

# The Psychology of Privacy **AT A GLANCE**

*A Boutique Conference of the Society for Consumer Psychology*

**October 22 & 23, 2026**

Oak Hall Denny Room & Spratlen Hall Room 313

**University of Washington, Seattle, WA, USA**

| Thurs Oct 22 <sup>nd</sup> , Oak Hall & Spratlen Hall 313 |                                                                                                                                             |                                                                                              | Fri Oct 23 <sup>rd</sup> , Oak Hall & Spratlen Hall 313 |                                                                                                                                              |                                                                                                                                              |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| 8:30                                                      | Coffee and connections (Oak)                               |                                                                                              | 8:30-9:30                                               | Coffee and connections (Oak)                                                                                                                 |                                                                                                                                              |
| 9–9:45                                                    | <b>Welcome Keynote.</b> David Evans, UW & Microsoft. Accelerating Privacy Scholarship and Agency (Oak)                                      |                                                                                              |                                                         | 9:30-10:15                                                                                                                                   | <b>Sensemaker Keynote.</b> Alessandro Acquisti, MIT Sloan. The Economics of Privacy at a Crossroads (Oak)                                    |
| 9:45–10:30                                                | Roundtable activity: Busting privacy myths (Oak)           |                                                                                              |                                                         |                                                                                                                                              |                                                                                                                                              |
| 10:45-12                                                  | 5 talks – Emotion & motivation: What exactly is “creepy”? (Oak)                                                                             | 5 talks – Cognition & behavioral economics: What reframing reveals (Spratlen)                | 10:30-11:45                                             | 5 talks – Families, groups, & intimates: What about other people’s data? (Oak)                                                               | 5 talks – When and why big business should care about privacy (Spratlen)                                                                     |
| 12-1:15                                                   | Lunch Buffet (Oak)                                       |                                                                                              | 11:45-1                                                 | Lunch Boxes (Oak)                                       |                                                                                                                                              |
| 1:15-2:30                                                 | 5 talks – Managing our identities: The rise of the predicted self (Oak)                                                                     | 5 talks – Trust for companies across different data types (Spratlen)                         | 1-2:15                                                  | 5 talks – Sparking a science: Foundations for theory, rigor, & impact (Oak)                                                                  | 5 talks – UX moments of truth: Applying theory to consent forms and more (Spratlen)                                                          |
| 2:45-4                                                    | 5 talks – AI transformations of privacy psychology (Oak)                                                                                    | 5 talks – Individual, societal & cross-cultural differences in privacy psychology (Spratlen) | 2:30-3:15                                               | Roundtable activity: Redesigning user interfaces (Oak)  | Fireside: What makes a privacy ad credible? (Spratlen)  |
|                                                           |                                                                                                                                             |                                                                                              | 3:30-4:15                                               | <b>Closing Changemaker Keynote.</b> Marcia Harris, Microsoft’s Office of Responsible AI (Oak)                                                |                                                                                                                                              |
| 4-5:30                                                    | Poster session & mixer with wine bar & appetizers (Oak)  |                                                                                              | 4:15-5:30                                               | Closing mixer with wine bar & appetizers (Oak)          |                                                                                                                                              |

# The Psychology of Privacy

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University of Washington, Seattle, WA, USA

*Location and student subsidies sponsored by*



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## FULL PROGRAM

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DAY ONE

**Thursday, October 22, 2026**

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**8:30 – 9:45 AM** · Thursday, October 22 Oak Hall

**Coffee and pastry service sponsored by**



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### WELCOME KEYNOTE

**9:00 – 9:45 AM** · Thursday, October 22 Oak Hall

### Welcome Keynote. **Accelerating privacy scholarship and privacy agency**

**David Evans, Ph.D. Social Psychology. Fmr. Microsoft Director of Market Research. University of Washington Communication Leadership Senior Affiliate Instructor.**

We come together as academic sensemakers and industry changemakers to look at the consumer psychology of privacy in the era of AI. What can we learn from history to accelerate a uniquely psychological science of privacy? And how might this ultimately provide a culture-wide answer to why people need privacy and how we might empower them to demand it.

