



**Awareness, values and attitudes of user generated content website users and non-users towards privacy in the UK:  
a qualitative study**

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CONSENT

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## 1. Key Findings

This document presents the UK results of a qualitative study undertaken as part of the CONSENT project (work package 8). The analyses and results are based on a set of ten semi-structured in-depth interviews regarding the awareness, values and attitudes of user generated content (UGC) website users towards privacy. The interview guideline consisted of 27 questions and sub-questions.

The selection of interviewees was aiming at a 8:2 split between UGC users and non-users, an even gender distribution, and a further split by age group to ensure as wide a representation as possible. However, the data did not reveal any strong links between the respondents' attitudes and their different gender or age, confirming the result from the previous quantitative study (CONSENT work package 7).

Regarding general perceptions of privacy, respondents differentiated between information that is perceived as personal but not very private, information that is perceived as private and its privacy status being a social norm, and information which is considered as private and critical, its disclosure being associated with potential personal risks.

Regarding the specific disclosure of personal and private information on UGC websites, little information was provided about the different reasons for (non-) disclosure of the various types of information. Apart from their name, a majority of UGC users appeared to be more willing to disclose own photos, but only half of them had disclosed photos of family members or friends, or information about their hobbies. Regarding non-disclosure, the most coherent attitude amongst UGC users and non-users was represented by the response that they wouldn't reveal any medical information. Finally, being strongly engaged in UGC usage did not necessarily go alongside with a greater willingness to disclose information for commercial trade-offs, and being open to commercial trade-offs was not visibly linked to a more "generous" disclosure of personal and private information on UGC sites.

Regarding the different specific practices of websites owners, half of the respondents accepted the customising of website content – finding it either "not too intrusive", "creepy but potentially useful", or explaining that they would not really care. Those interviewees, however, who did not accept this practice, expressed their deep discomfort, perceiving it as "spooky", "infringing" or "invading" their privacy. Website owners passing on personal and private information to others was accepted only by a minority of respondents, and mostly only under the condition that prior consent would be sought, representing the demand for privacy by default instead of publicity by default. Selling personal and private information to other companies or gathering in-depth information of users was also not accepted by the majority of respondents. Although some would accept this practice under the condition that their data were anonymised, most interviewees would feel "cheated", "angered" or "betrayed".

As main measures to keep a certain level of control, the majority of respondents used nicknames, provided only incomplete personal information, or set up entirely fake identities. Additionally, they showed a strong awareness of the need to adapt privacy settings, being (mostly) aware that a default setting may not be in their personal best interest.

Only a small minority, though, claimed that they mostly read privacy policies, and both readers and non-readers stated difficulties in the policies' form and structure. Generally, respondents showed very little interest, perceiving privacy policies as an irrelevant to their daily online practices. It appeared that interviewees were strongly relying on their internet experience and internet-related technical skills in general, and their interest in privacy protection was more directed towards other users than website owners.

Though showing a strong awareness of potential privacy violations caused by other users, respondents demonstrated a comparatively lower awareness of website owners' practices and the related consequences. Once learning about possible website owner practices (e.g. during the interviews), interviewees showed rather strong negative reactions, and most of the practices – in particular the sharing and selling of personal information – met with very little acceptance. The emotionally charged reactions evident during the interviews when considering the sharing and selling of personal information leads one to the conclusion that with these practices the interviewees felt a boundary had been crossed which they had, before, perceived to be secure. Therefore, given the aforementioned high level of internet experience and skills, well-targeted public awareness and educational campaigns about privacy online may fall on fertile ground.

## **2. Introduction**

### **2.1 Study Target**

The analyses and results in this document are based on a set of semi-structured in-depth interviews regarding the awareness, values and attitudes of user generated content (UGC) website users towards privacy. This study was undertaken as part of the CONSENT<sup>1</sup> project.

This document highlights the findings from the study that are relevant to the UK. Other separate reports are available for Bulgaria, Czech Republic, Denmark, France, Germany, Italy, Malta, the Netherlands, Poland, Romania, Slovakia, and Spain.

The interview guideline used in this study consisted of 27 questions and sub-questions, covering general internet usage and its perceptions, individual attitudes and behaviour regarding the specific usage of UGC websites, probing in particular those related to the disclosure of personal and private information. The interview design was aiming at gaining an in-depth understanding of individual levels of awareness and (non-) acceptance concerning website owners' practices of using such information for various commercial purposes, the experienced, expected – or unexpected – consequences, and the related strategies of users as well as of non-users.

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<sup>1</sup> “Consumer Sentiment regarding privacy on user generated content (UGC) services in the digital economy” (CONSENT; G.A. 244643) – which was co-financed by the European Union under the Seventh Framework Programme for Research and Technological Development (SSH-2009-3.2.1. “Changes in Consumption and Consumer Markets”).

## 2.2 Methodology

Overall 130 interviews – ten in each country (see above) – were conducted between May and July 2012. Personal references and snowball techniques were used to find individuals willing to take part in this study which, as a qualitative analysis, does not claim to be representative for an entire EU population or any of the individual EU countries where interviews were conducted.

However, in order to gather a more in-depth insight into the individual perceptions, attitudes and behaviour as revealed in the quantitative study of the CONSENT project’s work package 7, the participating partner countries were required to select interviewees following certain quota that would ensure representation of different sub-groups:

Total Number of Interviews = 10			
<b>UGC users</b>	8	4 male / 4 female, of which at least 6 use SNS (at least 1 male and 1 female), and 2 (1 male and 1 female) that use UGC, but not SNS.	
<b>UGC non-users</b>	2	1 male / 1 female	
of which			
<b>Gender</b>	<b>Male</b>	5	
	<b>Female</b>	5	
<b>Location</b>	<b>Urban/ suburban</b>	8	4 male / 4 female
	<b>Rural</b>	2	1 male / 1 female
<b>Age group</b>	<b>15-24</b>	3	
	<b>25-34</b>	3	of which 1 UGC non-user
	<b>35-44</b>	2	
	<b>45+</b>	2	of which 1 UGC non-user

The breakdown of interviewees’ characteristics comprised, as a basic categorisation, the 8:2 split between UGC users and non-users (preferably including two UGC but non-SNS users), and an even gender distribution. Then, the interview requirements were split further down by location and age group, aiming at a wide a representation as possible whilst keeping the total number of interviews per CONSENT partner at a manageable level.

