about them stand to gain more trust and, as a result, more favourable consumer behaviour.

The results also highlight how important education and awareness programmes are in influencing the views of consumers. People's worries change as they learn more about the nuances of data security and privacy, which may result in more thoughtful and educated online actions.

In the rapidly changing digital world, where technology is always developing, it is clear that the relationship between consumer behaviour and privacy issues is complex and dynamic. In response to

these changing dynamics, businesses and legislators must acknowledge how critical it is to provide a safe and open online environment in order to satisfy the needs and desires of a customer base that is becoming more and more privacy-conscious. The future of online communication ultimately depends on finding the ideal balance between privacy and personalisation.

Suggestions

Companies should strive to be more transparent about how they use personal data. This can help build trust with consumers and alleviate concerns about data privacy.

Websites and apps should improve their communication about security measures to users. This can help increase confidence in the security of online platforms.

There is a need to increase awareness about tools and features that help control data sharing. This can empower consumers to protect their privacy online.

Businesses should consider tailoring their product offerings, communication plans, and privacy policies to different demographic groups. This can help build trust and satisfaction among consumers.

Companies should prioritize data security to prevent data breaches and unauthorized access to personal information. This is crucial for protecting consumers from potential harm and maintaining their trust.

References

•Cheah, J. H., Lim, X. J., Ting, H., Liu, Y., & Quach, S. (2022). Are privacy concerns still relevant? Revisiting consumer behaviour in omnichannel retailing. Journal of Retailing and Consumer Services, 65, 102242.

•Bandara, R., Fernando, M., & Akter, S. (2021). Managing consumer privacy concerns and defensive behaviours in the digital marketplace. European Journal of Marketing, 55(1), 219-246.

•Kansal, P. (2014). Online privacy concerns and consumer reactions: Insights for future strategies. Journal of Indian Business Research, 6(3), 190-212.

•Mubarak Alharbi, I., Zyngier, S., & Hodkinson, C. (2013). Privacy by design and customers' perceived privacy and security concerns in the success of e-commerce. Journal of Enterprise Information Management, 26(6), 702-718.

•Kronemann, B., Kizgin, H., Rana, N., & K. Dwivedi, Y. (2023). How AI encourages consumers to share their secrets? The role of anthropomorphism, personalisation, and privacy concerns and avenues for future research. Spanish Journal of Marketing-ESIC, 27(1), 2-19.

•Tsarenko, Y., & Rooslani Tojib, D. (2009). Examining customer privacy concerns in dealings with financial institutions. Journal of Consumer Marketing, 26(7), 468-476.

•Lyon, D. (2007). Surveillance studies: An overview.

•Bandara, R., Fernando, M., & Akter, S. (2021). Managing consumer privacy concerns and defensive behaviours in the digital marketplace. European Journal of Marketing, 55(1), 219-246.

•Phelps, J., Nowak, G., & Ferrell, E. (2000). Privacy concerns and consumer willingness to provide personal information. Journal of public policy & marketing, 19(1), 27-41.

•Bandara, R., Fernando, M., & Akter, S. (2021). Managing consumer privacy concerns and defensive behaviours in the digital marketplace. European Journal of Marketing, 55(1), 219-246.