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### ROUNDTABLE ACTIVITY

**9:45 – 10:30 AM** · Thursday, October 22 Oak Hall

### **Privacy Myth Busting**

**Meet others as we replace myths with data in a roundtable activity with all attendees.**

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## CONCURRENT SESSION A

**10:45 AM – 12:00 PM** · Thursday, October 22 Oak Hall

### **Emotion & motivation: A more psychological characterization of “creepy” from the lens of privacy vulnerability and privacy resignation**

#### **1. Too Good to Feel Good: The Creepiness Cost of Personalization**

**Maansi Dalmia, University of Southern California**

Personalization is usually framed as a win-win: firms gain engagement while consumers get relevance. We show it's not that simple. When personalization signals that a system knows “too much” about consumers, it can trigger “creepiness due to knowledge”, a distinct discomfort that counteracts the benefits personalization is designed to create.

#### **2. It Feels Wrong: Unpacking Consumer Response to Facial Recognition Technology**

**Linda Zhu, INSEAD**, presenting work with Christine Kim (University of Virginia), Max Ostinelli (Florida Atlantic University), Gen Li (Fudan University), Andrea Bonezzi (New York University)

Facial recognition technology is more secure than other methods, yet consumer acceptance remains low. Across one pilot and four studies, including an analysis of a secondary dataset, we show that this reluctance arises because the face is central to the self, making its commercial use feel like a privacy violation.

#### **3. “My phone must be listening!”: Consumers’ concerns around phones ‘eavesdropping’ on offline conversations for personalized advertising**

**Claire M. Segijn, University of Minnesota**, presenting work with Joanna Strycharz (University of Amsterdam), Suzanna J. Oprea (Erasmus University Rotterdam), Anna Turner (Polish Academy of Sciences), Rongjin Zhang (University of Minnesota), Nguyen Quynh Anh (Amy) Luong (University of Minnesota), Anna Zindren (University of Minnesota)

Consumers have the feeling that their smart devices are listening to show them personalized advertising based on their offline conversations. This talk provides insights on a series of studies examining consumer beliefs, the practitioner perspective, design affordances triggering the beliefs, as well as effects of such beliefs.

#### **4. The More You Know, the More You Give Up? Investigating Privacy Resignation in the Digital Age**

**Jordan Tackett Russell, National Louis University**, presenting work with Bradley Olson

This mixed-methods dissertation identifies privacy resignation, not apathy, as the mechanism linking concern to inaction. Surveying 439 U.S. and German users and conducting interviews, the study finds that privacy-savvy consumers become most resigned after repeated harm, while awareness of structural barriers and not risk knowledge best predict protective behavior, pointing toward solutions beyond education.

## 5. Privacy and User Language in Online Communication

**Ann Kronrod, Diana Smith, University of Massachusetts Lowell**

We examine how users modify their language when they become concerned about their privacy. Text analysis of Amazon reviews and an experiment manipulating privacy concern revealed that under high privacy concern, users write less, use fewer self-references, more hedges and less concrete language. Implications for practice (service, LLMs) are discussed.

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## CONCURRENT SESSION B

**10:45 AM – 12:00 PM** · Thursday, October 22 Spratlen Hall 313

## Cognition and behavioral economics: What nudging and reframing reveals about how we process our choices

### 1. The Loyalty-Privacy Tension: How Reward Framing Reshapes the Meaning of Data Disclosure and the Stakes of Its Misuse

**Jisu Kim, Auburn University**, presenting work with Rob Palmatier (University of Washington)

Framing a data request as relationship investment may increase disclosure only when framing fits the brand's relationship norms: relational framing reduces perceived vulnerability for communal brands, transactional framing for exchange brands. Yet fit is double-edged—relational framing heightens communal expectations, amplifying perceived betrayal if data are later misused.

### 2. Sharing Later, Feeling Happier: The Hedonic Benefits of Delayed Disclosure

**Bowen Ruan, University of Iowa**, presenting work with Bingyan Hu (Mississippi State University), Lingzhi Yu (University of Texas at Austin)

Can delaying the sharing of good news make people happier? Across seven experiments, we show that briefly postponing disclosure increases happiness, contrary to what most people would predict or choose to do. Our findings broaden the role of privacy management by demonstrating that controlling when information is shared can itself increase happiness.