After conducting the interviews, all interviews were fully transcribed in the local language, and a pre-analysis template for each interview was filled out in English. The development of this template was based on pilot interviews conducted earlier, and it served primarily for the collating, formal structuring and pre-coding of the vast amount of collected data. Then, the content of each set of country templates was analysed section by section, labelling them with additional codes which either summarised specific processes and practices or constructions and interpretations<sup>2</sup>. This process of re-coding also initialised a critical restructuring and rethinking of the codes applied first, and allowed for a more focussed data analysis and drawing together overarching themes. Finally, a draft version of each country report was submitted to the respective partner for revision and amendments.

<sup>2</sup> Data could fall into different categories at the same time and were then also double-coded as such.

## 2.3 Description of the Sample

The data analysis for the UK is based on ten interviews with a demographic distribution which, with the exception of UGC (non-SNS) users and UGC non-users being under-represented, fully complies with the required quota:

Interviewee No.	Gender	Age	Age category	Location category	UGC usage
I-1	Female	50	45+	Urban/Suburban	UGC non-user
I-2	Male	27	25-34	Rural	UGC user
I-3	Male	16	15-24	Urban/Suburban	UGC user
I-4	Female	41	35-44	Urban/Suburban	UGC user
I-5	Female	28	25-34	Urban/Suburban	UGC user
I-6	Male	21	15-24	Urban/Suburban	UGC user
I-7	Male	27	25-34	Urban/Suburban	UGC user
I-8	Female	55	45+	Urban/Suburban	UGC user <sup>3</sup>
I-9	Female	28	15-24	Rural	UGC user
I-10	Male	36	35-44	Urban/Suburban	UGC user

Overall there was achieved a comparably even split within the different age groups, and a good representation of teenage and young-adult users.

Five interviews were conducted in a public place (cafe); for only one interviewee the interview location also represented his working space. Five interviews were held in the interviewees' private homes. Most respondents appeared very open, relaxed and keen to respond; only one interviewee was described as nervous and uncommunicative at first (I-7, UGC user, 27, male), but relaxed later in the course of the interview.

All interviewees have been using the internet for at least seven years and most for ten years or more. Looking at the relation between UGC usage and the age when these respondents started to use the internet, there is no clear link between being a "digital native" or a "digital initiate" and using, or not using, UGC websites:

Interviewee No.	Age	Years of Internet usage	Age when starting to use the Internet	UGC usage
I-1	50	10	40	UGC non-user
I-2	27	10	17	UGC user
I-3	16	8	8	UGC user
I-4	41	22	29	UGC user
I-5	28	12	16	UGC user
I-6	21	10	11	UGC user
I-7	27	9-10	17-18	UGC user
I-8	55	15	40	UGC user
I-9	28	7	21	UGC user
I-10	36	15	21	UGC user

<sup>3</sup> This interviewee has been marked in the respective template as a UGC (non-SNS) user but, following the template content, does hold an SNS account – though rarely using it.



### 3. Results

#### 3.1 General Online Attitudes

Of those nine interviewees who are UGC users, five declared that they perceived a certain amount of peer pressure to join a social networking site (primarily Facebook). They either received an invitation and were told that all friends in their group were already using it so they decided to accept the invitation, or they felt that there was no other means to keep contact with those friends who were exclusively using SNS for their communication, or it was perceived as the only way to see the pictures a friend had taken, or they opened an account simply *“because all the kids were doing it”* (I-10, UGC user).

One interviewee opened his SNS account to maintain contact with friends whilst travelling abroad, using it as a platform shared with others who were travelling at the same time as well as *“a link to back home”* (I-2, UGC user). The more he travelled the more contacts he established with people from all over the world via Facebook, so it would become *“difficult to step away from it”* without losing these contacts.

Another reason given for joining SNS was political activism:

*“I started a group on Facebook [...] and I was able to get a lot of people involved in a direct action group because of Facebook. It allowed me to communicate with a lot of people in a very short time, and get information out there when I knew they would read it”* (I-4, UGC user).

The interviewee who did not use SNS expressed a clear general disinterest, ascribing this to her own age (50 years) and her generation in general.

Regarding other UGC websites, most respondents were frequently using photo and video sharing websites – although it appeared that SNS had partially taken over their function – and review / recommendation sites (primarily for music and travelling). Accounts with business networking sites were occasionally held but rarely used – either due to no perceived current need, i.e. searching for a job, or because the interviewees did not like the layout or functionalities of such site: *“When I went on it the site was a bit messy and not as simple as the likes of Facebook and Twitter and stuff, so I just abandoned it”* (I-7, UGC user).

Micro-blogging websites were also used by some (four) interviewees, to follow up the blogs and tweets of certain celebrities, but also to blog themselves – a dynamic which was described as densely entwined: *“I like to follow people that are funny and try and talk and stuff. And, eventually, you start getting more followers yourself, and it’s just funny really. It’s not so much social – it’s more entertainment”* (I-3, UGC user). Here, the interviewee clearly distinguishes between his “serious” social contacts which he maintains via SNS, and the “fun” social contacts, which are established via micro-blogging. Finally, a minority (three) stated that they held Wiki accounts to be able to edit and supply information on these sites.

Regarding the non-usage of specific types of UGC websites, the interviewees mostly indicated a lack of interest; some described their “passive” usage without being registered (e.g. visiting review or wiki sites). Only photo/video sharing and dating websites were, partially, rejected explicitly due to privacy concerns.

### 3.2 Information Disclosure – “Offline” and Online

In “offline” situations<sup>4</sup>, the majority of interviewees gave very similar answers regarding whether or not they would disclose certain personal or private information<sup>5</sup> to a stranger. Being asked for their marital status was mostly considered as something *“that can be openly shared”* (I-1, UGC non-user), and as giving away a piece of information that is somewhat public and could not be easily abused – although some interviewees explained that the question may *“feel a bit odd”* (I-6, UGC user).

On the contrary, information about income and the ID card (or passport) number would generally not be revealed – for, partially, different reasons: Being asked by a stranger for one’s salary was considered as too personal, impolite and a question that violates social norms, but also raising some suspicion of criminal intentions: *“It could be dangerous”* (I-3, UGC user). Being asked for one’s ID card / passport number was explicitly linked to fraudulent motives, in particular identity theft (I-4, I-7, I-8, I-9, UGC users), given that it was something *“that’s unique to me – it has no relevance to anybody else”* (I-1, UGC user).

