

# Taking Data Out of Context to Hyper-Personalize Ads: Crowdworkers' Privacy Perceptions and Decisions to Disclose Private Information

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## ABSTRACT

Data brokers and advertisers increasingly collect data in one context and use it in another. When users encounter a misuse of their data, do they subsequently disclose less information? We report on human-subjects experiments with 25 in-person and 280 online participants. First, participants provided personal information amidst distractor questions. A week later, while participants completed another survey, they received either a robotext or online banner ad seemingly unrelated to the study. Half of the participants received an ad containing their name, partner's name, preferred cuisine, and location; others received a generic ad. We measured how many of 43 potentially invasive questions participants subsequently chose to answer. Participants reacted negatively to the personalized ad, yet answered nearly all invasive questions accurately. We unpack our results relative to the privacy paradox, contextual integrity, and power dynamics in crowdworker platforms.

## Author Keywords

hyper-personalization; targeted advertising; creepy; user study

## CCS Concepts

•Security and privacy → Usability in security and privacy;

## INTRODUCTION

Much of modern advertising is personalized to its recipients. In past decades, attempts at personalized advertising might have involved choosing a particular location for a billboard or running an ad in a given periodical. The rise of web tracking [15, 32], email tracking [14], and data marketplaces [5, 43], however, enables far greater personalization. Based on data collected about users, advertisers infer their interests and demographics [36] to target ads [51]. The ad ecosystem also incorporates personally identifiable information and offline purchasing data funneled through data brokers [4].

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Personalized advertising is complicated from the privacy perspective. While consumers perceive targeted ads as useful, they can also find them creepy [60, 61]. This ecosystem is mostly opaque to consumers [16], yet it sometimes enters the public consciousness, such as when Target inferred a customer's pregnancy before even her family found out [13, 20]. Future ads will undoubtedly be even more targeted [46]. We use the term *hyper-personalization* to describe this logical next step that deeply embeds personal information in ads. While currently rare, the history of increasing personalization [32, 36] suggests such ads are just around the corner.

We used a human-subjects experiment to investigate how such hyper-personalized advertising might impact consumers' behaviors in protecting their own privacy, particularly if this personalization is perceived as a misuse of data collected in one context and used in another. Our core motivation was to capture participants' real-time reactions and responses to hyper-personalized ads. Using an IRB-approved, deception-based study, we surreptitiously collected participants' first names, their romantic partners' names (or that they were single), their preferred type of cuisine, and their town-level location. We randomly assigned some participants to receive an ad with this information, either as a typical online banner ad embedded in our survey software or as a robotext sent to their mobile phone from a short-code number. Robotexts represent an emerging medium for ad delivery and also minimized the chance the participant would associate the ad with the study. Automated calls (robocalls) and text messages (robotexts) have become more frequent in the past year [10], despite questions about their ethics [40] and widespread consumer aversion [58].

We hypothesized participants would be less likely to accurately reveal personal information if they had received a hyper-personalized ad, as opposed to a generic ad. We expected personalized ads would cause feelings of privacy invasion, and that those feelings would lead participants to choose "prefer not to say" to stop the spread of their personal information. Crowdworkers face significant privacy threats through disclosure [66]; personal data given to seemingly trusted sources can be weaponized against users. In fact, the Facebook data in the Cambridge Analytica scandal originated in a research study conducted on Mechanical Turk [38].

After revealing the deception through a debriefing, we asked the participant how they perceived the ad they received, as

well as whether they had seen it in the first place. A total of 25 in-person and 280 online participants completed this protocol. The nuanced manipulation of sending an ad worked as intended. The majority of participants reported in our debriefing that they had received and read the ad at the intended point of the study and had not suspected the ad was study-related.

Participants reacted strongly to hyper-personalization. Roughly half of the participants who received a personalized ad volunteered that they had a strong negative reaction to the personalization, such as feeling creeped out, angry, or otherwise alarmed. Despite these reactions, we found that receiving the hyper-personalized ad, as opposed to the generic ad, had no significant effect on participants' subsequent decisions about disclosing personal information. Nearly all participants accurately answered questions about their religion, finances, and votes in recent elections. Over half of participants chose to disclose where they were born, physical ailments, and habits regarding masturbation and pornography. Some even provided their mother's maiden name and their home address.

After revealing the deception, we probed why participants answered these questions accurately, and at all. We found that an ensemble of previously studied phenomena encouraged disclosure. Participants reported not perceiving risks in disclosing information. They said they trusted the crowdworking platform, our survey software, and research studies broadly. Notably, we did not present ourselves as affiliated with any academic institution. They also reported that financial pressures as crowdworkers and overall feelings of helplessness in the modern data economy encouraged disclosure. These results cast doubt on frameworks that rely on crowdworkers to protect their privacy by self-regulating information disclosure.

## RELATED WORK

Data used for ad personalization comes from many sources, including online tracking [15,36] and sale by data brokers [4,43]. However, information collection and online tracking are opaque to consumers [8,36,47]. Prior work has found that many consumers oppose personalized advertising, particularly when told how advertisers gather the information used for personalization [60,61,67]. Recipients of personalized ads often dislike the conclusions that the ads make about them [60]. Ads can also be racially discriminatory [45,54] and involve sensitive categories (contrary to companies' public statements) [30]. Increased ad personalization is associated with increased consumer discomfort [34], though preferences vary based on the data inferred [12,67] and by platform [68]. Additionally, users tend to view ads more favorably if they feel in control of their privacy or that an ad is relevant [28,59].

Practices related to personalized advertising are largely governed by advertising industry self-regulation [55]. Privacy advocates have called, unsuccessfully, for increased regulation of personalized advertising. Advertisers generally oppose such restrictions because of the potential decrease in advertising efficacy. Indeed, advertisements in compliance with EU privacy laws limiting the use of consumer data were found to be less effective [19]. In response, some consumers use privacy-protective browser extensions [29,31,35–37,48], though these tools are only partially effective [5,64].

The privacy calculus model proposes that disclosure decisions reflect an analysis of risks and benefits [11]. When people perceive risk, they are less willing to disclose information [3]. They disclose more when promised a benefit [22] or if privacy protection is emphasized [2]. However, there is a well-known disparity (the "privacy paradox") between expressed intentions about privacy and actual behaviors [53,65]. People's decisions about disclosing sensitive information are highly context-dependent [3,9,17,24]. People also disclose more when they observe others' disclosures [57]. In one study, a computer successfully encouraged participants to divulge personal information through reciprocity (the computer sharing personal information) and gradually increasing sensitivity [41], although other work [1] contradicts the latter. A study on willingness to unlock smartphones for researchers found participants' actual rate of compliance with such requests was far higher than others' predictions of what people would do [52].

Prior work studying platforms like Amazon's Mechanical Turk has found that workers' privacy concerns and decisions to disclose information are also highly contextual. Although crowdworkers tend to be more privacy conscious than the general population [25], they may share information despite their concerns, motivated by their economic needs or influenced by power imbalances in worker-requester relationships [50]. Assessing the risks for a task and deciding whether to disclose information is "invisible labor" crowdworkers must perform when selecting and completing tasks [50].

The contextual integrity model proposes that privacy harms will occur when *transmission flows* of information (the purpose for disclosure) are broken. Implementing procedural fairness, an organization-level interpretation of CI's transmission principle, can decrease individuals' privacy concerns [7].

## METHOD

We designed and conducted a two-part deception study in which participants received a targeted ad that incorporated their own personal information at a specific point during the study. We measured how the receipt of such a hyper-personalized ad, compared with a control group who received a generic ad, impacted participants' responses to potentially invasive questions. We augmented this experiment with qualitative investigations of participants' decisions to disclose information and their perceptions of personalization in advertising.

We conducted our in-person data collection and an initial round of online data collection with our university affiliation on the recruitment script, consent form, and study URL. Our initial data analyses revealed participants' trust in our university affiliation and ethics review process as a reason some chose to disclose information. Therefore, we revised our protocol to perform another round of online data collection in which we claimed to be the "Institute for Interests and Demographics Research" (IIDR) with no further information. We report on this second round of online data collection in this paper, though we found nearly identical results in the first round. We established our fake organization by registering a domain name to host our surveys and posing as IIDR in our consent form and recruitment text. Our IRB approved both our initial protocol and all changes for this additional data collection.

## Pre-study

We used a pre-study to identify potentially invasive questions to present in Part 2 of the main study. Ideal questions would have relatively consistent invasiveness across answer choices and a quickly recallable answer. We derived these prospective questions from the American Housing Survey, the US Census, quizzes found in Cosmopolitan magazine and on Facebook, surveys from Pew Research, and group discussions.

To empirically validate each question and down-select to a smaller number of questions, we conducted a pre-study. We recruited 63 pre-study participants on Amazon’s Mechanical Turk, a different recruitment platform than we use for our main study. We are not aware of published, validated scales measuring invasiveness. We gauged invasiveness with yes/no/don’t know responses to “If given the opportunity, I would choose not to answer this question,” which we developed through cognitive interviews. We eliminated questions with high standard deviation for reported comfort in answering the question or low confidence in reported ability to recall the answer. Through this process, we chose 43 potentially invasive questions.

## Recruitment for the Main Study

To balance deep insights and large-scale data, we conducted both in-person and online sessions. Across both types of sessions, 305 participants completed our full protocol. We required participants be 18+ years old, live in the USA, and have a cell phone capable of receiving text messages. As is necessary in deception studies, we advertised the study with a title and explanation that differ from the true purpose. We initially told participants the study was titled “The Demographics, Interests, and Experiences of Americans.” We revealed the actual title (“The Impact of Hyper-Personalized Marketing on Information Disclosure”) in the Part 2 debriefing.

We recruited in-person participants on Craigslist. We compensated them with a \$1 Amazon gift card for completing Part 1 online and a \$19 gift card for completing Part 2 in person. 25 participants completed Part 2 in a private room in their choice of our institution’s campus or a local public library.

We recruited a total of 470 online participants for Part 1 through Prolific, which has emerged as a frequently preferred [44] alternative to Amazon’s Mechanical Turk. 280 of these participants completed Part 2. 25 participants began Part 2, but either timed out or returned the study. Prolific participants were also required to have a 95% approval rating.