### 3. Was It a Smart Match or Just Luck? How Consumers Explain Outcomes from AI Job Recommendations

**Omar Woodham, North Carolina Agricultural and Technical State University**, presenting work with Devon Johnson (Montclair State University), Mitchell Hamilton (Loyola Marymount University)

As AI becomes more common in job matching, understanding how consumers interpret outcomes is increasingly important. We find that gender differences emerge only for AI-generated recommendations: men attribute less chance to poor outcomes but more chance to positive outcomes than women. These findings have implications for AI trust, communication, and consumer acceptance.

### 4. Donate to Get Along: Persuading Messages for Private Information Donation

**Trang Mai-McManus, Cape Breton University**, presenting work with Kelley Main (University of Manitoba)

A communally focused message paired with heuristic processing increased perceived persuasiveness, willingness to donate, and actual private information donation for the public good. Heuristic processing mediated effects on persuasiveness and willingness, while perceived persuasiveness further mediated the effects of message focus and processing on willingness and actual donation behavior outcomes.

#### 5. The Role of Second-Order Preferences in Consumer Privacy Violation Perceptions

**Linda Zhu, INSEAD**, presenting work with Geoff Tomaino (University of Florida), Klaus Wertenbroch (INSEAD)

Personalized recommendations based on consumers' behavior are often accurate, yet they can feel overly invasive. We show that recommendations are perceived as more privacy violating when they reveal actual preferences that conflict with consumers' ideal preferences. By making this mismatch salient, recommendations elicit negative feelings about the misalignment, increasing perceptions of privacy violation.

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**12:00 – 1:15 PM** · Thursday, October 22 Oak Hall

### Day One Lunch — Buffet-style lunch

With support from



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#### CONCURRENT SESSION A

**1:15 – 2:30 PM** · Thursday, October 22 Oak Hall

### Managing our identities: Evolving from the disclosed self and the surveilled self to the predicted self

#### 1. Governing the “Statistical Me”: The Three New Layers of AI Privacy

**Heng Xu, University of Notre Dame**

As AI systems evolve from retrieving data to building persistent user profiles, privacy practices must adapt. This presentation argues for moving beyond traditional data governance to protect the “statistical me”. We explore three escalating questions governing personal data, AI-generated representations, and downstream machine actions.

#### 3. The Right to Self-Disclose: How Disclosure Shapes Social Media Product Recommendations

**Trisha Lobo, University of Washington**, presenting work with Elisa Solinas (IE University), Jared Watson (New York University), Francesca Valsesia (University of Washington)

Beauty filters are appearance-enhancement tools but also mechanisms of privacy and self-presentation control. As platforms move toward mandatory disclosure, we show how filter disclosure backfires, reducing purchase intentions through lower perceived product quality and greater skepticism. These effects weaken with user disclosure and do not affect actual product experiences.

#### 4. Dignity in the Reputation Economy

**Laura Rifkin, City University of New York**, presenting work with Canan Corus (Pace University)

Generative AI is accelerating a reputation economy in which consumers are algorithmically scored using extensive digital footprints. Drawing on dignity architecture, this research examines how AI-driven evaluations affect recognition, equity, and agency. We investigate the psychological, social, and behavioral consequences of algorithmic reputation systems and the role of transparency in shaping consumer experiences.

#### 2. Athletic Identity as a Driver of Fitness Data Disclosure

**Katie Quinn, Seattle University**

Fitness-tracking apps like Strava expose sensitive personal data, yet athletes share prolifically. We propose athletic identity, not privacy concern, drives fitness data disclosure. Drawing on identity-signaling theory, a pilot study and three experiments demonstrate that identity strength, salience, and threat each predict disclosure regardless of stated privacy preferences.

#### 5. What privacy makes possible: Rethinking privacy through the lens of authenticity

**Alexis Franzese, Elon University**

Privacy is often framed as protecting information. I propose thinking about privacy through a different lens: as a psychological condition that helps people develop, revise, express, and sustain a coherent and authentic sense of self. As AI and constant visibility reshape modern life, authenticity offers a powerful framework for understanding not only what privacy protects, but also what privacy

makes possible: for identity development, human flourishing, thoughtful product design, and healthier workplace cultures.

