Understanding Privacy through an Information Behaviour Perspective: Implications for Privacy Literacy

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**Introduction.** This paper presents a study of privacy-related information behaviours in order to understand levels of privacy literacy within everyday-life interactions and transactions, with a specific focus on consumer loyalty cards, a staple of everyday interaction for many. Given the negotiated nature of privacy in our information society, it is increasingly important for every person to have some level of active engagement with privacy literacy rather than take a passive role in how their personal information or data is shared, used, transferred or aggregated across organisations, both online and offline. In this study we analysed privacy perceptions on loyalty card systems, which are widely known to be collectors of personal information for targeted marketing purposes.

Literature. Current practices in loyalty programs are known to exploit users' personal information without their knowledge or proper informed consent (Bygrave, 2002; Lloyd, 2014; Potter, 2015). It is almost impossible to discuss privacy in the abstract, removed from specific contexts, because it is an aspect of a wide variety of practices, each with a different value, and in a constant state of relational flux (Solove, 2002). Privacy is a phenomenon that is constructed and negotiated in social processes, valued for the norms and practices that it makes possible (Möllers & Hälterlein, 2013). It is a negotiation of boundaries, a power struggle for personal data between the individual and external bodies such as the government, researchers, and commercial organisations where individuals often get short-changed due to a lack of privacy literacy. Hence, our study examines privacy literacy through an information behaviour lens.

**Methodology.** We collected data from the user comments section of several key newspaper articles online, for the media plays an idealistic watchdog role, protecting the interests of the people and subjecting governments and other organisations to public scrutiny (Kovach & Rosenstiel, 2007). We used content analysis to analyse this user-generated content to understand people's perceptions of privacy, especially on loyalty card programs. We analysed 300+ user-generated comments from key media articles on privacy in Australian newspapers between 2012-13. We also conducted a discourse analysis (Fairclough & Wodak, 2005) on the loyalty card application forms and advertisements to understand the privacy ramifications in loyalty systems. We used a popular loyalty program in Australia as a representative of the genre. Wide thematic concepts such as security, ownership of personal data, transfer of data, synergy between companies, and user tracking were all considered.

**Results.** The results indicate a lack of privacy literacy amongst most consumers. The common contributing factor is information avoidance (Case et. al, 2005), especially when reading the privacy policies that cause an information overload. The privacy policies are usually understood by users as a statement of protection of their privacy, whereas a close reading of the text reveals that it is rather the other way round as it protects the interests of the service providers. The analysis of the newspaper comments corpus reveals also that most individuals join the loyalty programs without understanding the underlying information collection and sharing frameworks, or evaluating the information. They do not understand the complex networks and information sharing between organisations either. For example, most are shocked when they

realise that the supermarket company also owns health insurance companies, petrol stations, and has tieups with life-logging companies. The discourse analysis of the customer loyalty program agreements show that they target the desires, needs, and likes of people by highlighting them prominently, while obfuscating the privacy issues by clouding it in abstruse words in small print that enables information avoidance.

**Conclusion.** People not only avoid information about privacy, but when there are two competing needs, they choose to ignore their need for privacy over the gains they can get from loyalty card points. This paper provides evidence that the model of privacy by negotiation (or consent) is defective given the apparent information avoidance during the signing up process. Therefore, there is a need to address privacy literacy by promoting privacy information literacy.

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