## Main Study Part 1

The purpose of Part 1 was to collect information we could use to personalize ads in Part 2 without arousing suspicion about the true nature of the study. We accomplished this by asking mainly distractor questions in Part 1. To give participants time to forget Part 1, we opened Part 2 over a week later.

Part 1 took the form of a five-minute online survey. As professional survey platforms generally do not show ads, we worried that participants who saw a banner ad in Part 2 might find it suspicious. To habituate participants to seeing ads, we displayed a simulated banner ad for chewing gum, which we labeled as a sponsor ad (see online supplementary materials).

Table 1: Study conditions.

Condition	Recruitment	Location	Delivery	Personalization
<i>Lab-Text-Personalized</i>	Craigslist	In-person	Robotext	Personalized
<i>Lab-Text-Generic</i>	Craigslist	In-person	Robotext	Generic
<i>Online-Text-Personalized</i>	Prolific	Online	Robotext	Personalized
<i>Online-Text-Generic</i>	Prolific	Online	Robotext	Generic
<i>Online-Banner-Personalized</i>	Prolific	Online	Banner	Personalized
<i>Online-Banner-Generic</i>	Prolific	Online	Banner	Generic

The study began with a consent form and a brief overview of Part 1. We then asked the participant to provide their mobile phone number, which we told them we would use to send study-related text messages. This was followed by the standardized Positive Affect and Negative Affect Schedule (PANAS), which has been shown to reliably measure mood [27, 62, 63]. We then asked participants a series of questions designed to elicit the following information needed to personalize an ad in Part 2: their first name, their preferred type of cuisine, their relationship status, and, if in a relationship, their partner’s first name. In addition to a multiple-choice question about the kind of restaurant they might want to visit, we also asked distractor questions about a movie they might want to see and a store they might want to visit. To elicit the participant’s relationship status and, if applicable, partner’s first name, we asked about the tech savviness of a coworker, a family member, and a (current, past, or aspirational) significant other. We approximated the city or town from which they completed Part 1 using Qualtrics’s IP geolocation feature.

## Conditions

All participants completed Part 1 of the study online in an identical procedure. However, each participant experienced one of six variants of Part 2 of the study, differing in where the session was conducted, how the ad was delivered, and whether the ad was personalized. We identify these groups using a three-part name indicating these respective differences, as defined below. Table 1 summarizes these conditions.

**Location.** **Lab** participants were recruited via Craigslist and completed Part 2 in person. **Online** participants were recruited via Prolific and completed Part 2 remotely.

**Delivery.** Participants received an advertisement in Part 2 as either a robotext (termed **text**) or a **banner** ad. Using information collected in an online survey to personalize a text message makes the flow of personal information less obvious. Because we wanted to ask semi-structured interview questions to better understand the novel medium of robotexted ads, all in-person participants received a robotext. To understand how robotexts, which are becoming increasingly common for political advertising, compare to banner ads, which are already ubiquitous online, we randomly assigned online participants to receive either robotext or banner ads. The text of the ad was identical in both delivery methods.

For banner conditions, the banner ad was displayed as the first page of the survey in Part 2. The ad was formatted to look like it was not part of the survey itself, as shown in the online supplementary materials. For text conditions, we configured our survey software to call an API for sending text messages from commercial five-digit short codes.



(a) Personalized ad (if in a relationship)

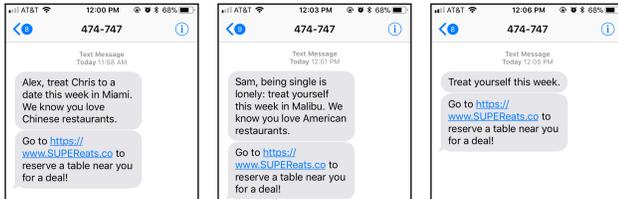


(b) Personalized ad (if single)



(c) Generic ad

Figure 1: Example banner ads shown to participants in Part 2.



(a) Personalized

(b) (If single)

(c) Generic

Figure 2: Example robotext ads.

*Personalization.* Because our goal was to understand the impact of receiving a hyper-personalized ad, we randomly assigned each participant to receive either a hyper-personalized (termed **personalized**) or an analogous, non-personalized (**generic**) ad. The ads promoted a fictional restaurant reservation service called SUPEReats. In comparison to the generic ads (Figure 1c, Figure 2c), the personalized ads (Figure 1a–1b, Figure 2a–2b) invoked the following information from Part 1: the recipient’s first name, their preferred type of restaurant, their relationship status (and, if applicable, partner’s name), and the approximate city or town where they completed Part 1.

## Main Study Part 2

In Part 2, we sought to deliver the ad specified by the participant’s condition, measure the participant’s subsequent decisions about answering the potentially invasive questions, and elicit their broad impressions of hyper-personalization. Part 2 took approximately 30 minutes.

When the participant began Part 2, our software automatically triggered the banner ad (Figure 1) or robotext (Figure 2). Participants then completed the PANAS questionnaire. Next, participants answered questions about their general technology usage. Some of these questions were intended to require participants to look at their phone (e.g., “What is the current battery percentage of your phone?”) to increase the likelihood that those who had received a robotext would see the ad.

The 43 potentially invasive questions followed. Because a survey consisting only of very invasive questions might spur participants to drop out or cause similar biases, we selected the 43 questions such that they reflected a range of sensitivity. Reflecting prior work on the impact of sequencing [41], we ordered questions from least to most sensitive in our final battery. This set of questions began with those participants in our pre-study overwhelmingly indicated they would answer, such as

current voter registration status, and increased in sensitivity to questions about financial circumstances, illnesses, experiences with pornography, personal information, and more.

Each of these 43 questions had a conspicuous “prefer not to say” option, as shown in Figure 3. We called attention to this option at the start of the section and explicitly told participants they would not be penalized for selecting it. We hypothesized that participants who received the personalized ad and found it invasive would answer fewer questions in an act of privacy protectiveness. To protect participants’ actual privacy, we wrote custom JavaScript to enable the Qualtrics survey platform to delete participant’s responses to these potentially invasive questions upon survey submission. At no point were these responses available to us. We only recorded whether they responded to the question or chose “prefer not to say.”

Afterwards, we again presented the PANAS questionnaire to test our hypothesis that the potentially invasive questions would negatively affect the participant’s mood. To contextualize our results, we then asked questions about past experiences with, and opinions of, personalized advertising.

At this point, all participants were debriefed about the true nature of the study either by a researcher (in-person participants) or through the survey flow (online participants). We revealed the real purpose of the study, as well as the fact that we, the researchers, had sent the online or robotext ad. In the second round of our data collection, we additionally revealed that we were not conducting this research as the fake IIDR, but as our university. In both rounds, we followed with questions about the extent to which participants thought about our affiliations.

Participants could also have protected their privacy by answering questions inaccurately. Therefore, after the debriefing, we reminded the participant that we were only interested in their decisions about disclosing personal information. We then had them review the accuracy of their answers to the potentially invasive questions before we permanently deleted these raw responses. We made clear that they would not be penalized for having given inaccurate responses. We asked them to select which questions, if any, they had answered inaccurately.

## Analysis Method and Metrics

We performed both quantitative and qualitative analyses. Our primary response variable was the number of potentially invasive questions participants answered, and we wanted to know how this number varied based on the personalization



What is the first and last name of your closest friend?

Prefer not to say

Figure 3: Example potentially invasive question in Part 2. All had a conspicuous “prefer not to say” option.

of the ad, the ad’s medium (robotext or banner ad), and between in-person and online participants. We investigated this question using the Mann-Whitney U test pairwise across matched conditions (e.g., *Online-Text-Personalized* vs. *Online-Text-Generic* and *Online-Text-Personalized* vs. *Online-Banner-Personalized*). We conducted this analysis for the total number of questions answered, as well as the total number of questions that participants reported answering accurately.

We gave the PANAS questionnaire three times. As this is a repeated-measures design, we built a Linear Mixed-Effects Model [33] with time, condition, and the interaction thereof as independent variables, and the participant as a random effect.

We analyzed free-response answers (online participants) and interview answers (in-person participants) qualitatively using standard open and axial coding procedures with two independent coders. This process was informed by discussions among members of the research team after they had read the responses and discussed prospective themes they had observed.

### Ethics and Protection of Human Subjects

As our study was a deception protocol involving participants’ personal information, we took great care in designing an ethical protocol. We iteratively adjusted our protocol through extensive in-person pilot testing to understand how participants would be likely to react to various elements of the study, including the receipt of the personalized ad. We made every effort to minimize the information we collected in the first place, and to delete it when no longer needed. All protocols were approved by our institution’s IRB.

As our deception protocol involved using participants’ personal information in simulated ads and sending text messages under false pretenses, we obtained consent from all participants to receive study-related text messages. As with all deception protocols, we provided a substantial debriefing toward the end of Part 2. The debriefing explained the true purpose of our study, why deception was necessary, and what data was actually retained. To ensure that any participants who dropped out of the study before seeing the debriefing were informed of the deception, we messaged all Prolific participants who began Part 2 but did not complete it with the relevant parts of the debriefing. We also used Prolific’s deception filter, which means that the study was only shown to prospective participants who had previously indicated to Prolific that they were willing to participate in deception studies.

Typically, crowdworking sites like Prolific do not permit researchers to collect PII. However, we discussed our study with Prolific, and they permitted us to do so for this particular study. To avoid surprising participants, we explained to participants in the brief recruitment text describing our study on Prolific

that we would be requesting personally identifiable information as part of the study. Even though all participants were located in the US, we complied with GDPR as Prolific is based in the UK. We also linked a privacy policy from the consent form and debriefing materials explaining our use of the data.

### Limitations

Because we made clear in our recruitment text that we would request personally identifiable information, we may have biased our sample toward people who are already more willing to disclose personal information. Similarly, privacy-sensitive individuals may have dropped out of the study if they felt the questions were too invasive. The vast majority of participants who started Part 2 completed it, tempering this concern.