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#### CONCURRENT SESSION B

**1:15 – 2:30 PM** · Thursday, October 22 Spratlen Hall 313

### Trust: How different contexts and data types (transactional, healthcare, etc) reveal deeper meanings

#### 1. Brand Trust drivers in the age of AI

**Chris Neal & Caitlin Dailey, Chadwick, Martin & Bailey (CMB)**, presenting work with Brant Cruz

CMB will share the results of self-funded research on brand trust to examine that drives and detracts consumer brand trust across different industries and for AI, specifically, and what role perceptions of Privacy stewardship plays in driving overall brand trust. Thousands of US consumers have been surveyed and interviewed for this work, and we will be sharing shifts in Trust perceptions between 2024 and 2026.

#### 2. The Public/Private Nature of Our Data: Reconceptualizing Across Contexts

**Shira Service, Fielding Graduate University**, presenting work with Regina Tuma

Digital data's public/private status functions as a floating signifier, defined inconsistently across platforms, research ethics, and law (Ferguson, 2025; Brayne, 2017). This presentation reframes the

distinction around access, use, context, and beneficiary—proposing that public outcomes signal public data, with implications for identity, autonomy, data rights, and Fourth Amendment rights.

### **3. Consumers' Responses to Private Data Collection: How Data Relatedness Impacts Brand Contact**

**Li Jiang, George Washington University**, presenting work with Alex Moore (University of Illinois Chicago), Jeffrey Parker (University of Illinois Chicago)

We examine how data relatedness—the perceived fit between collected data and interaction purpose—influences brand contact. Across multiple studies, lower relatedness decreases app adoption, usage, and information disclosure. This effect is driven by a serial mechanism: low relatedness signals a violation of mutually beneficial exchange norms, eroding brand trust.

### **4. From privacy promises to privacy stewardship: How consumers decide whom to trust with their data**

**Martin Reimann, University of Arizona**, presenting work with Oliver Schilke

Privacy is not a checkbox—it is a trust relationship. Drawing on trust-in-social-relations theory, this talk shows how consumers decide which firms and platforms deserve access to their data, and how privacy stewardship can transform disclosure, control, and transparency into lasting consumer confidence in today's digital markets and AI-driven ecosystems.

### **5. Who Decides? Patient Privacy and Trust in Medical AI Depend on Decision Authorship, Not Data Collection**

**Saeed Pakfard, University of Kentucky**, presenting work with Luis Abreu

AI increasingly makes medical decisions, not just gathers information. Do patients' privacy concerns depend on the role AI plays? Across six preregistered studies (N=2,383), patients accept AI that gathers but resist AI that decides—driven by who holds decision authority over patient data, not merely who collects it.

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## **CONCURRENT SESSION A**

**2:45 – 4:00 PM** · Thursday, October 22 Oak Hall

## **How the era of AI changes privacy especially the privacy calculus and privacy vulnerability**

### **1. The Illusion of Knowing: Virtual Influencers, Privacy Boundaries, and Persuasion Resistance**

**Vaibhav Shwetangbhai Diwanji, University of Kansas**

Privacy in AI-mediated environments increasingly depends on consumers' ability to interpret who—or what—they are interacting with. This research examines how virtual influencers blur distinctions between human, system, and marketer, creating relational uncertainty that destabilizes privacy boundaries, trust, and persuasion resistance across contemporary digital ecosystems.

## 2. Beyond the Privacy Paradox: A Theory of AI-Mediated Disclosure and Privacy Delegation

**Yong Cao, University of Alaska Anchorage**, presenting work with Jie Sheng (Macau University of Science and Technology)

Consumers rapidly adopting AI assistants face an amplified privacy paradox. We propose the theory of AI-Mediated Disclosure and Privacy Delegation (AIDPD), arguing AI acts as a psychological buffer via reduced evaluation, responsibility transfer, and perceived control. This causes counterintuitive over-disclosure, offering critical implications for consumer welfare and responsible AI design.