Similarly, all interviewees responded that, in a conversation with friends, they would reveal their marital status, but mostly still not reveal their ID card / passport number. Although they were slightly more willing to respond to the question regarding their income, they argued that *“it is not a question people tend to share”* (I-8, UGC user), feeling it being either *“just a bit weird”* (I-2, UGC user), or they would even *“seriously question their motive [...] I would warn them that what they were doing was quite dodgy ground”* (I-4, UGC user). Here, the violation of privacy appeared to be stronger than principles of mutual trust within friendship relations.

Whereas the interviewees’ responses revealed a comparably homogeneous pattern of answering in offline situations with both strangers and friends, there was a wider variation in answers regarding what information would be disclosed online in the context of online shopping / commercial trade-offs, and even more so on UGC websites.<sup>6</sup>

Generally, for commercial advantages half of the interviewees were willing to reveal their phone number, their address, and their marital status. This type of information was, partially, considered as “not important” and “no need to hide”. All other information was

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<sup>4</sup> Respondents were encouraged to imagine a situation where, whilst travelling on a plane, a stranger would ask them a number of personal questions – whether they would reveal their marital status, their income, and their ID card or passport number. After that, they were requested to talk about their reaction if the same questions were asked by a friend.

<sup>5</sup> The distinction made here between “personal” and “private” is following educational definitions where personal information cannot be used to identify someone (in the sense of identity theft), whereas private information can be used to identify someone and may be unsafe to share. This distinction is currently not being made in data protection law which only refers to “personal” data/information, in common language both terms are often used synonymously, within the various scientific disciplines there is a wealth of different definitions, and there are also different meanings in different languages. However, many respondents intuitively differentiated between the two terms – by ascribing to them different levels – or “types” (e.g. ownership vs. spatial relationship) – of privacy.

<sup>6</sup> For commercial trade-offs, interviewees were asked whether they would disclose their phone number, address, date of birth, marital status, income, number and age of kids, their spouse’s email address, their home insurance, life insurance, and their ID card number.

indicated by the majority of respondents as not to be disclosed; here, privacy as a reason for non-disclosure can be divided into different – though partially overlapping – categories.

- (a) Information was perceived as generally “too private” (in particular one’s ID card number and partner’s email address).
- (b) Disclosure was linked to the perceived risk of fraud (ID card number).
- (c) Disclosure was linked to the perceived risk of receiving unwanted commercial offers (e.g. number / age of kids).
- (d) The information requested was considered as “not relevant” for the website owner – something “they don’t need to know”, and it was not understood why they would want such information (annual income, home and life insurance): *“You get suspicious: Why do they need this? Where is it going? Who needs it? Why? I’m fine with general information, [...] but there is certain information that is too specific – you get suspicious”* (I-1, UGC user).

Overall, it appeared that offline attitudes (towards strangers) and online attitudes (in the situation of commercial trade-offs) were comparably coherent, differentiating between:

- (a) information that is perceived as personal but not very private (marital status);
- (b) information that is perceived as private and its privacy status being a social norm (income); and
- (c) information which is considered as private and critical, its disclosure being associated with potential personal risks (ID card number).

Regarding the disclosure of personal and private information on UGC websites, little information was provided about the different reasons for (non-) disclosure of the various types of information. Apart from their name, a majority of UGC users appeared to be more willing to disclose own photos, but only half of them had disclosed photos of family members or friends, or information about their hobbies. Regarding non-disclosure, the most coherent attitude amongst UGC users and non-users was represented by the response that they would not reveal any medical information.

Finally, being strongly engaged in UGC usage did not necessarily go alongside with a greater willingness to disclose information for commercial trade-offs, and being open to commercial trade-offs was not visibly linked to a more “generous” disclosure of personal and private information on UGC sites.

### 3.3 Privacy Matters

#### 3.3.1 Which Privacy matters: Awareness and (Non-)Acceptance

Only three respondents indicated that they were aware before opening a UGC website account that website owners may use personal information provided by users to customise their site's content, describing it, partially, as *"obvious"* (I-8, UGC user) – though also as mystifying: *"It's a bit of a minefield as far as what gets kept and what doesn't. And strangely targeted ads that pop up on sites you've never been to before- stuff like that. It's a bit of a mystery where that comes from"* (I-7, UGC user). Two respondents became aware of this practice with time after opening an account, primarily by noticing the appearance of increasingly targeted advertising.

On the other hand, five respondents were not aware at all that website owners may use personal information provided by users to customise their site's content and reacted rather strongly when faced with a number of scenarios in the interview situation.

Acceptance levels, and the underlying motivation for acceptance, differed depending on the respective website owners' practice. The customising of content was accepted (or accepted under conditions) by half of the interviewees – finding it either *"not too intrusive"* (I-7, UGC user), or they *"don't really care"* (I-10, UGC user), considering it as *"that's what companies do"* (I-10, UGC user) or *"creepy but potentially useful"* (I-3, UGC user). One interviewee explained additionally that the adverts were hardly visible on the phone screen he was predominantly using and, thus, this did not bother him too much. Those interviewees who did not accept this practice, expressed their deep discomfort: *"If I want to buy a product, or if I want to get engaged with something, I will seek it out, or I'll see something in passing, but to me this is a whole new level of interference in your private life that I'm not willing to accept"* (I-4, UGC user), and *"I would find that spooky"* (I-8, UGC user). Generally, content customisation based on a user's information search appeared to be accepted to a certain extent, whereas customisation based on keywords drawn from private communication was not. This was described as *"someone is infringing on my privacy"* (I-5, UGC user) – *"they've invaded my private space – what right have they got to read my emails and that?"* (I-9, UGC user).

Attitudes and perceptions appear to change when personal information is being passed on without their owner's permission. Only a minority of interviewees (three) found such a practice acceptable – and only under the condition of being asked for consent and if it was for the user's benefit. Those interviewees who expressed their non-acceptance similarly highlighted the lack of consent – *"that's my information that they've taken without my knowledge"* (I-1, UGC non-user) – and described their expectations: *"If my CV was going to be shared I'd want an email, I'd want a message, I'd want it flagged up there massively in front of my screen: 'Do you want to share this – yes or no? Explicitly'"* (I-4, UGC user). Additionally, they considered it as unacceptable that they would not know to whom exactly their information was being passed on. Although some admitted that there may be potential benefits, e.g. in the case of a user searching for a job, they would find such practice at least *"a bit invasive"* (I-9, UGC user), but also *"devious"* and *"sneaky"* (I-1, UGC non-user) or even *"utterly disgraceful"* (I-4, UGC user). One interviewee additionally alluded to the sharing of putatively "harmless" information potentially even representing a physical threat:

*“You’re sort of giving information to one person, and you don’t know who they’re giving that to, and suddenly you could have like a thousand people knowing the age of your kids and where they live. That just freaks me out a bit (I-6, UGC user).*

Regarding the selling of personal and private information to other companies, only one interviewee expressed his unconditioned consent: *“It’s is a free service, so you have to make your money somehow”* (I-7, UGC user). Some others described their discomfort but would accept this practice under the condition that the data were anonymised. The majority of interviewees, however, explained that would feel *“cheated”* (I-6, UGC user) or *“angered”* and *“betrayed”* (I-9, UGC user), finding it *“immoral [...] – just taking other people’s information and making money on it, without consulting them or giving them a share of the profit”* (I-2, UGC user). One respondent who showed particularly strong negative emotions expressed her frustration that her data were not only shared without her consent between private companies, but also between others, e.g. public institutions: *“You know, this is the way this information is being shared: It’s being shared by nation states, it’s shared by corporations, it’s shared by people who I have not consented to it being shared with”* (I-4, UGC user).