The high response rate to potentially invasive questions could also be a result of the size of our intervention. One hyper-personalized ad may be sufficient to elicit emotional reactions, but not changes in behavior. Alternatively, participants’ response rate could have been informed by an opposing attitude of resignation, that their data is no longer private anyway and that there is no use withholding information. This would support an argument that broad usage of hyper-personalization inflicts privacy harms. The truthfulness of responses to sensitive questions is partially a function of survey design, which is why we emphasized the “prefer not to answer” option. When asking about the accuracy of answers, we also emphasized there was no penalty for having given inaccurate responses.

We expected that some participants would not receive our ad treatment as we intended. Thus, following the debriefing, we asked participants about whether they saw the ad, as well as whether they suspected it might be connected to the study. We excluded participants who suspected the ad was study-related or who did not see the ad from our main analyses. Nonetheless, as this information was self-reported and people tend to overreport socially desirable behaviors [56], participants could have lied about these aspects, as well as whether they had answered the potentially invasive questions accurately. Participants of particular characteristics might have been more likely to miss the ad, biasing the sub-sample we analyzed.

### RESULTS

First, we summarize participants’ demographics. We then review the effectiveness of our deception, observing that most participants saw the ad and did not suspect it to be study-related. We then describe participants’ highly negative reactions to the personalized ads. However, our hypothesis that participants would disclose less information if they saw a personalized ad was ultimately not supported. Instead, participants accurately answered most of the potentially invasive questions. We contextualize these results by analyzing why participants reported choosing to answer these questions. Trust in crowdwork platforms and in research studies played a key role in disclosure decisions, as did a perceived lack of risk.

Initially, we surmised our university affiliation influenced the high response rate to the potentially invasive questions. People might be more likely to trust a university with their information than other parties. This would align with Milgram’s experiments on obedience [39], which found higher compliance

Table 2: The number of participants who *completed* Parts 1 and 2, said they *saw the ad*, and said they both saw the ad and *did not suspect* at the time it was study-related.

Condition	Completed	Saw Ad	Did Not Suspect
<i>Online-Banner-Personalized</i>	66	62 (93.9%)	43 (65.2%)
<i>Online-Banner-Generic</i>	72	67 (93.1%)	42 (58.3%)
<i>Online-Text-Personalized</i>	64	45 (70.3%)	43 (67.2%)
<i>Online-Text-Generic</i>	78	52 (66.6%)	49 (62.8%)
<i>Lab-Text-Personalized</i>	14	10 (71.4%)	10 (71.4%)
<i>Lab-Text-Generic</i>	11	10 (91.0%)	10 (91.0%)

when conducted at Yale (65%) than at a fictitious independent lab (48%). To our surprise, the results from our second round of data collection, branded as the fictitious Institute for Demographics Research, were very similar to the first, university-branded round. For this reason, we report mainly on the latter round in this section, unless otherwise noted.

### Participants

A total of 25 in-person and 280 online participants completed both Parts 1 and 2. 52.9% identified as female, 43.9% as male, and 3.2% as non-binary. Our participant sample skewed young, with 28.6% between 18 and 24, 38.9% between 25 and 34, 20.4% between 35 and 44, and 12.1% age 45 or older. Participants' educational attainment skewed slightly more educated than the general U.S. population [49]. Most participants' annual household income was between \$20,000 and \$49,999 (31.4%) or \$50,000 and \$99,999 (35.4%).

### Deception Effectiveness

Because we aimed to capture data reflecting participants' naturalistic reactions to their information appearing in a personalized ad, the deception aspect of our study was crucial. To ensure that we obtained authentic reactions and responses, our debriefing evaluated whether participants were truly deceived.

Most participants reported seeing the ad that was robotexted or displayed to them at the intended point in the study. Participants were sent robotexts in both online and in-person conditions: In total, 80.0% of in-person and 68.3% of online robotext participants reported reading at least part of the robotext before answering the potentially invasive questions. Many participants saw these ads right away or during the tech use questions we included to encourage participants to look at their phone. Participants who did not read the text explained they had notifications turned off or were in do-not-disturb mode. 93.4% of participants reported seeing the online banner ad at the start of Part 2 and later recalled some details of the ad. Many of the remaining participants reported seeing what looked like an ad with a countdown timer, but ignored the ad.

Most participants reported that they did not suspect the ad they saw was part of our study (Table 2). Only 9 out of the 117 online and in-person participants who saw a robotext reported suspecting it was study-related when they first received it. Other participants sent robotexts did not suspect it was study-related at any point (77.3%) or only suspected it was study-related when the survey questions became increasingly invasive or asked about advertising (13.4%).

Participants shown a banner ad were slightly more suspicious: 34.1% reported suspecting the ad was study-related when they first saw it, 45.0% said they did not suspect it was study-related at any point, and 17.8% suspected it was study-related only later in the study, often due to questions about advertising.

For the remainder of the results section, we report only on participants who saw at least some of the ad and did not suspect it was study-related, unless otherwise noted. Furthermore, as the sample size for in-person participants was small, we report quantitative results only for online participants. In sum, 63.2% of the online participants across conditions met this threshold.

### Reactions to the Ad

As part of the debriefing, we asked participants about their initial reactions to the ad. To avoid priming our participants, we asked about their initial reactions with a free-response question: "What was your initial reaction to the ad?" Many participants who received personalized ads reported a range of strong, negative reactions to the ad. 53.4% of *Online-Banner-Personalized* participants and 44.2% of *Online-Text-Personalized* participants volunteered feeling a combination of either scared, concerned, shocked/surprised, creeped out, or uncomfortable in their initial reaction to the ad. P211 (*Online-Banner-Personalized*)'s response features several of these emotions: "I was quite alarmed by the ad, wondering how it knew my spouse's name and my location. I was disturbed and put off by it." Others explicitly expressed feelings of privacy invasion and fear, like P135 (*Online-Text-Personalized*):

I felt immediately concerned for myself and my girlfriend. Almost threatened by the knowledge that some company had on me. I felt like my privacy was being invaded and that companies were using leaked information. . .

In contrast, no *Online-Banner-Generic* or *Online-Text-Generic* participants reported these emotions in their reactions. Instead, those who saw the generic banner ad most commonly reported indifference (40.5%), confusion about why a survey had an ad (33.3%), or annoyance (14.2%). *Online-Banner-Personalized* participants also reported reacting with indifference (18.6%), confusion about ads on surveys (13.9%), or annoyance (2.3%). Participants who received a generic robotext also reported indifference (16.3%) or annoyance (10.2%), but also wondered how they had been added to a marketing list (22.4%). 39.7% of *Online-Text-Generic* and 16.3% of *Online-Text-Personalized* participants reported thinking the text was spam.

Many participants in *Online-Banner-Personalized* and *Online-Text-Personalized* reported questioning the information flows that underpinned the ad: "[I] immediately wondered how my personal information got out" (P133, *Online-Text-Personalized*). A few participants rationalized how SUPEReats collected their information. Some blamed large tech companies: "I just assumed Google was behind it and they seem to know everything" (P94, *Online-Banner-Personalized*). Others hypothesized that Yelp or GrubHub had shared their information. P49 (*Lab-Text-Personalized*) had just heard about Facebook's new dating feature and thus attributed the robotext to Facebook, citing the ad's inclusion of their relationship status. Others linked it to their online browsing behavior: "I had

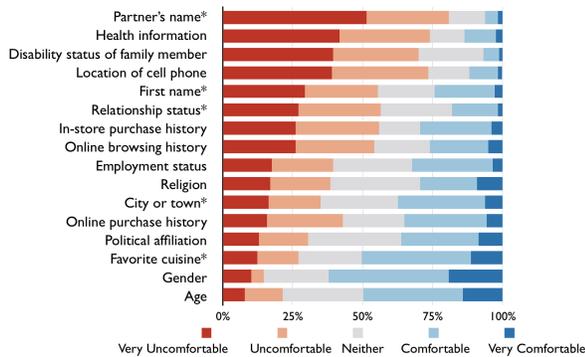


Figure 4: Participants' reported comfort with types of information being used to personalize ads to them. Those marked \* were actually used in our personalized ads.

a noticeable reaction of both worry and disgust, and then I realized I had been visiting a lot of restaurant websites recently" (P123, *Online-Text-Personalized*). Only P135 (*Online-Text-Personalized*), however, hypothesized that the information flow was related to their participation in online surveys:

I became quite fearful that it was due to the surveys I had been filling out on Prolific and that a "researcher" broke some sort of policy and sold data to some food reservation company...

Many participants reported relief when the debriefing revealed the personalization was study-related. Through direct messages on Prolific Academic, we also contacted the < 30 participants who did not complete the study, whom we debriefed. After the debriefing, we asked participants how comfortable or uncomfortable they would be with personalization elements used in our ads. By far, participants were the most uncomfortable with the use of a partner's name; 80.8% responded they would be uncomfortable or very uncomfortable. Participants also felt uncomfortable or very uncomfortable with the use of their relationship status (56.5%) and first name (55.4%) for ad personalization. Participants were more comfortable with city and favorite cuisine, perhaps because these are much more commonly used in advertising. Figure 4 summarizes these results alongside other potential personalization elements.

During in-person interviews, we had the opportunity to ask participants to elaborate on their perceptions of comfort. Participants were more likely to feel comfortable about the use of an element if it was relatively coarse. "If it was [a food] specific to me, [I'd be] uncomfortable... [but] a lot of people like Mexican food" (P6, *Lab-Text-Personalized*). This logic aligns with participants' comfort with age and gender, as these categories are often grouped in large buckets. This could also explain the discrepancy between comfort with "city or town" and "location of cell phone." The former evoked a coarse-grained category; the latter implied fine-grained tracking.

Participants' varying levels of comfort were also informed by their mental models of how the information could be gathered. For some, information that was relatively easy to figure out made them more comfortable with its use. Regarding first name, P16 (*Lab-Text-Generic*) explained, "when you buy stuff online, they get your name and shipping address." However,

there was not a consensus among participants about how easily their first name could be obtained. Nevertheless, the majority of participants felt uncomfortable with personalization based on relationship status and partner's name because they felt it would be difficult for an advertiser to find. P3 (*Lab-Text-Generic*) went so far as to say about the use of partner's first name: "my social relationships? That's pretty fascist information to have. All for the greater good of what, selling bullshit?"