## 3. The Control-Reversal Effect: Why Autonomous AI Increases Perceived Control While Reducing Actual Privacy Control

**Jie Sheng, Macau University of Science and Technology**, presenting work with Yong Cao (University of Alaska Anchorage)

This study introduces the “Control-Reversal Effect” to explain why autonomous AI increases user privacy disclosures despite reducing actual data control. Across seven studies, the authors show that delegating authority to AI mistakenly boosts perceived control, trust, and convenience, creating a psychological illusion that drives data sharing and exposes a fundamental human-AI privacy paradox.

## 4. Bridging AI and Therapy: How Transcript Privacy Shapes Honest Disclosure

**Dominique Braxton, Loyola Marymount University**

As AI becomes increasingly integrated into mental health care, practitioners face an important challenge: how can AI support therapy without undermining honest disclosure? Across three

studies, we show that AI can function as a disclosure bridge—not a replacement for therapists—and that transcript privacy is a critical implementation feature shaping whether AI enhances or suppresses honest disclosure.

## 5. Invisible by Default: The Psychology of AI Invisibility Across Consumers and Business Decision-Makers

**Megan Capodanno, Alliant**, presenting work with \*Christina Tworek

Most consumers use AI-enabled products daily yet fail to recognize them as AI. This study of U.S. consumers and business decision-makers reveals a structural awareness gap rooted in passive, invisible AI exposure—with direct implications for user agency, transparency, and the psychological conditions that underlie meaningful privacy.

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### CONCURRENT SESSION B

**2:45 – 4:00 PM** · Thursday, October 22 Spratlen Hall 313

## Individual, societal & cross-cultural differences: How examining privacy inclusively reveals truths for all

### 1. What People Hate About AI and How to Fix It

**Matt Carmichael, SVP Consumer Trends, Ipsos**

Based on our global and US-based research, Ipsos knows what people think about AI and privacy: most folks are not fans, on balance. But within their specific concerns lie a blueprint to make a

safer, more responsible AI environment they'll embrace. We'll walk you through it.

## 2. Privacy, Culture, Mind & Behavior

**Vinuta Hemadri, National Louis University**, presenting work with Bradley Olson

This study utilizes a qualitative life story approach to explore how Indian immigrants understand and negotiate privacy across family, cultural, interpersonal, and digital contexts. Using life-story interviews, the study examines trust, autonomy, identity, gender, trauma, and acculturation to reconceptualize privacy as a dynamic, culturally embedded psychological and relational process.

## 3. Socioeconomic Status and the Data Divide: How Concerns of Algorithmic Bias Shape Consumer Data-Sharing

**Erick M. Mas, University of South Florida**, presenting work with KyuRee Kim & Hyeokkoo Eric Kwon (Nanyang Technological University)

Consumers' socioeconomic status shapes data sharing decisions. Across six studies using multiple methods, the authors demonstrate that despite higher-SES consumers generally expressing greater privacy concerns, paradoxically, lower SES consumers are less willing to share data. They further demonstrate that lower-SES consumers' heightened concerns of algorithmic bias and unfair treatment underlies their unwillingness to share data. Guidance for fair, trust building data practices is provided.

## 4. Consent Equity – Enabling Data Privacy Choices For the Most Vulnerable

**Daniella Kim, University of Washington**

Data privacy consents should be recontextualized for scarcity demographics. In 2024, roughly 36 million Americans lived below the poverty line. One cost of poverty is a lack of tools to protect digital data. This talk addresses consent equity; building data privacy experiences that enable choices for the most vulnerable.

## 5. When Privacy Intersects with Discrimination

**Tanya Bhandari, University of Washington**

The right to privacy that protects reproductive autonomy is the same right to privacy that mandates a terms-and-condition form on digital products. In order for our government and policy institutions to hold itself and corporations accountable to protecting privacy in all its applications, we need to designate privacy as a civil right, protected by equal protection— such that the lack of privacy is, in fact, discriminatory. And if you take a closer look at the cases throughout history that have failed to afford citizens a reasonable expectation of privacy, you will find that it has been discriminatory.