Website owner’s gathering of in-depth information similarly met with very little acceptance. One interviewee would consent to this practice on condition of anonymisation and being explicitly asked for permission.

### **3.3.2 How Privacy matters: Protective Measures**

In order to protect – or at least “disconnect” – intentionally or unintentionally revealed information from potential personal consequences, the main method chosen by the majority of interviewees was to either use *incomplete* data for their personal profile (e.g. giving only city and country instead of a precise address, giving no address but only the date of birth and gender, or giving only their month of birth), or use partially *fake* data (often a fake date of birth), or set up entirely fake identities.

Additionally, the majority of respondents (six) indicated their use of nicknames – either out of a general feeling of mistrust towards the respective website, their intention to stay anonymous for other users, or to avoid unwanted commercial offers. Those respondents who did not use nicknames declared that they either felt “forced” to give their real names in order to get access to the desired service, they perceived their own “selective” practice of UGC usage and data disclosure as sufficient for protecting their privacy, they were simply afraid of forgetting a nickname and losing access to their account, or they found the usage of nicknames in SNS *“weird, because they could be anyone [...] There’s people in my school who go by fake names on Facebook and it’s really confusing and you don’t know if it’s actually them or whatever”* (I-3, UGC user). One UGC user, however, outlined a point of view regarding his usage of nickname (and fake data in general) that goes beyond mere privacy protection and tends towards attempting to undermine website owners’ objectives:

*“They’re trying to collect data of me in order to construct a profile of their customer base, and I like to mess with it [...] Companies finding out things like that sort of constrains and constructs you, [.that’s] what they do with individuals, and I just like to yank their chain” (I-10, UGC user).*

Another possible strategy to protect one’s online privacy is to adapt the privacy settings of UGC websites – if such option is available (and known of). Six interviewees declared that they limited access to their profile to ‘only friends’ – one of them trying to limit additionally what these friends can post about her, e.g. assuring that she cannot be tagged. One of the main motivators for having chosen this setting were professional considerations, the interviewees being teachers or lecturers who did not want students to have access to their personal or private information; another respondent followed the example of a family member who changed his privacy setting first and, additionally, perceived being added as a friend by strangers as a privacy intrusion: *“Somebody added me that I’d no idea who they were. So that freaked me out a bit. They were from Australia or New Zealand or something and I didn’t have a clue who they were, so I didn’t want that happening anymore” (I-6, UGC user).*

Two interviewees explicitly had chosen the “friends and friends-of-friends” setting, one of them explaining that *“if it’s open to friends of friends – that means you’ve got the opportunity to make friends with your friends’ friends and it doesn’t restrict you to the people you know as much. It’s just nicer, I think. I’ve made loads of friends that way” (I-3, UGC user).* Being asked why he did not leave his profile entirely open to potentially make even more friends, he replied *“because then, again, you’re coming across everybody in the world, and [...] the world isn’t all good so you don’t know what you’re going to come across” (I-3, UGC user),* revealing a perception of privacy which requires that social norms experienced offline – such as trust into friendship networks – are also acknowledged online. The other respondent rationalised his setting as *“a medium level of restriction [...] because privacy is a matter of degrees – it’s not on or off, is it?” (I-10, UGC user).*

Finally, one interviewee declared that she, actually, did not know what her privacy settings were, but expected it would have been “only friends” when setting up the account. As such, she revealed an expectation that the default setting would be the strictest possible.

### **3.3.3 Making Privacy matter: Evaluating Privacy Policies**

Eight out of the ten interviewees claimed that they mostly do not read privacy policies. The reasons given for not reading can, generally, be divided into two categories, technical and content. On a “technical” level, the non-reading interviewees indicated that privacy policies are *“too long, way to long” (I-6, UGC user)* and *“not easy reading” (I-8, UGC user)* – a perception which they shared also with those who *did* read them.

On the level of actual policy content, one interviewee claimed that (Facebook’s) privacy policies were changing too often to be able to keeping up with them; another one stated that carefully choosing her privacy settings would substitute reading privacy policies. Apart from revealing general user inertia – *“I tend to never read anything like that” (I-2, UGC user)* – there was also a perception of being protected by the sheer mass of users: *“There’s 900*

*million people with their information being disclosed and stuff like that – I'd maybe think that's not so bad: I'm only one of those people"* (I-6, UGC user). However, one of the main reasons for not reading privacy policies was that *"if you don't tick it you won't get the account"* (I-5, UGC user, expressing their feeling of being "forced" to accept any privacy policy).

Consequently, if the content expected (primarily transparent information, no sharing of information without consent, and clear statement about whom information would be shared with) was not found, the majority of interviewees would still set up an account or keep on using the service – either by registering with altered or entirely fake data, or simply accepting that *"I couldn't give it up, really"* (I-3, UGC user) – *"you somehow cannot avoid it"* (I-5, UGC user).

Finally, those two interviewees who claimed that they do read privacy policies expressed their general mistrust towards website owners' practices, expecting that

*"they would [should] not use your information in any way without telling you, and I do feel that that thing of sending a message to the people I know as to when my birthday is coming up is intrusive – and certainly it's not something I would have opted into. And if they do that it makes me wonder what else they would do"* (I-8, UGC user).

In this case policy reading was perceived as a, not very substantive, measure to protect one's privacy online that causes further concern rather than raising certainty. At the same time, the policy reading interviewees felt a lack of legal and educational support from public institutions:

*"These organisations and corporations seem to be free to be able to implement any kind of policy they want [...] There needs to be a very robust international law preventing these organisations from doing what they're doing. [...] Or else more awareness – give people more awareness or have an awareness campaign letting people know what they are giving up when they consent by clicking on a button to allowing these organisation to take their personal information and do things with them. I don't think people realise, you know, what they're giving up"* (I-4, UGC user).