### Information Disclosure

To measure the impact of hyper-personalization, we asked 43 questions of varying levels of potential invasiveness, as measured in our pre-study. We recorded how many they answered, how many they reported answering accurately, and how long they spent doing so. We hypothesized these values would vary by condition. That is, we expected that seeing a personalized ad would lead participants to answer fewer questions. However, this hypothesis was not supported by the evidence.

Overall, participants answered a mean of 37.1 of the 43 potentially invasive questions (86.3%). Figure 5 shows the breakdown by condition. Despite their negative reactions, participants who received personalized ads did not differ significantly from those who received generic ads in how many questions they answered. A Mann-Whitney U test revealed no significant differences between *Online-Banner-Personalized* and *Online-Banner-Generic* in the number of questions answered ( $U = 878.5, p = 0.83$ ) or answered accurately ( $U = 864, p = 0.73$ ), nor between *Online-Text-Personalized* and *Online-Text-Generic* ( $U = 770, p = 0.17$ ) in the number of questions answered. We observed a marginally significant difference between *Online-Text-Personalized* and *Online-Text-Generic* ( $U = 829, p = 0.08$ ) in the number of accurate answers.

Following the debriefing, we asked participants to review the accuracy of their answers to the invasive questions. We reiterated that there was no penalty for reporting inaccurate answers and that doing so was important for the integrity of the research. Nonetheless, participants indicated they had given an accurate answer for a mean of 36.6 (83.7%) of the potentially invasive questions, just shy of the 86.3% of questions they answered at all, as shown in Table 3.

### Reasons for Disclosure

Overall, participants answered more invasive questions than we expected. Following the debriefing, we asked a series of questions to better understand decisions to answer the invasive questions. Participants gave many reasons for deciding to answer questions, versus selecting "prefer not to say."

Because money is a primary motivation for many crowdworkers when selecting and completing tasks [26], we made sure to clearly explain to participants that selecting "prefer not to say" would not affect their compensation. When asked post-debrief about their agreement that "I felt I would be paid the same regardless of selecting prefer not to say," 71.1% of participants chose "strongly agree" and 21.3% chose "somewhat agree."

Next, we directly asked participants in a free-response field how they decided whether to select "prefer not to say" for the invasive questions. 41.5% of participants mentioned selecting

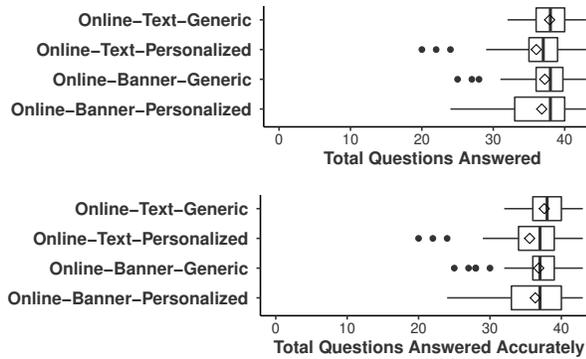


Figure 5: Box plots showing how many questions participants answered and reported answering accurately by condition.

“prefer not to say” for questions they perceived as too personal or embarrassing. Other common reasons for selecting “prefer not to say” were for questions perceived as involving personally identifying information (27.0%) or information that could be used to compromise an account, such as answers to security questions (9.6%).

Participants also disclosed information — their first name and phone number — in Part 1. When we asked how they decided to do so, participants reported they did not think there were any risks (19.2%) or that they did not think or care about them (12.3%). Surprisingly, 12.3% of participants did not remember giving us this information at all. 12.9% of participants reported comfort in sharing their name and phone number because they trusted research studies generally, and 17.5% mentioned giving their information because they trusted Prolific (and, by proxy, any study hosted on the site). 9.6% of participants reported giving their information because they wanted compensation, underscoring the financial pressures on crowdworkers.

Prior work has suggested that when evaluating privacy risks, crowdworkers evaluate requesters’ characteristics, perceiving academic requesters as more legitimate than others [50]. We asked participants to explain how trustworthy they judged IIDR, a non-academic requester, to be. One-fifth of participants reported that they did not know or had not thought about it. Some participants expressed strong beliefs about IIDR’s trustworthiness (16.3%) or untrustworthiness (14.6%). Overall, though, 47.8% participants rated IIDR as just somewhat trustworthy, and 19.7% reported becoming more concerned about IIDR’s trustworthiness as they answered more questions.

When asked, only six participants reported looking up external information about IIDR. Crowdworkers often attempt to complete studies as efficiently as possible to maximize their earnings [26]. Consistent with this, 11.8% of participants cited not having time to do research on who conducts the studies they complete, or that it would be faster or simpler to lie or select a “prefer not to say” option. Interestingly, however, these same participants generally did not use the “prefer not to say” option. Some explicitly mentioned their reliance on crowdwork: “I am doing these to supplement my non income at the moment while I wait and hope for my disability to go through. . . I mean, at this point, why check? I am still going

to do the studies” (P70, *Online-Text-Generic*). A majority of participants reported that either they did not feel it was necessary to look up crowdwork requesters (31.5%) or that they did not think about doing so at all (21.9%). Overall, 15.2% mentioned trusting Prolific as a platform, with one explaining, “I assume prolific [v]jets its studies” (P121, *Online-Banner-Personalized*). To our knowledge, Prolific does not. Another participant wrote, “Quite honestly had it been a survey outside of a platform such as Prolific or Amazon Turk I would have absolutely researched it” (P207, *Online-Text-Generic*).

When asked explicitly, even more participants reported that trusting Prolific impacted their trust of our fictional institution; 82.5% of participants either agreed or strongly agreed with the statement, “I trusted the Institute for Interests and Demographic Research’s study because I found it using Prolific.” We also hypothesized that our survey’s use of the expensive Qualtrics survey software could impact participant trust, but found only 27.2% of participants agreed or strongly agreed that they trusted IIDR because the survey used Qualtrics.

### Perceptions of Disclosure Risks

To further investigate factors impacting perceptions of privacy and risk when taking the survey, we asked participants how they thought IIDR would use the data collected in the study. Among participants, 28.1% wrote that they did not know or consider for what purpose IIDR would use the data. Some dismissed the question as irrelevant. For example, P95 (*Online-Banner-Personalized*) wrote, “I feel like it is more my job to respond to inquiries and to not think about the reasoning behind the inquiries.” However, of participants who did report having some expectations, 38.8% reported believing the data was for research purposes generally, with 17.4% reporting that they expected the data would be securely stored, properly anonymized, or not commercially sold. Only 11.2% reported believing that the data would end up being used for advertising or marketing purposes, while 8.4% (correctly) surmised that the data would not be used at all and was actually a test of what they would answer. Finally, 3.9% reported worrying that the data would be used for spam, identity theft, or other harms.

Prior research has shown that some participants volunteer for research to improve scientific knowledge [6]. However, the reality of information disclosure for research can be more complex. Facebook’s Cambridge Analytica scandal centered on a research study conducted on Mechanical Turk [23], narrowing the gap between research and ad personalization. We asked our participants about their familiarity with the Cambridge Analytica scandal regarding Facebook data and its involvement of crowdworkers. We hypothesized that participants’ knowledge of crowdworkers’ role in the scandal could affect their information disclosure habits on surveys. While 64.4% of participants reported at least a little familiarity with the scandal, only 2 participants (1.1%) said they thought crowdworkers were definitely involved in the scandal, with the majority of participants (72.4%) answering that they didn’t know whether or not crowdworkers were involved. After these questions, we summarized the Cambridge Analytica scandal and the involvement of crowdworkers. In their final comments, several participants thanked us for this explanation.

Despite limited knowledge of crowdworker involvement in the Cambridge Analytica scandal, most participants acknowledged that there were risks to disclosing information in research studies online. Most participants (89.8%) agreed there were some risks or said it depended on the context. Of those who mentioned specific risks, 13.0% mentioned their data being shared or sold, 11.3% mentioned data breaches or hacking, and 9.0% mentioned being personally identified. Only 9.0% reported feeling there were no risks. Those who did not report risks mentioned trust (“legitimate survey sites use bullet proof confidentiality,” P49, *Online-Banner-Generic*) or self-regulation of disclosure (“there is very little risk because I won’t share anything too personal,” P215, *Online-Banner-Generic*). Among participants, 16.4% said that there were fewer or no risks on Prolific compared to other survey sites. At the end of the study, some participants chided themselves. For example, P5 (*Online-Banner-Personalized*) wrote, “Now I do [think there are risks], [but] because of an inert trust with Prolific I acted dumb and revealed a bit too much.”

A few participants mentioned their economic status, defending their participation despite their awareness of risks. P153 (*Online-Text-Personalized*) said, “I think there is a lot of risk, and if I wasn’t flat broke I wouldn’t be doing this.” P207 (*Online-Text-Generic*) directly compared information disclosed in crowdwork to information disclosed elsewhere:

It’s impossible to really know where the data goes after you leave it. This is VERY unrestricted territory but the fact I get compensated? Makes me feel justified in taking any risks. google takes all day.. so does amazon. so do so many others. i dont get paid for that.

### Changes in Mood During the Protocol

Participants responded to the PANAS questionnaire at three points. Both positive and negative scores range from 10 to 50. Larger numbers represent stronger affect. Participants had a mean positive score of 25.7 and a mean negative score of 16.0 at the first measurement. Answering the potentially invasive questions decreased participants’ mood. Positive affect decreased 2.4 points on average ( $p < 0.001$ ), while the negative score increased 1.4 points ( $p = 0.074$ ). The condition, and thus the personalization, was not a significant factor.

## DISCUSSION

Our deception study investigated hyper-personalized advertising’s impact on information disclosure and risk perception. We hypothesized participants would be surprised and alarmed by our hyper-personalized ads. This was the case. Half of participants who saw the personalized ad reported strong, negative emotions in response to the inclusion of personal information. In contrast, no participants who saw the generic ad reported such strong, negative emotions. We also expected participants who saw a hyper-personalized ad to be less willing to answer the potentially invasive questions than their generic counterparts. To our surprise, this was not the case.