**4:00 – 5:30 PM** · Thursday, October 22 Oak Hall

## Poster Session and Mixer with Hosted Bar & Appetizers

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### 1. From Hardware to Habits: Designing Audio Literacy for Young Adults

**Claire Liu, Xavier Keeto, Kathryn Rambo, Eileen Zhu, Daniella Kim, University of Washington**

Developed through iterative human-centered design, Hush Charm integrates MicLock™ technology to improve audio privacy protection for young adults (18–26) by addressing key barriers to adoption, convenience, and convenience. The solution pairs a plug-in dongle with a gamified companion app, designed to make audio privacy approachable and accessible for this demographic.

### 2. Privacy Psychographics: A Segmentation Based On Consumer Privacy Needs

**Ayush Mittal, Sean Sheffer, David Evans (Microsoft)**

People want privacy for fundamentally different reasons, and those reasons cut across demographics. We survey a broad sample on specific privacy needs, then use factors and cluster analysis to identify psychographic privacy segments and build a brief diagnostic tool to type consumers in future research.

### 3. Privacy Invasion and Match Value of Targeted Advertising

**Yanyan Li, University of Houston**, presenting work with Sha Yang (University of Southern California)

Digital targeted advertising presents a dilemma: the tracking that increases ad relevance also heightens perceived privacy invasion, prompting consumers to opt out. Using ad-network data around Apple's 2016 opt-out, we find privacy concern is not a stable trait but learned from targeting exposure, and that opting out does not always benefit consumers.

### 4. Citation list categorizing available research on the psychology of privacy

**Avery Evans (Seattle University), Miranda Longmoor (University of Washington) making equal contributions under Fade Eadeh (Seattle University)**

We've compiled a list of peer-reviewed psychological journals on the subject of privacy and categorized them by which psychological branch they fit into. By doing this, we are able to identify all existing research on the psychology of privacy.

### 5. Everything You've Ever Agreed To (and Never Read): A Design Case Study

**Anna Czoski, J.P. Nguyen, Katarina Shewchuk, Tyler McBride, University of Washington**

What would you want to know before clicking "Agree"? Almost no one reads the Terms of Service, yet we agree to them constantly. Termsly is a browser extension that grades and explains a service's terms in plain language, tuned to what you care about most, so you can decide at the moment it matters.

## **6. Who gets to see your first try? Privacy and identity control in AI-tracked communication skills**

**Daniel Saba, Bhoomika Mahadevaiah, Wilfrid Hounkponou, Gabriel Radich, Vijaykumar Korra, Minhee Jun, Hanseok Ko, The Catholic University of America Multimodal Artificial Intelligence Laboratory**

AI systems that track communication and presentation skills must keep a person's earliest, most unpolished delivery as proof of progress. This poster examines the privacy tension that creates: who else gets to see that early version, and under what conditions? Drawing on a real AI homily coaching system, it proposes design fixes for identity and relationship control in longitudinal feedback tools.

## **7. Mapping consumer privacy products to psychological needs they address and overlook**

**Ardhra Sivasankaran, David Evans (Microsoft), Sheifaly Saksena (Tasveer), Ivan Evans, Kelly Martin, Colorado State University**

Privacy isn't about secrecy, it's about selective disclosure and control. Today, however, the market for privacy solutions is disjointed, forcing users to stitch together multiple solutions to protect themselves and their loved ones. This study maps consumer privacy solutions to the psychological needs they address and ignore, identifying gaps in control, automation, and end-to-end privacy management in the age of AI.

## **8. Reimagining Privacy: What We Trade Away for Frictionless Technology**

**Valeria Lopez Torres, PhD. NC State University**

In a future increasingly built on personal data, privacy is often traded for frictionless, anticipatory technology. My longitudinal research on AI companionship app users found privacy consistently ranked low — many reasoned institutions already had their data anyway. A deeper paradox emerged: users saw their AI companion as more trustworthy than humans, even while distrusting the companies behind it. This poster asks what reconciling AI with its data practices really requires.

## **9. Smarter Together: How We Think, Feel and Decide with AI**

**Manuel Garcia-Garcia, Global Lead, Science Activation, Research & Strategy, Ipsos**

As AI becomes an everyday cognitive partner, the key question is how humans and AI can work together more effectively. Drawing on psychology, neuroscience, and behavioral science, Smarter Together explores how AI is reshaping how we think, feel, trust, create, and make decisions. The book argues that the greatest opportunity lies in augmented intelligence: combining the strengths of human judgment, creativity, and accountability with the speed, scale, and analytical capabilities of AI. Ultimately, becoming smarter together is not automatic. It must be intentionally designed.