#### 4. Conclusion: Navigating the “Minefield”

In the beginning of each interview, the respondents were asked to give their spontaneous associations with a number of terms: honesty, internet, work, family, privacy. The subsequent results show a particularly interesting contrast between the first and the last of them – honesty and privacy. Whereas honesty was mostly described as an established value and, partially, a social norm, the respondents’ associations with privacy were substantially different. Rather than being ascribed a normative character, privacy was predominantly linked to feelings of security and secrecy – and perceived as a closed space, related to family and home, that should not be invaded, a space that *“people want to protect”* and *“should have a right to”* (I-1, UGC non-user).

Regarding their privacy online, the interviewees also showed their interest to protect and secure it – primarily through specific disclosure strategies such as limiting, “blurring”, or faking their personal data, and actively managing their privacy settings. At the same time, though, they showed very little interest in privacy policies, perceiving them mostly as irrelevant to their daily online practices. It appeared that they were strongly relying on their internet experience and internet-related technical skills in general to navigate across this *“minefield”* (I-7, UGC user), and their interest in privacy protection was more directed towards other users than website owners.

Consequently, whereas showing a strong awareness of potential privacy violations caused by other users, they demonstrated a comparatively lower awareness of website owners’ practices and the related consequences. Once learning about them (e.g. during the interviews), they showed rather strong negative reactions, and most of the website owners’ practices – in particular the sharing and selling of personal information – met with very little acceptance. The emotionally charged reactions evident during the interviews when considering the sharing and selling of personal information leads one to the conclusion that with these practices the interviewees felt a boundary had been crossed which they had, before, perceived to be secure. Those interviewees who showed a higher awareness also expressed little acceptance and, additionally, voiced a considerable amount of frustration as they felt that there was little public support available to improve the situation.

However, given the high level of internet experience and skills amongst these interviewees, well-targeted public awareness and educational campaigns about privacy online aimed at internet users with similar profiles may fall on fertile ground.

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## Appendices

### A.1 Interview Guidelines (English)

#### Instructions for Interviewers

As the intention of these interviews is to gain a deeper understanding of personal opinions, thoughts, feelings, experiences and behaviour towards privacy based on the quantitative results from WP7, it is crucial to allow the respondents to speak as freely as possible and allow them to develop their own chain of thought, rather than following a pre-defined yes/no or “multiple choice” pattern. Obviously, one of the main challenges for any interviewer conducting standardised open-ended interviews is to find the balance between allowing such openness *and* maintaining control – taking oneself back without losing the “red line” – and the wording of the interview questions is accounting for this.

However, conducting interviews about a complex subject will always remain a complex task, and the following practical recommendations are meant to help reducing at least some of the complexities involved.

**Plan ahead:** Make a definite appointment with the respondent in a location of her/his choice where she/he feels at ease, but keep in mind that it should be sufficiently private to allow for an interview without undue distractions or interruptions. Avoid tight time schedules, as feelings of pressure may – unwillingly – be passed on to the respondent.

**Be familiar with the interview guidelines:** Practice the questions beforehand, and read the questions-specific instructions (marked in italic letters) carefully. Stick to the guidelines and don't jump between questions.

**Be familiar with the technical equipment:** Make a short test recording before each interview to assure that the recording equipment is working fine and batteries are sufficiently charged.

**Ask open questions:** Particularly when probing an interviewee's response, it is tempting to ask suggestive questions (e.g. “So you think / don't think that...?”). Although not always possible, such yes/no questions should be mostly avoided. Attempt to remain asking open direct questions, and also use other probing techniques like empathy, expectant pauses or mirroring, giving the respondent sufficient time to elaborate.

**Stay alert:** Whilst it is important to be interactive, the interviewer's main task is to listen and observe throughout the conversation. It is also recommendable to remain alert and potentially make notes after the interview, as respondents often give crucial information immediately after the recording device is turned off.

Introduction	Briefing
<p><b>ALL RESPONDENTS</b></p> <p><b>Introduction</b></p> <p>[about 5 min]</p> <ul style="list-style-type: none"> <li>- Thank you</li> <li>- Your name</li> <li>- Purpose</li> <li>- Confidentiality</li> <li>- Duration</li> <li>- How interview will be conducted</li> <li>- Signature of consent on consent form</li> </ul>	<p>I would like to thank you for taking the time to meet me today. My name is-----and I would like to talk to you about the internet, what you like about it, what you dislike, and how you use it.</p> <p>As was mentioned when we set up this appointment, this interview is being carried out as part of the CONSENT project which is co-funded by the European Union. The CONSENT aims to gather views of internet users from all countries of the EU. If you wish I will give you more information about the CONSENT project at the end of the interview.</p> <p>Your opinion is very valuable for our study and will be taken into consideration when drawing up the final report.</p> <p>The interview should take less than one hour. I will be taping the session because I don't want to miss any of your comments. Although I will be taking some notes during the session, I can't possibly write fast enough to get it all down. Because we're on tape, please be sure to speak up so that we don't miss your comments.</p> <p>All responses will be kept confidential. This means your interview responses will only be shared with research team members and will ensure that any information we include in our report does not identify you as the respondent. Your name will not be connected with the answers in any way.</p> <p>Please read and sign this consent form. Do you have any questions on that?</p> <p>Remember, you don't have to talk about anything you don't want and you may end the interview at any time. Is that OK?</p> <p><i>Running Total: 5 min</i></p>
Objectives	Questions
<p><b>ALL RESPONDENTS</b></p> <p><b>Word-association exercise</b></p> <p>[about 3 min]</p> <ul style="list-style-type: none"> <li>- establish top of</li> </ul>	<p><b>Q.1</b> To start off we are going to play a short game/carry out a short exercise: I will read out a word and I would like you to say the first couple of things that come to mind/pops into your head when you hear the word. Let's try an example first: What is the first thing that comes to mind if I say the word "summer"? Anything else?</p> <p><i>Encourage respondents to use short phrases or single words and to</i></p>

mind associations with privacy

*avoid lengthy descriptions and statements.*

*Test words: honesty, internet, work, family, privacy*

*Running Total: 8 min*

**ALL RESPONDENTS**

**Willingness to disclose personal information in various situations.**  
[about 8 min]

**Q.1.1** Now let's talk about something a little different. I would like you to imagine you are on a plane and the person next to you, somebody you don't know and who you are unlikely to ever meet again, is a really talkative member of the same sex about your age. He/she starts talking about different things and after 15 minutes he/she asks you whether you were single, married or in a relationship, what would you tell her/him?