### *Risk Perception and Crowdwork*

That participants continued to disclose personal information while feeling shocked, angered, or scared in the wake of their information being misused could be seen as an example of

Table 3: The percentage of participants who *answered*, and self-reported *accurately* answering, the 43 invasive questions. These percentages only include participants who saw the ad and did not immediately suspect it was study-related.

Question	Answered	Accurate
How many years of experience do you have with using the Internet?	100.0	100.0
What is the highest degree or level of school that you have completed?	100.0	100.0
What brand of phone do you have?	100.0	100.0
Does your residence have both hot and cold running water?	100.0	100.0
Have you ever traveled out of the country?	100.0	99.4
How do you feel about allowing refugees into the United States?	100.0	99.4
How many hours of sleep you get on the average night?	100.0	99.4
Do you have any children?	99.4	99.4
Do you have a currently valid driver’s license?	99.4	99.4
Did you receive an allowance as a child?	98.9	98.9
Which racial categories best describe you?	98.9	98.9
Which of the following qualities is most important to you in looking for a romantic partner?	98.9	98.3
Who did you vote for in the 2016 presidential election?	98.3	98.3
What is your zodiac sign?	98.3	98.3
Do you or anyone in your household own a car?	98.3	98.3
Did you vote in the 2018 midterm election?	97.7	97.7
Are you registered to vote at your current place of residence?	97.2	97.2
What was the last big purchase you made or considered making?	97.2	97.2
What did you eat for dinner last night?	96.6	96.0
How likely is it that you will fall behind in paying your housing costs during the next 6 months?	96.6	96.0
Do you have a disability?	96.0	96.0
Have you ever purchased alcohol for someone under 21 years of age?	96.0	95.5
Have you ever used marijuana?	95.5	95.5
In what religion were you raised, if any?	95.5	94.4
What color is the underwear you are wearing right now?	93.2	93.2
Are you sexually active?	93.2	93.2
Have you ever stolen from a person or store?	93.2	92.7
Do you believe in God or any deities?	92.1	91.0
What is your annual salary?	91.5	91.0
How much do you weigh?	89.3	88.7
For what reason did you last cry?	86.4	86.4
If applicable, at what age did you lose your virginity?	86.4	85.9
What was the last ailment that took you to the doctor’s office or ER?	85.9	85.3
How frequently do you view pornography?	85.3	84.7
How frequently do you masturbate?	81.9	80.2
In what city or town were you born?	78.0	77.4
When is your birthday?	75.7	71.2
When is your mother’s birthday?	63.8	57.1
When is your father’s birthday?	42.9	38.4
What is the first and last name of your closest friend?	40.7	34.5
What is your mother’s maiden name?	25.4	23.7
What is your work address?	22.6	19.8
What is your home address?	14.7	14.1

the privacy paradox, a well-studied phenomenon in which individuals report highly valuing their privacy, yet fail to take privacy-protective actions [18]. A common explanation for this paradox is that people engage in privacy calculus, weighing privacy risks against perceived benefits.

Prior work on crowdworkers has shown that their privacy calculus reflects the unique power dynamics and economic concerns of crowdwork [50]. Indeed, various aspects of participants’ perceptions of risk and decisions to disclose information were specific to the conditions of crowdwork. Participants reported concern, but did not engage in privacy-protecting behaviors for economic reasons, such as wanting to earn the study compensation and avoiding rejections on their account. However, their assessments of risk were also shaped by trust in the Prolific platform and research studies more broadly. Faced with ambiguity about our identity as a requester (the fictitious IIDR) and with no information about how the data we collected would be used, many participants adopted a trusting optimism. They trusted that Prolific vetted requesters and that information they disclosed for a study would be anonymized.

Unfortunately, Prolific does not vet requesters, and anonymization is nearly impossible to guarantee. For example, combining basic demographic information like birth date, gender,

and ZIP code can uniquely identify 87% of the U.S. population [54]. Further, anonymization is not sufficient for privacy protection. The privacy harms at play in our study were not a result of de-anonymization, but rather the unexpected reuse of data collected in another context. For academic researchers, institutional review boards (IRBs) oversee the responsible use of data, requiring researchers to clearly state their motivations and management practices for data collections. IRBs, however, do not directly supervise non-academic researchers or academics at institutions outside the purview of IRBs. Crowdwork platforms are a partially unsupervised ground where unverified requesters can collect data for undisclosed purposes.

Crowdworkers' trust of research combined with a lack of protection puts them at risk for significant privacy harm, motivating the need for better privacy by design on crowdwork platforms. Our results suggest that authenticating requesters is an important step. We join Sannon et al. [50] in recommending that crowdwork platforms communicate verified requester identities to workers. Additionally, IRBs could require studies to outline mitigations for concerns unique to crowdworkers and facilitate direct communication between crowdworkers and IRBs on the platform itself. Authenticated requesters and IRB oversight could improve transparency and accountability. Xia et al. [66] suggest that platforms require requesters to specify the purpose for, and types of, data requested in a task before asking a worker to complete it. Still, such transparency requires requester verification for privacy benefits.

#### *Information Disclosure and Data Use*

Beyond the crowdworking context, participants' highly negative reactions to the hyper-personalized ad are consistent with Nissenbaum's theory of contextual integrity (CI), which states that inappropriate data flows cause privacy concern [42]. Our deception manipulated CI's transmission principle for the data collected in Part 1. Instead of being used for demographics research (the apparent purpose), it was used to personalize an ad. We had hypothesized that participants might experience a cautionary lesson effect, in which exposure to a violation of CI would cause them to be more cautious sharing in the future. Participants' willingness to disclose information despite their discomfort suggests that a single recent violation of contextual integrity is not enough to change individuals' disclosure of personal information. Future work could explore whether multiple violations have a different effect. Future work should also repeat the protocol with non-crowdworkers.

Participants potentially compartmentalizing the privacy violation might further explain the absence of significant differences in disclosure across conditions. Many participants did not attribute the source of the hyper-personalized ad's information to our Part 1 survey, so they may have considered the ad's privacy invasion unrelated to the Part 2 survey. As a result, they may not have considered adopting privacy-protecting behaviors in the survey context. Future work should better upack the potential for privacy compartmentalization. Future work could also seek to explore the lack of differences in disclosure. Two effects could have cancelled each other out: a cautionary lesson effect and a demoralization effect in which exposure caused users to feel their data is already out of their control.

When our participants were exposed to hyper-personalized ads, we observed an unexpected dynamic: attribution errors. As our participants generally did not know the mechanism by which the ads were personalized, some were quick to blame Google, Facebook, and various apps. Participants' inability to identify the source of personalization presents problems for online commerce generally and suggests the existence of negative externalities in targeted advertising. This finding, in turn, raises two intriguing possibilities. First, large digital platforms might suffer a disproportionate share of the consumer frustration associated with targeted advertising that they do not directly cause. This potential may incentivize large companies to favor policies restricting the most invasive third-party behaviors. Second, recent legal efforts like GDPR and CCPA have aimed to help consumers better understand and control downstream transfers of personal information. These efforts might be strengthened if consumers were better able to attribute the provenance of data used in ways they find privacy-violating.

Finally, participants' disclosure decisions in our study also raise the issue of whether the means to protect their privacy are readily accessible. Participants are likely habituated to the fact that disclosing personal information is often an unavoidable precondition for using the modern Internet:

The internet and various apps require me to sign away some of my privacy in order to use them, and this includes personal information that I don't want advertisers to see. I don't want this personal, private information in a database. I don't want the government or major corporations to know so much about me. They know more about me than I do at this point. . . <sup>1</sup>

In the current data economy, people are encouraged to give up vast amounts of personal information. Given the ubiquity of downstream transfers of personal information between nameless third parties, as a recent newspaper article about secret consumer scores emphasized [21], and the corresponding breaches of contextual integrity, the kind of depressed acceptance expressed by the above participant should not be surprising. Consumers' autonomy is sharply limited when they do not, and cannot, know why their data is being collected, by whom, and for what purpose. Though sometimes outraged, they are unable to attribute privacy violations to their initial source and are unsure of where to direct their anger. In light of this, we should be slow to interpret the disconnect between individuals' actions and beliefs — their privacy surrender — as the result of willing privacy calculus, with people freely choosing disclosure. Instead, we should recognize that the framework created by technology and advertising companies leaves upset consumers without a viable way of protecting themselves and productively expressing their disquiet.

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<sup>1</sup>Quote from a participant in our first round of data collection.

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## APPENDIX

### PART 1 SURVEY INSTRUMENT

[\[Distractor advertisement \(below\) shown here\]](#)



[\[Consent form shown here\]](#)

### Introduction

Thank you for participating in our survey. There are four sections of questions: 1) How you currently feel 2) Hypothetical everyday situations 3) People in your life and their tech use 4) Demographics

What is your first name? \_\_\_\_\_

Hi [name]. Which phone number should we use to contact you? You will receive up to 3 study-related text messages. Your phone number will be deleted from our records as soon as the study is complete. \_\_\_\_\_

### PANAS

This scale consists of a number of words that describe different feelings and emotions. Read each item and then mark the appropriate answer in the space next to each word. Indicate to what extent you feel this way right now, that is, at the present moment. Use the following scale to record your answers.

Scale:  Very slightly or not at all  A little  Moderately  Quite a bit  Extremely

Items: Interested, Distressed, Excited, Upset, Strong, Guilty, Scared, Hostile, Enthusiastic, Proud, Irritable, Alert, Ashamed, Inspired, Nervous, Determined, Attentive, Jittery, Active, Afraid

### Information Collection

In this section, you will see some questions about hypothetical everyday situations.