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## SPACE FOR MY THOUGHTS

PEOPLE I HAVE MET

THINGS I WILL REMEMBER

ACTIONS I WILL TAKE

DAY TWO

**Friday, October 23, 2026**

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**8:30 – 9:30 AM** · Friday, October 23 Oak Hall

**Coffee and pastry service**

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**SENSEMAKER KEYNOTE**

**9:30 – 10:15 AM** · Friday, October 23 Oak Hall

**Sensemaker Keynote: The Economics of Privacy at a Crossroads**

**Alessandro Acquisti, Ph.D. The T. Wilson (1953) Professor in Management and a Professor of Information Technology at MIT Sloan**

Economic research has affected the debate over privacy—but has its success also narrowed the questions we ask? In this talk, I examine how the emphasis on the costs of privacy protection can obscure the harms of privacy intrusions, and how behavioral research challenges common interpretations of the “privacy paradox.” I outline how closer engagement with other disciplines can enrich our understanding of privacy behavior and strengthen the contributions of economics to privacy policy.

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**CONCURRENT SESSION A**

**10:30 – 11:45 AM** · Friday, October 23 Oak Hall

**Families, groups & intimates: A deep dive into how we manage the privacy of other people’s data**

**1. Private Gems: The Psychology Behind Consumer Gatekeeping**

**Queenie Zhu, Western University**, presenting work with Kirk Kristofferson, Miranda Goode & June Cotte

While consumers are often expected to share recommendations and discoveries with others, we identify a countervailing phenomenon—consumer gatekeeping—a privacy behavior through which consumers regulate access to valued marketplace information. Using multiple methods, we examine the psychological drivers of gatekeeping and their marketplace implications.

**2. Named or Numbered? Consumer Responses to Privacy-Relevant Identification in Customized Service Encounters**

**Jaeyee Kim, State University of New York**, presenting work with Yongjun Sung (Korea University)

This study examines how name-based versus number-based customer identification shapes consumer responses during a customized purchase experience. In a 2 × 2 online experiment with Korean consumers, number-based identification combined with low customization reduced perceived competence, which then lowered product evaluation and purchase intention. The

findings suggest that everyday identification cues can matter in privacy-relevant service settings.

### **3. Extending Privacy Boundary Management When Using AI Agents to Reduce Household Risks**

**Zikai Alex Wen, University of Washington**, presenting work with Lanjing Liu & Yaxing Yao (Johns Hopkins University)

A household AI that reduces family risks must also know family secrets, so who should it tell, and when should it stay quiet? From 13 parent-child dyads imagining such agents, we find families want separate, secret-keeping AI roles rather than one all-knowing assistant, and we extend Communication Privacy Management theory to AI agents.

### **4. The Psychology and Ethics of Sharenting**

**John Mootz, Children and Screens: Institute of Digital Media and Child Development**

This session examines the psychology, ethics, and developmental implications of sharenting through a child rights lens. The presentation will explore why caregivers share children's information online, the benefits and risks of the practice, and policy, platform, and educational approaches to better protect children's privacy in the digital age.

### **5. Digital Privacy as a Protective Factor Against Child Sex Trafficking and Exploitation**

**Nick Carter, National Louis University**, presenting work with Patrice Patton-Campbell & Jordan Tackett Russell

Drawing on Rothman et al.'s (2017) public health research priorities, this abstract argues consumer digital privacy is an

underrecognized protective factor against child sex trafficking. It links unmeasured digital-exploitation costs, weak causal evidence on risk/protective factors, and gaps in prevention programming, positioning privacy education as testable, scalable trafficking prevention.

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### **CONCURRENT SESSION B**

**10:30 – 11:45 AM** · Friday, October 23 Spratlen Hall 313

## **Does big business care about privacy? When and why they should**

### **1. Measuring the value of personal data**

**Natalie Mizik, University of Washington**

Companies are collecting, storing, organizing, and analyzing massive amounts of consumer data as consumers increasingly worry about their personal data and the erosion of privacy. The questions of how to measure the value of individual data at the individual, firm, and societal levels are important but remain unresolved. The challenges stem from the diversity of data types, data generating processes, use-cases, and consumers' heterogeneous and context-dependent privacy preferences. I review current valuation methods and highlight the challenges of quantifying the value of private consumer data and potential research questions.