*Let respondent reply freely, and if they don't give reasons why, only then ask further why/why not.*

**Q.1.2** What if he/she asked you about how much you earn What would you do? *Let respondent reply freely, and if they don't give reasons why, only then ask further why/why not.*

**Q.1.3** And what if they would tell you they can use their ID card number to choose lottery numbers to play. He/she asks you what your ID card number is. What would you do?

*Let respondent reply freely, and if they don't give reasons why, only then ask further why/why not.*

**Q.1.4** Now let's imagine that instead of this talkative fellow passenger, you were asked the same questions by a friend who you meet a few times a year. What would you do?

*Probe about each of: whether you are single, married or in a relationship, how much you earn, ID card number. And in each case whether respondent would say the truth and why/why not*

*Running Total: 16 min*

**ALL RESPONDENTS**

**Internet experience and attitudes**  
[about 5 min]

**Q.2** Let's talk a bit more about the internet now, how long have you been using the internet?

**Q.3** What do you love most about the internet?

**Q.4** What do you dislike most about the internet?

*Running Total: 21 min*

**ALL RESPONDENTS**

**Underlying beliefs & attitudes to commercial/privac**

**Q.5** Imagine that you are visiting a website of a discount club, for example a site similar to Groupon <or similar, please choose the one most appropriate for your country>. The club offers up to 50% discounts on different consumer products and services (e.g. books, travel, household goods, and fashion items) to its

**y trade-off**

[about 5 min]

members. The site is currently running a promotion and giving a discount up to 75% to all visitors who provide the site with more information than the standard name and email. Which information would you be willing to provide this website to get this up to 75% discount offer?

*Start reading out list:* phone number, home address, date of birth, annual income, marital status, number of kids, age of kids, ID or passport number, email address of partner or spouse, life insurance status, home insurance status

*For items that respondent is not willing to provide information about to the website probe reason: Q5.i Why not? Or Why wouldn't you give your...*

*Running Total: 26 min*

**ALL RESPONDENTS**

**Internet usage**

[about 2 min]

**Q.6 Please tell me a little about the internet websites you use in a typical week and what you use them for.**

*Probe if Internet activities describe above (including usage of UGC and SNS) have an impact on the respondents' lifestyles, habits and social relationships (just 2 minutes for this question, so do not go into too many details).*

*Running Total: 28 min*

**ALL RESPONDENTS**

**UGC usage**

[about 5 min]

- Establish whether UGC user or non-user
- Establish whether SNS user
- Establish UGC site used most frequently
- Provides link to findings from online questionnaire

**Q.7 This is a list of some websites <show list of UGC sites used in each country for WP7 >. Could you please tell me whether you have accounts with (not just visit) any of them and if you do have an account how often you log in? <Make a note which whether respondent uses Social Networking Site and if not which UGC website respondent uses most>**

*Show card A:*

- A. Social networking website such as Facebook, <Local SNS used in WP7>**
- B. Business networking websites such as LinkedIn, Xing.com**
- C. Dating websites such as parship.com**
- D. Websites where you can share photos, videos, etc, such as YouTube, Flickr**
- E. Websites which provide recommendations and reviews (of films, music, books hotels etc), such as last.fm, tripadvisor**
- F. Micro blogging sites such as twitter**
- G. Wiki sites such as Wikipedia, myheritage**
- H. Multiplayer online games such as secondlife.com, World of Warcraft**

*Show card A*

	<p><i>Probe how much time is spent on social networks and UGC services daily/weekly (if not established already in Q6)</i></p> <p><i>Running Total: 33 min</i></p>
<p><b>RESPONDENTS WHO DO <u>NOT</u> USE OR NO LONGER USE UGC SITES IN Q7</b></p> <p><b>Reasons for not using UGC sites</b> [about 3 min]</p>	<p><b>Q.8 Why don't you have accounts with any of these sites, or why did you cancel or don't use them anymore? Anything else?</b> <i>Probe fully, but make note of first and second reason given.</i></p> <p><i>We are interested in exploring further any reasons that relate to respondents' concerns about:</i></p> <ul style="list-style-type: none"> <li>- <i>the consequences of giving information online,</i></li> <li>- <i>how information about them is used,</i></li> <li>- <i>whether UGC sites can be trusted, and</i></li> <li>- <i>any other issue relating to privacy.</i></li> </ul> <p><u><i>If privacy/information use/trust related issues not mentioned as a reason for not using (anymore)UGC sites ask:</i></u></p> <p><b>Q.9 For what reasons may you be likely to open an account – or not open account - with any of these sites soon?</b> <i>Allow respondents to speak freely, but then gently probe to establish if respondent feels any pressure to open a UGC account;</i></p> <p><u><i>If any privacy/information use/trust related issues mentioned ask:</i></u></p> <p><b>Q10. You mentioned that one of the reasons (the reason) you don't use UGC sites is &lt;whatever respondent said that relates to privacy/information use&gt;. Can you tell me a bit more about what in particular concerns you?</b> <i>Probe <u>in depth</u> to determine</i></p> <ol style="list-style-type: none"> <li><i>i. what aspect of UGC sites respondent finds unacceptable, and why;</i></li> <li><i>ii. beliefs about how internet sites use information;</i></li> <li><i>iii beliefs about what UGC sites are for.</i></li> </ol> <p><i>Running Total: 36 min</i></p>
<p><b>RESPONDENTS WHO USE UGC SITES IN Q7</b></p> <p><b>UGC sites - Motivations &amp; Usage</b> [about 6 min]</p> <p>Establish: - motivations for</p>	<p><b>Q.11 Why did you start using &lt;Social Networking Site, if used. If respondent does not use Social Networking site, then UGC site in Q7 used most frequently&gt;? Probe to determine key motivations for using site.</b></p> <p><b>Q. 12 During all of the time that you've been using these sites, what information about yourself have you put on the site/sites?</b> <i>Allow respondents to take their time and reply in their own words but probe for: name, home address, photos of you, photos of family and friends, audio-video recordings, medical information, hobbies, sports, places where you've been, tastes and opinions, etc</i></p>

UGC use  
- willingness to share information  
- beliefs & attitudes on different types of information  
- motivations for settings of who can view information