Imagine that you walked into a movie theater that was showing all of the following movies. Which would you be most likely to watch?  After  Hellboy  A Dark Place  Master Z: IP Man Legacy  Mia and the White Lion  Us  Captain Marvel  How to Train your Dragon: The Hidden World  Mary Magdalene  None of the above

Imagine that you won a free round-trip plane ticket to any US state of your choice. Which state would you choose? Choices shown in drop-down menu with all 50 US states

Imagine that you're hungry and walking down a street with the following types of restaurants. Which would you be most likely to go to?  American  Chinese  Indian  Japanese  Mexican  Italian  Thai

Imagine that you were walking through a shopping mall with the following stores. Which would you be most likely to visit?  Apple  Bloomingdale's  Dick's Sporting Goods  JCPenney  Macy's  Nordstrom  Best Buy

Imagine that you were invited to a party with free beverages. Which would you be most likely to choose?  Coffee or tea  Beer  Wine  Liquor  Water  Soft drink  Juice

### Names and Tech Use

In this section, you will see some questions about people in your life and their tech use.

Think of a coworker you currently have or previously had. What is their first name? \_\_\_\_\_

Does this person have a smartphone?  Yes  No  Don't know

Do you consider yourself to be more or less tech-savvy than this person?  More  About the same  Less  Don't know

Think of an older relative. What is their first name? \_\_\_\_\_

Does this person have a smartphone?  Yes  No  Don't know

Do you consider yourself to be more or less tech-savvy than this person?  More  About the same  Less  Don't know

Think of your current significant other. If you do not currently have a significant other, think of someone you previously had a relationship with, or wish you were in a relationship with. What is their first name? \_\_\_\_\_

What is your relationship to the person named above?  Current relationship  Previous relationship  No relationship, but wish to be

Does this person have a smartphone?  Yes  No  Don't know

Do you consider yourself to be more or less tech-savvy than this person?  More  About the same  Less  Don't know

## Demographics

In this last section, you will see some general demographic questions.

With what gender do you identify?  Female  Male  Non-binary  Other \_\_\_\_\_  Prefer not to say

What is your age?  18-24  25-34  35-44  45-54  55-64  65 or older  Prefer not to say

What is the highest degree or level of school you have completed?  Some high school  High school  Some college  Trade, technical, or vocational training  Associate's degree  Bachelor's degree  Master's degree  Professional degree or doctorate  Prefer not to say

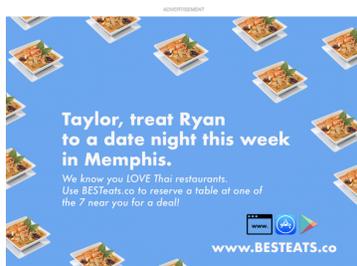
What is your annual household income?  Less than \$20,000  \$20,000 to \$49,999  \$50,000 to \$99,999  \$100,000 to \$249,999  Over \$250,000  Prefer not to say

(Optional) Do you have any final comments or questions about today's study? \_\_\_\_\_

## PART 2 SURVEY INSTRUMENT

[At this point, the participant either saw the banner ad (below) or was sent the robotext, as specified by their assigned condition. For participants who saw a banner ad, the page automatically advanced to the first section of survey questions after a 10-second countdown.]

Your survey will load automatically in 9 seconds.



Powered by Qualtrics

Thank you for your participation in our study. This survey will take approximately 30 minutes to complete and has 6 sections.

## Technology Use

This is the first section of this survey. You will be asked questions about your general use of technology.

Which browser do you usually use on your computer?  Mozilla Firefox  Google Chrome  Internet Explorer/Microsoft Edge  Safari  Opera  Epic  Brave  Other \_\_\_\_\_

What device do you usually use to access the Internet?  Phone  Computer  Tablet  Other

How many apps do you have on the main home screen of your phone?  1-5  6-10  11-15  16-20  20 or more  My phone doesn't have a home screen

How often do you charge your phone?  Multiple times a day  Once a day  Less often than every day

When you charge your phone, do you always charge your phone to 100%?  Yes  Sometimes  No

What is the current battery percentage of your phone? If your phone doesn't show the exact battery percentage, please look at the battery indicator and estimate the amount. \_\_\_\_\_

How often do you put your phone on silent or use a mode that stops notifications, e.g., "Do Not Disturb"?  Never  Rarely  Sometimes  Often  Always

## PANAS

This is the second section of this survey.

Repeat PANAS section, exactly as in Part 1.

## Invasive Questions

This is the third section of this survey. In this section, you will be asked a series of demographic and lifestyle questions.

Please note that all questions in the section have an option to select "Prefer not to say." Choosing this option will not affect your compensation.

Are you registered to vote at your current place of residence?  Yes  No  Prefer not to say

In what religion were you raised, if any?  Evangelical Protestant  Mainline Protestant  Historically-Black Protestant  Catholic  Mormon  Orthodox Christian  Jehovah's Witness  Other Christian  Jewish  Muslim  Buddhist  Hindu  Atheist  Agnostic  Other, please specify: \_\_\_\_\_  Prefer not to say

What did you eat for dinner last night?  \_\_\_\_\_  Prefer not to say

Which of the following qualities is most important to you in looking for a romantic partner? Please chose only one.  Appearance  Honesty  Success  Sense of humor  Wealth  Loyalty  Maturity  Independence  Prefer not to say

Have you ever traveled out of the country?  Yes  No  Prefer not to say

How do you feel about allowing refugees into the United States?  Completely in favor  Generally in favor  Neutral  Generally against  Completely against  Prefer not to say

Do you have any children?  Yes  No  Prefer not to say

How many years of experience do you have with using the Internet?  Less than 1 year  Between 1 and 5 years  Between 5 and 10 years  Over 10 years  Prefer not to say

Who did you vote for in the 2016 presidential election?  Donald Trump  Hillary Clinton  An independent candidate  Write-in  I did not vote  Prefer not to say

Did you vote in the 2018 midterm election?  Yes  No  Prefer not to say

Do you believe in God or any deities?  Yes  No  Prefer not to say

What was the last big purchase you made or considered making?  \_\_\_\_\_  Prefer not to say

What is the highest degree or level of school that you have completed?  Less than high school  High school graduate  Some college  Associate's degree  Bachelor's degree  Master's degree  Doctoral or Professional degree  Prefer not to say

What is your zodiac sign?  Aries  Taurus  Gemini  Cancer  Leo  Virgo  Libra  Scorpio  Sagittarius  Capricorn  Aquarius  Pisces  Prefer not to say

Did you receive an allowance as a child?  Yes  No  Prefer not to say

Please state the number of hours of sleep you get on the average night, rounding to the nearest hour.  Five or fewer  Six  Seven  Eight  Nine  Ten or more  Prefer not to say

What brand of phone do you have?  Samsung  Apple  Motorola  ZTE  Nokia  Sony  LG  HTC  Microsoft  Huawei  Lenovo  Google  Alcatel  Blackberry  Other  Prefer not to say

Do you have a currently valid driver's license?  Yes  No  Prefer not to say

Which categories best describe you? Please check all that apply.  White  Hispanic, Latino, or Spanish origin  Black or African American  Asian  American Indian or Alaska Native  Middle Eastern or North African  Native Hawaiian or Other Pacific Islander  Some other race, ethnicity, or origin, please specify: \_\_\_\_\_  Prefer not to say

Does your residence have both hot and cold running water?  Yes  No  Prefer not to say

Do you or anyone in your household own a car?  Yes  No  Prefer not to say

How frequently do you masturbate?  Daily  Weekly  Monthly  Never  Prefer not to say

You are considered to have a disability if you have a physical or mental impairment or medical condition that substantially limits a major life activity, or if you have a history or record of such an impairment or medical condition.

Disabilities include, but are not limited to: Blindness Deafness Cancer Diabetes Epilepsy Autism Cerebral palsy HIV/AIDS Schizophrenia Muscular dystrophy Bipolar disorder Major depression Multiple sclerosis (MS) Missing limbs or partially missing limbs Post-traumatic stress disorder (PTSD) Obsessive compulsive disorder Impairments requiring the use of a wheelchair Intellectual disability (previously called mental retardation)

Please check one of the boxes below:  Yes, I have a disability (or previously had a disability)  No, I don't have a disability (or previously had a disability)  Prefer not to say

When is your mother's birthday? Please enter your answer as MM/DD/YYYY  \_\_\_\_\_  Prefer not to say

When is your birthday? Please enter your answer as MM/DD/YYYY  \_\_\_\_\_  Prefer not to say

How likely is it that you will fall behind in paying your housing costs (for example, mortgage payments, rent payments) during the next 6 months?  Very likely  Likely  Neither likely nor unlikely  Unlikely  Very unlikely  Prefer not to say

What color is the underwear you are wearing right now? Select all that apply.  Red  Orange  Yellow  Green  Blue  Purple  Pink  Black  White  Grey  Patterned (polka-dots, striped, checkered, graphic design, etc.)  Skin-toned  Other  I am not wearing any right now  Prefer not to say

How much do you weigh?  \_\_\_\_\_  Prefer not to say

For what reason did you last cry?  \_\_\_\_\_  Prefer not to say

What was the last ailment that took you to the doctor's office or ER?  \_\_\_\_\_  Prefer not to say

If applicable, at what age did you lose your virginity?  Under 18 years of age  Between 18 and 25 years old  Between 25 and 30 years old  Between 30 and 40 years old  Age 40 years or older  Not applicable  Prefer not to say

Are you sexually active?  Yes  No  Prefer not to say

Have you ever purchased alcohol for someone under 21 years of age?  Yes  No  Prefer not to say

In what city or town were you born?  \_\_\_\_\_  Prefer not to say

What is your annual salary?  Below \$10,000  Between \$10,000 and \$30,000  Between \$30,000 and \$50,000  Between \$50,000 and \$100,000  Between \$100,000 and \$200,000  Over \$200,000  Prefer not to say

Have you ever used marijuana?  Yes  No  Prefer not to say

Have you ever stolen from a person or store?  Yes  No  Prefer not to say

What is the first and last name of your closest friend?  \_\_\_\_\_  Prefer not to say

What is your work address?  \_\_\_\_\_  Prefer not to say

What is your home address?  \_\_\_\_\_  Prefer not to say

When is your father's birthday? Please enter your answer as MM/DD/YYYY.  \_\_\_\_\_  Prefer not to say

How frequently do you view pornography?  Daily  Weekly  Monthly  Never  Prefer not to say

What is your mother's maiden name?  \_\_\_\_\_  Prefer not to say

## PANAS

This is the fourth section of this survey.