**Q.13 Who can see your profile and/or your photos?**

*Probe Why have you set things up in that way?*

**Q.14 Have you ever regretted posting some information on one of these sites?**

*If yes: Q.15 Can you tell me a little bit about it...what happened? Why did you regret the posting?*

*If respondent does not mention commercial info & negative effects, then also ask 16.1 and 16.2*

*If no: Q.16 Could you imagine a situation when you might regret it?*

*Probe to determine whether lack of concern about respondent's own posting is due to:*

- i. respondent posting little information, or*
- ii. always thinking carefully before posting, or*
- iii. thinking that it is no problem that everybody has access to information about them*

*If NOT i and ii then ask:*

**16.1 Do you receive commercial info that you think is a result of the personal information that you have posted? If yes, how do you feel about this?**

*Probe to determine exactly:*

- i. if the respondents are aware of consequences of putting information online*
- ii. why some are more acceptable than the others*
- iii. do people accept that receiving commercial info is part of the commercial trade-off for using the service*

**16.2 What do you think can happen (for example regarding job selection, reputation) as a result of personal information you have posted?**

*If Yes- How do you think this will happen?*

*If No- Why don't you think this is possible?*

*Probe to determine exactly how the respondents think about other people using their own information posted on UGCs. Use a neutral tone to allow both positive and negative reactions.*

*Running Total: 42 min*

**ALL RESPONDENTS**

*If not previously established up to this point*

**Usage of**

**Q.17 Have you yourself ever used an alias or a nickname when giving information online? In what case/s and why? Or, if you**



aliases/nicknames  
[about 2 min]

- explore attitudes  
towards revealing  
personal  
information in  
different situations

**ALL RESPONDENTS**

Attitudes towards  
use of personal  
information by  
websites  
[about 8 min]

Show card B

haven't, what do you think about it?

*Probe more in detail.*

*Running Total: 44 min*

**Q.18 The information users include in their account or profile on a website can be used by the website owners for a number of purposes, such as to customize the content and advertising that users see, to send them emails, to gather in-depth personal information about them etc. Did you know this when you signed up with a website (or UGC/SNS)? What do you think of it?**

*Make a note whether respondent was aware of purposes and probe to determine attitude to use of users' information for each of the following:*

*Show card B:*

- 1. customize the advertising you see (show you only advertising for things/services that likely to interest you)*
- 2. share information ( which could be linked to your name) about your behaviour with other parts of the company*
- 3. sell information (not linked to your name) about your behaviour to other companies*

*For each purpose probe respondent for the reason behind finding the use acceptable/unacceptable.*

*If not already mentioned, for any purpose respondent finds unacceptable ask:*

**Q.19 Under which conditions, if any, would you find it acceptable for users to give information about themselves to be used by a website for < purpose respondent finds unacceptable>?**

*Probe to determine whether respondent would accept a ticket in a sweepstake/lottery, points on website such as Facebook points, a share of profits from the website, money.*

*Running Total: 52 min*

**ALL  
RESPONDENTS**

Attitudes towards  
& behaviour on  
privacy policies.

**Q20 What do you think about privacy policies of the UGCs/SNS that you are using? Did you read them before you signed up? (choose one as an example, if no to Q 7, then any other website that you use frequently)**

**If yes – what would you look for? If you didn't find what you have looking for, what would you do?**

[about 4 min]

*Probe to determine:*

- *if people really read the privacy policy;*
- *what (presence/absence of some feature? reassurance?) they are looking for when they do read privacy policies; and*
- *what they do if what they are looking for isn't in the policy (carry on using the website anyway? not start/stop using it?)*

*Running Total: 56 min*

**ALL RESPONDENTS**

**That's all from me, is there anything else you would like to add?**

**Thank & close**

*Hand out incentives if used*

*Inform about the next steps, give more information about CONSENT project if respondent wishes*

**Thank you very much for your valuable contribution to our project!**

*Total: 60 min*

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## B. Pre-Analysis Template

Interview Country: \_\_\_\_\_ Interviewer (name): \_\_\_\_\_  
Date: \_\_\_\_\_ Interview number: \_\_\_\_\_

Interviewee age: \_\_\_\_\_ Gender:  Female Location:  urban / suburban  
 Male  rural

SNS/UGC usage:  SNS/UGC user  
 UGC (non-SNS) user  
 SNS/UGC non-user

---

### Description of interview situation / overall impression:

*Here, the idea of such general description is to provide a sense of how the interview went, and a general feeling of how the interviewee behaved during the interview. The interviewer (and/or the person transcribing the interview / filling out the template) is encouraged to reflect upon the general tone (e.g. relaxed, stiff), emotional expression (e.g. enthusiastic, reserved, interested, keen) and language use (e.g. formal/informal, precise, casual choice of words) of/by the interviewee as well as any specific content that is considered particularly important, e.g. highlighting contradictory statements, shifting perspectives and perceived ambivalences. Any quotes are particularly welcome!*

**A. Word Associations (Q1)**

	<b>Word Associations</b> <i>(Please use single words or short phrases)</i>
<b>Honesty</b>	
<b>Internet</b>	
<b>Work</b>	
<b>Family</b>	
<b>Privacy</b>	

**B. General Attitudes and Behaviour towards Disclosure of Personal Information**

Willingness to give the following information:

To "Strangers"	Yes	No	Other <i>(please specify)</i>	Reasons
<b>Marital Status (Q1.1)</b>				
<b>Income (Q1.2)</b>				
<b>ID Number (Q1.3)</b>				

To Friends	Yes	No	Other <i>(please specify)</i>	Reasons
<b>Marital Status (Q1.4)</b>				
<b>Income (Q1.4)</b>				
<b>ID Number (Q1.4)</b>				

**Additional Quotes:**

**C. Years of Internet Usage**  **(Q2):**

**D. General Internet-related Attitudes**

<b>Positive Aspects of the Internet (“love most”) (Q3)</b>	e.g. broadness of information, entertainment, worldwide networking, source of inspiration
<b>Negative Aspects of the Internet (“dislike most”) (Q4)</b>	e.g. misleading information, meaningless chatting, source of distraction, peer pressure to use SNS websites

**Additional Quotes:**

**E. Commercial “Trade-Off’s” (Q5, Q5.i)**

Information the interviewee would be willing to provide for a large discount on online purchases or services:

	Yes	No	Reasons
Phone Number			
Home Address			
Date of Birth			
Annual Income			
Marital Status			
Number of Kids			
Age of Kids			
ID / Passport Number			
Email address of partner/spouse			
Life Insurance Status			
Home Insurance Status			
Other			

**Additional Quotes:**

**F. Everyday Internet Routines (Q6, Q7)**

Frequency per day/week of

	Frequency	Potential Impact on lifestyle, habits, social relationships
Checking Emails		
Using Search Engines		
Using SNS websites ( <i>which?</i> )		
Using other UGC websites ( <i>which?</i> )		
Checking News		
Other ( <i>please specify</i> )		

Additional Quotes:

**G. SNS/UGC-related Perceptions, Attitudes and Behaviour**

G.1 Interviewee holding / not holding accounts with one or more of the following sites (Q7, Q8, and Q11):

	Yes	No	Reasons for closing / not using the account anymore	Reasons for starting to use the account (Q11)
SNS websites ( <i>e.g. Facebook, local SNS websites</i> )				
Business networking websites ( <i>e.g. LinkedIn</i> )				
Dating websites ( <i>e.g. parship.com</i> )				
Photo/video sharing websites ( <i>e.g. Flickr,</i>				

<i>YouTube)</i>				
<b>Websites providing reviews</b> (e.g. <i>tripadvisor</i> )				
<b>Micro blogging sites</b> (e.g. <i>Twitter</i> )				
<b>Wiki sites</b> (e.g. <i>Wikipedia</i> )				
<b>Multiplayer online games</b> (e.g. <i>World of Warcraft</i> )				

**Additional Quotes:**

## G.2 Likelihood of SNS/UGC non-users to open an Account in the future (Q9)

	Likely	Not so likely	Reasons
<b>SNS websites</b> (e.g. <i>Facebook, local SNS websites</i> )			
<b>Business networking websites</b> (e.g. <i>LinkedIn</i> )			
<b>Dating websites</b> (e.g. <i>parship.com</i> )			
<b>Photo/video sharing websites</b> (e.g. <i>Flickr, YouTube</i> )			
<b>Websites providing reviews</b> (e.g. <i>tripadvisor</i> )			
<b>Micro blogging sites</b> (e.g. <i>Twitter</i> )			
<b>Wiki sites</b> (e.g. <i>Wikipedia</i> )			



<b>Multiplayer online games</b> <i>e.g. World of Warcraft</i>			

**Additional Quotes:**

**G.3 Specific Privacy Concerns of SNS/UGC non-users (Q10)**

*Please quote the interviewees response to question 10; if she/he doesn't have any concerns regarding privacy in the context of opening/not opening or closing any SNS/UGC account, please indicate the reasons why (if given by the interviewee).*

**G.4 Personal Information Disclosure on UGC websites (Q12, Q13)**

<b>Name / Type of website</b>		<b>Type of information disclosed</b>	<b>Reasons for disclosure</b>	<b>Disclosure Strategies</b> <i>(e.g. leaving questions blank, looking for similar websites that require less information)</i>
		<b>Name</b>		
		<b>Home address</b>		
		<b>Photos of the interviewee</b>		
		<b>Photos of the interviewee's family &amp; friends</b>		
		<b>Audio-video recordings</b>		
		<b>Medical information</b>		
		<b>Hobbies</b>		
		<b>Sports</b>		
		<b>Places where the interviewee has been</b>		
		<b>Tastes and opinions</b>		
		<b>Other</b>		

**Additional Quotes:**

**G.5 Privacy Settings (Q13)**

Name / type of website	Form of setting <i>(e.g. stricter, less strict, limiting who can see personal information, (de-)activating newsletters / commercial offers, further usage of personal information provided)</i>	Motivation for this form of privacy setting
<i>(add lines if required)</i>		

**Specific Quotes:**

**G.6 Consequences of Disclosing Personal Information (Q14, Q15, Q16, Q16.2)**

	Situation where the disclosure of information was regretted	Consequences
<b>Actual (own) experience</b>		
<b>Experiences of <u>others</u></b>		
<b>Imagining <u>future</u> situations</b>		

**Specific Quotes:**

**G.6.1 Commercial Offers as a result of disclosing personal information (Q16.1)**

Receiving commercial offers as a result of having disclosed personal information is	Reasons / Conditions	
Acceptable	<input type="checkbox"/>	
Not acceptable	<input type="checkbox"/>	
Acceptable under conditions	<input type="checkbox"/>	

Specific Quotes:

**G.7 Using an alias or a nickname (Q17)**

		Reasons for/against using an alias or nickname
Yes	<input type="checkbox"/>	
No	<input type="checkbox"/>	

Specific Quotes:

**G.8 Interviewee's Awareness of website owners using personal information for a number of purposes (Q18, Q19)**

	Awareness		How did the interviewee learn about this	Attitude	Reaction / Resulting Behaviour
Customising the content and advertising users see	Yes	<input type="checkbox"/> Before opening the account <input type="checkbox"/> After opening the account		<input type="checkbox"/> Acceptable <input type="checkbox"/> Not acceptable <input type="checkbox"/> Acceptable under conditions	
	No				
Passing on personal information to third parties without permission	Yes	<input type="checkbox"/> Before opening the account <input type="checkbox"/> After opening the account		<input type="checkbox"/> Acceptable <input type="checkbox"/> Not acceptable <input type="checkbox"/> Acceptable under conditions	
	No				
Sending unwanted emails / newsletter	Yes	<input type="checkbox"/> Before opening the account <input type="checkbox"/> After opening the account		<input type="checkbox"/> Acceptable <input type="checkbox"/> Not acceptable <input type="checkbox"/> Acceptable under conditions	
	No				
Selling personal information to other companies	Yes	<input type="checkbox"/> Before opening the account <input type="checkbox"/> After opening the account		<input type="checkbox"/> Acceptable <input type="checkbox"/> Not acceptable <input type="checkbox"/> Acceptable under conditions	
	No				
Gather in-depth information about users	Yes	<input type="checkbox"/> Before opening the account <input type="checkbox"/> After opening the account		<input type="checkbox"/> Acceptable <input type="checkbox"/> Not acceptable <input type="checkbox"/> Acceptable under conditions	
	No				

Specific Quotes:

## G.9 Privacy Policies (Q20)

### G.9.1 Reading privacy policies

Reading privacy policies before signing up		Reasons
<input type="checkbox"/>	Mostly yes	
<input type="checkbox"/>	Mostly not	

### G.9.2 Content of privacy policies

<b>Beliefs about privacy policies</b> ("What do you think about privacy policies")	
<b>Content expected to find</b> ("What do you look for")	
<b>Action taken if not found</b>	
<b>Other comments</b>	

<b>Specific Quotes:</b>
-------------------------