Again repeat the PANAS section, exactly as before.

## Opinions of Personalized Advertising

This is the fifth section of this survey. In this section, you will be asked for your opinion on various aspects of advertising.

How comfortable or uncomfortable would you feel if you received an ad that is personalized based on... Scale:  Very comfortable  Comfortable  Neither comfortable nor uncomfortable  Uncomfortable  Very uncomfortable

- your health information?
- the location of your cell phone?
- your age?
- your gender?
- your online purchase history?
- your in-store purchase history?
- your online browsing history?
- your political affiliation
- your religion?
- your employment status?
- the disability status of family members?

## Experiences with Personalized Advertising

### Advertising Scenarios

#### Debrief

##### SUMMARY:

Scientific methods sometimes require that research participants be given incomplete information about the research. This study was not actually a demographic survey. Instead, it was about hyper-personalized advertising distributed online and sent via text messages.

In this study, we collected your personal information to display an advertisement to you. Then, we asked potentially invasive "demographic and lifestyle questions" (the third section) to see whether you would respond. Once you finish this survey, we will delete your responses to that section. Instead, we only wanted to know whether you would give an answer at all or selected "Prefer not to say." The survey is not yet complete, and we will ask you a few more questions on the following pages.

A detailed debriefing follows:

As you may know, scientific methods sometimes require that participants in research studies be given incomplete information about the research until after the study is completed. Although we cannot always tell you everything before you begin your participation, we do want to tell you everything when the study is completed.

At the beginning of the study, we told you that this study was being conducted by the Institute for Interests and Demographics Research. This is a fake organization that we, a [university] research team, created for the purposes of this study. Our Ethics Board that we listed on the consent form that you saw is actually the [university's] Institutional Review Board. This is because we are interested in understanding how University branding may have affected participants' experiences in answering the questions in this study.

Earlier, we informed you that the title of the study was "The Demographics, Interests, and Experiences of Americans". In actuality, the title of this study was "The Impact of Hyper-Personalized Marketing on Information Disclosure".

In this experiment, we collected personalized information from you in Part 1, which you completed a week ago. As part of this experiment, we generated a fake advertisement based on your personalized information from Part 1. [If saw banner ad:] We displayed this fake ad to you immediately before you began the survey on its own page, which we styled to look as if Qualtrics had served this information. [If was sent robotext:] We sent you an automatic text message advertisement, or "robo-text", immediately before you began the survey, which we styled to look as if a company has sent it.

This ad was actually devised by us. For this experiment, we asked you to answer a series of potentially invasive questions (the third section, "demographic and lifestyle questions"), but we were only interested in your willingness to disclose information after seeing this ad, and not the actual information that you disclosed. So, we will not store any of your responses to that section. After this debriefing, you will see your previous responses for those potentially invasive questions and be asked whether you gave accurate or inaccurate answers. This will help us better understand participants' discomfort. At the end of the survey, we will automatically overwrite the specific responses, and only record whether you gave an answer at all or selected "Prefer not to say".

For more information, you can download a PDF of which responses were saved here.

Your participation is greatly appreciated by the researchers involved. The data collected will help us determine better privacy practices and make suggestions for reducing harmful personalized advertising.

For additional questions about your privacy or how we handle your data, you may review our Privacy Policy here: [\[link to our study's privacy policy\]](#)

For additional questions about this research, you may contact: [\[contact information for this study's PI\]](#)

For questions about your rights as a research participant, you may contact: [\[contact information for our IRB\]](#)

### Post-Debrief Questions

Now that you know this element of the study, in the sixth and final section of this survey, we will ask about your experience during this survey.

Do you remember seeing an advertisement about SUPEReats (a service to reserve tables at restaurants), texted to your phone, right before the survey began?  I read the full text message ad right after I received it  I read the text message ad at some point during the study (e.g., the tech use questions)  I saw a notification for it and read some part of the text message ad  I did not see the notification at all, or I saw/heard a notification but did not read any part of the text message ad  Don't know

Do you remember seeing an advertisement about SUPEReats (a service to reserve tables at restaurants) on this survey platform right before the survey began?  I read the full advertisement right when it showed up  I remember seeing an advertisement but didn't read it fully  I remember seeing some sort of advertisement but I ignored it  I don't remember seeing an advertisement at all  Don't know

Please describe when and in what context you saw the ad. \_\_\_\_\_

To the best of your memory, please describe the content of the ad. (If you do not remember seeing an ad right before the survey began, please write "N/A".) \_\_\_\_\_

What was your initial reaction to the ad? \_\_\_\_\_

Did you suspect that the advertisement shown was sent by us, the researchers, as a part of this research study? (If you do not remember seeing an ad right before the survey began, please select "N/A".)  I suspected that the advertisement was study-related when I first saw it  I started to suspect it was related at some point during this survey (e.g., when answering questions about advertising)  I didn't suspect it at any point  Don't know

Please explain your answer to the previous question. If you did suspect that you saw the ad as part of this research study, why? If you did not suspect that you saw the ad as part of the research study, why not? (If you do not remember seeing an ad right before the survey began, please write "N/A".) \_\_\_\_\_

In what ways, if any, did your suspicion change how you answered the questions in this survey? \_\_\_\_\_

How comfortable or uncomfortable would you feel if you received an ad that is personalized based on...

Scale:  Very comfortable  Comfortable  Neither comfortable nor uncomfortable  Uncomfortable  Very uncomfortable

- your first name?
- your partner's first name?
- your favorite cuisine?
- your city or town?
- your relationship status?

How did you decide whether to give us your first name and phone number in Part 1 (two weeks ago) of the study? What factors did you consider? \_\_\_\_\_

While answering the "demographic and lifestyle" questions (the third section of this survey), to what extent did you consider that this was a research study conducted by a research firm called the Institute for Interests and Demographics Research?  Not at all  To a small extent  To some extent  To a moderate extent  To a great extent

In general, how trustworthy did you think the Institute for Interests and Demographics Research was? \_\_\_\_\_

Did you take any steps to look up any information about the Institute for Interests and Demographics Research? If so, please describe what steps you took. If not, please describe why you did not take any steps. \_\_\_\_\_

During the study, what were your expectations about how Institute for Interests and Demographics Research would use your data? \_\_\_\_\_

All of the potentially invasive demographics and lifestyle questions included a "Prefer not to say" option. Please explain how you decided to answer the potentially invasive demographic questions or to select "Prefer not to say". \_\_\_\_\_

Please indicate your agreement with the following statement: While answering the questions in this survey, I felt that I would be paid the same, regardless of whether or not I selected "Prefer not to say".  Strongly agree  Somewhat agree  Neither agree nor disagree  Somewhat disagree  Strongly disagree

Was there anything else that contributed to your sense of comfort or discomfort with this survey experience? \_\_\_\_\_

Please indicate your level of agreement with the following statements:

Scale:  Very comfortable  Comfortable  Neither comfortable nor uncomfortable  Uncomfortable  Very uncomfortable

- I trusted the Institute for Interests and Demographic Research's study because I found it using Prolific.
- I trusted the Institute for Interests and Demographic Research's study because it used Qualtrics survey software.

## Privacy Compartmentalization

Do you think there are risks to giving out your information in research studies online? Why or why not? \_\_\_\_\_

## Cambridge Analytica Knowledge

How familiar are you with the Cambridge Analytica scandal regarding Facebook data?  Extremely familiar  Very familiar  Moderately familiar  A little familiar  Not at all familiar

Please write your most thorough account of what you know about Cambridge Analytica. Do not look up the answer - we are not interested in collecting the most correct answers. Instead, we only want to know how much you can recall without external sources. \_\_\_\_\_

To your knowledge, were crowdworkers (e.g., Prolific Academic or Amazon Mechanical Turk workers) involved in the Cambridge Analytica scandal?  Definitely yes  Probably yes  Don't know/Might or might not  Probably not  Definitely not

The questions on the previous page were about Cambridge Analytica, a British political consulting firm that used data from Amazon Mechanical Turk and Facebook to inform political campaign strategy. We asked the questions on the previous page because we are interested in your reactions to the event and how it may have affected your participation in this study. We have taken all precautions possible to make sure that your data in our study remains safe. The information you revealed in the potentially invasive demographics section will be automatically erased at the end of this study and will not be shared with any private organizations. One of the purposes of this research is to understand the implications of, and prevent, events like the Cambridge Analytica scandal.

## Review of Answer Accuracy

This study is fundamentally about when people are willing to disclose personal information. For the demographic and lifestyle questions (Section 3), all we really need to know is whether you answered the question and whether you gave an accurate answer. We don't need to know your actual answer.

When you submit this survey, the survey will permanently overwrite your original response. No one, including the researchers, will be able to retrieve it. There is no penalty for giving inaccurate responses.

Below, please select any of the questions for which you gave inaccurate responses. If all are accurate, please select the final option, "None of the above."

[The invasive questions and participants' responses were shown here.]

Note: Participants' responses to the invasive questions are automatically deleted by custom JavaScript code in Qualtrics upon survey completion.

Please explain how you decided whether or not to give accurate answers. \_\_\_\_\_

(Optional) Do you have any final comments or questions about today's study? \_\_\_\_\_

## PRE-STUDY SURVEY INSTRUMENT

In this study, we are gathering feedback about 40 potential questions. You will see each question at the top of the page in a gray box, and will give feedback about those questions. You do NOT need to answer any questions shown in the gray boxes. Only answer the survey questions that follow.

Evaluative questions:

- How confident would you be in your ability to answer this question accurately without referring to outside materials? *Very confident; Confident; Somewhat confident; Neither confident nor not confident; Somewhat not confident; Not confident; Very not confident; This question does not apply to me*
- Imagine you volunteered for a research study at a local university. How comfortable or uncomfortable would you feel if you were required to answer this question? *Extremely comfortable; Moderately comfortable; Slightly comfortable; Neither comfortable nor uncomfortable; Slightly uncomfortable; Moderately uncomfortable; Extremely uncomfortable*
- I feel that this question invades my privacy. *Strongly agree, Agree, Somewhat agree, Neither agree nor disagree; Somewhat disagree; Disagree; Strongly disagree*
- If given the opportunity, I would choose not to answer this question. *Yes; No; Don't know*

Participants answered the evaluative questions (see above) for 40 randomly chosen items out of our total set of 84 potential test questions.

What's your Social Security Number? Please enter your answer as xxx-xx-xxxx \_\_\_\_\_

What is the password to your primary email account? Please type your response here \_\_\_\_\_

How much money did you or your household spend on food in the past week? Please enter a numerical dollar amount here \_\_\_\_\_

How frequently do you masturbate?  Daily  Weekly  Monthly  Never

Are you sexually active?  Yes  No

Which of the following best describes your current weight?  Underweight  Normal weight  Overweight  Obese

Are you registered to vote at your current place of residence?  Yes  No

Did you vote in the 2018 midterm election?  Yes  No

Who did you vote for in the 2016 presidential election?  Donald Trump  Hillary Clinton  An independent candidate  Write-in  I did not vote

Have you ever traveled out of the country?  Yes  No

Have you ever lied to a customs and immigrations officer?  Yes  No

Have you ever knowingly brought illegal or restricted items into the United States that you did not declare?  Yes  No

How much do you weigh? Please enter a number in pounds here \_\_\_\_\_

What was the last big purchase you made or considered making? Please type your response here \_\_\_\_\_

How frequently do you view pornography?  Daily  Weekly  Monthly  Never

What are your views on abortion?  Always pro-life  Usually pro-life  Sometimes pro-life  Neutral  Sometimes pro-choice  Usually pro-choice  Always pro-choice

Describe your views on abortion in a few sentences. Please type your response here \_\_\_\_\_

We hear a lot of talk these days about liberals and conservatives. Political views that people might hold are arranged from extremely liberal to extremely conservative. Where would you place yourself on this scale?  Extremely liberal  Liberal  Slightly liberal  Moderate  Slightly conservative  Conservative  Extremely conservative

What was the last promise you broke? Please type your response here \_\_\_\_\_

Do you or anyone in your family own a car?  Yes  No

Who was the last person you called or texted? Please type your response here \_\_\_\_\_

Who was the last person who called or texted you? Please type your response here \_\_\_\_\_

When was the last time you cried?  Within the last day  Within the last week  Within the last month  Within the last year  More than a year ago

For what reason did you last cry? Please type your response here \_\_\_\_\_

In what city or town were you born? Please type your response here \_\_\_\_\_

In what city or town did you attend high school? Please type your response here \_\_\_\_\_

In what city or town did you have your first job? Please type your response here \_\_\_\_\_

What was the last ailment that took you to the doctor's office or ER? Please type your response here \_\_\_\_\_

Which of the following best describes your sexual orientation?  Asexual  Bisexual  Gay  Straight (heterosexual)  Lesbian  Pansexual  Queer  Questioning or unsure  Same-gender loving  An identity not listed, please specify: \_\_\_\_\_

What did the last text message or email you sent say? Please type your response here \_\_\_\_\_

What did the last text message or email you received say? Please type your response here \_\_\_\_\_

How likely is it that you will fall behind in paying your housing costs (for example, mortgage payments, rent payments) during the next 6 months?  Very likely  Likely  Neither likely nor unlikely  Unlikely  Very unlikely

Where do you leave your phone while you sleep? Please type your response here \_\_\_\_\_

Do you have a currently valid driver's license?  Yes  No

Please enter your driver's license number. Please type your response here \_\_\_\_\_

Which body part do you wash first in the shower? Please type your response here \_\_\_\_\_

What is your home address? Please type your response here \_\_\_\_\_

What is your work address? Please type your response here \_\_\_\_\_

What is your best friend's address? Please type your response here \_\_\_\_\_

What color is the underwear you are wearing right now? Select all that apply.  Red  Orange  Yellow  Green  Blue  Purple  Pink  Black  White  Grey  Patterned (polka-dots, striped, checkered, graphic design, etc.)  Skin-toned  Other  I am not wearing any right now

What is your annual salary?  Below \$10,000  Between \$10,000 and \$30,000  Between \$30,000 and \$50,000  Between \$50,000 and \$100,000  Between \$100,000 and \$200,000  Over \$200,000

If you had to rank yourself on a scale of 1-10, 10 being the highest, what would you rank?  1  2  3  4  5  6  7  8  9  10

Yesterday, at 4:00 PM, what were you doing? Please type your response here \_\_\_\_\_

How many active credit and/or debit cards do you have?  None  1-2  3-4  5-6  7-8  9-10  More than 10

The last time that you checked, in what range did your credit score fall?  300-400  401-500  501-600  601-700  701-800  801-850

Which of the following qualities is most important to you in looking for a romantic partner? Please chose only one.  Appearance  Honesty  Success  Sense of humor  Wealth  Loyalty  Maturity  Independence

Which of the following qualities are important to you in looking for a romantic partner? Please select all that apply.  Appearance  Honesty  Success  Sense of humor  Wealth  Loyalty  Maturity  Independence

What quality is most important to you in looking for a romantic partner? Please type your response here \_\_\_\_\_

How many calories was the last meal you had?  Below 500  Between 500 and 1000  Between 1000 and 1500  Above 1500

How do you feel about stricter gun control?  Completely in favor  Generally in favor  Neutral  Generally against  Completely against

How do you feel about gay marriage?  Completely in favor  Generally in favor  Neutral  Generally against  Completely against

How do you feel about allowing refugees into the United States?  Completely in favor  Generally in favor  Neutral  Generally against  Completely against

Have you ever purchased alcohol for someone under 21 years of age?  Yes  No

Have you ever used marijuana?  Yes  No

What did you eat for dinner last night? Please type your response here \_\_\_\_\_

What is your zodiac sign?  Aries  Taurus  Gemini  Cancer  Leo  Virgo  Libra  Scorpio  Sagittarius  Capricorn  Aquarius  Pisces

How many lies have you told in the past week? Include "white lies" and lying by omission.  None  1-2  3-4  5-6  7-8  9-10  More than 10

Describe the last lie you told. Please type your response here \_\_\_\_\_

How many pairs of shoes do you own?  1-5  6-10  11-15  15-20  More than 20

How many tabs are open on your computer or laptop right now?  1-5  6-10  11-15  15-20  More than 20

You are considered to have a disability if you have a physical or mental impairment or medical condition that substantially limits a major life activity, or if you have a history or record of such an impairment or medical condition.

Disabilities include, but are not limited to: Blindness Deafness Cancer Diabetes Epilepsy Autism Cerebral palsy HIV/AIDS Schizophrenia Muscular dystrophy Bipolar disorder Major depression Multiple sclerosis (MS) Missing limbs or partially missing limbs Post-traumatic stress disorder (PTSD) Obsessive compulsive disorder Impairments requiring the use of a wheelchair Intellectual disability (previously called mental retardation)

Please check one of the boxes below:  Yes, I have a disability (or previously had a disability)  No, I don't have a disability (or previously had a disability)  I don't wish to answer

In what area of your life do you feel most insecure?  Finance  Career  Significant Other/Partner/Spouse  Parenthood  Appearance  Social (including friends and family)  Other

If applicable, at what age did you lose your virginity?  Under 18 years of age  Between 18 and 25 years old  Between 25 and 30 years old  Between 30 and 40 years old  Age 40 years or older  Not applicable

About how much money is currently in your checking account?  \$0  Between \$0 and \$5,000  Between \$5,000 and \$10,000  Between \$10,000 and \$15,000  Between \$15,000 and \$20,000  Between \$20,000 and \$25,000  Between \$25,000 and \$30,000  Above \$30,000

Have you ever stolen from a person or store?  Yes  No

In what religion were you raised, if any?  Evangelical Protestant  Mainline Protestant  Historically-Black Protestant  Catholic  Mormon  Orthodox Christian  Jehovah's Witness  Other Christian  Jewish  Muslim  Buddhist  Hindu  Atheist  Agnostic  Other, please specify: \_\_\_\_\_

About how much money is currently in your savings account?  \$0  Between \$0 and \$5,000  Between \$5,000 and \$10,000  Between \$10,000 and \$15,000  Between \$15,000 and \$20,000  Between \$20,000 and \$25,000  Between \$25,000 and \$30,000  Above \$30,000

What is your mother's maiden name? Please type your response here \_\_\_\_\_

When is your mother's birthday? Please enter your answer as MM/DD/YYYY \_\_\_\_\_

When is your father's birthday? Please enter your answer as MM/DD/YYYY \_\_\_\_\_

When is your birthday? Please enter your answer as MM/DD/YYYY \_\_\_\_\_

Approximately what date did you move into your current residence? Please enter your answer as MM/YYYY \_\_\_\_\_

Do you believe in God or any deities?  Yes  No

What is the first and last name of your closest friend? Please type your response here \_\_\_\_\_

Did you receive an allowance as a child?  Yes  No

Do you have any children?  Yes  No

Do you have any siblings?  Yes  No

Did you live in your current residence 1 year ago?  Yes, this residence  No, a different residence

How many hours do you sleep at night, on average?  Less than 7 hours  Between 7 and 8 hours  Between 8 and 9 hours  Between 9 and 10 hours  More than 10 hours

Does your residence have both hot and cold running water?  Yes  No

What is the highest degree or level of school that you have completed?  Less than high school  High school graduate  Some college  Associate's degree  Bachelor's degree  Master's degree  Doctoral or Professional degree

What brand of phone do you have?  Samsung  Apple  Motorola  ZTE  Nokia  Sony  LG  HTC  Microsoft  Huawei  Lenovo  Google  Alcatel  Blackberry  Other

How many years of experience do you have with using the Internet?  Less than 1 year  Between 1 and 5 years  Between 5 and 10 years  Over 10 years

Which categories best describe you? Please check all that apply.  White  Hispanic, Latino, or Spanish origin  Black or African American  Asian  American Indian or Alaska Native  Middle Eastern or North African  Native Hawaiian or Other Pacific Islander  Some other race, ethnicity, or origin, please specify: \_\_\_\_\_