## **2. Online Surveillance, Chilling Effects, and Perceived Autonomy: A Three-Wave Longitudinal Survey**

**Claire Segijn, University of Minnesota**, presenting work with Hao Nguyen, Yoohee Kang & Joanna Strycharz (University of Amsterdam)

Chilling effects refer to the inhibition of legitimate behaviors arising from the awareness or perception of data collection, with potential consequences for people's autonomy. Drawing on a preregistered three-wave panel study, we show that chilling effects are associated with reduced autonomy over time, while lower autonomy can also predict behavioral change.

## **3. Privacy Protection or Privacy Priming? The Effects of U.S. State Data Privacy Regulations on Brand Perceptions**

**Andre Martin, University of Notre Dame**, presenting work with Tarun Kushwaha (University of Madison), Katrijn Gielens (University of Tilburg)

Using brand-level synthetic controls and five staggered U.S. state privacy laws, this study provides the first large-scale causal evidence that privacy regulation reduces consumer brand impressions, consideration, and satisfaction. Rather than reassuring consumers, regulation primes privacy anxiety, with effects emerging at signing and persisting through execution, and falling most heavily on non-college consumers.

## **4. How Algorithmic-Pricing Disclosures Shape Privacy Concern and Consumer Choice**

**Mathew Isaac (Seattle University)**, presenting work with Jiaqi Cao (University of Georgia), Julio Sevilla (University of Georgia) & Rajesh Bagchi (Virginia Tech)

As algorithmic pricing becomes more visible to consumers, how should firms communicate the use of personal data in setting prices? Across multiple studies, we examine how consumers respond to different descriptions of the data underlying an algorithmic pricing decision, particularly whether the price setting process is characterized as (1) relying on the focal consumer's personal data alone, or (2) including the consumer's data along with information from other consumers, as well. Although the latter description subsumes the former, we find that including other consumers reduces perceptions of individual targeting, lowers privacy concern, and increases acceptance of the disclosed price. These findings contribute to understanding how consumers interpret data use and privacy in pricing contexts and have implications for the design of algorithmic-pricing disclosures by marketers and policymakers.

## **5. What Happens to Privacy When Research Tools Outpace Research Ethics**

**Z Johnson, MRXplorer LLC & Lisa Horwich, Pallas Research Associates**

Every business relies on customer data. It shapes products, sets strategy, and feeds the sales pipeline. For decades, collecting that data through primary research came with clear guardrails: consent language, retention limits, security review. AI has now blurred those lines. Data is being captured by tools built for scale and security is often an afterthought - exposing companies and consumers to privacy violations. And for most companies privacy and safety aren't profitable so how should businesses adapt in the age of AI?

**11:45 AM – 1:00 PM** · Friday, October 23 Oak Hall

## Day Two Lunch — Buffet-style lunch

With support from



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### CONCURRENT SESSION A

**1:00 – 2:15 PM** · Friday, October 23 Oak Hall

## Sparking a dormant science: Setting a foundation for theory, rigor, and impact

### 1. What Psychology Can Contribute to Privacy Stewardship in the Age of AI

**Dennis Stolle, American Psychological Association**, presenting work with Allison Garibaldi

What can psychology contribute to privacy stewardship in the age of AI? As AI reshapes the psychological environments in which privacy decisions are made, this presentation explores how psychology can advance responsible innovation, meaningful human agency, institutional trust, and human well-being.

### 2. Researching the Researcher: Applying Privacy-by-Design to the Consumer Insights Function

**Romani Patel, Microsoft**

Privacy stewardship in market research demands more than compliance—it demands empathy. This talk explores how AI-native research methods, including AI-moderated qualitative research, simulated synthetic audiences, and privacy-by-design execution frameworks, can help organizations pretest sensitive messaging with greater ethical rigor, deeper consumer insight, and measurable impact on trust.

### 3. AI Privacy Violations and the Longterm Erosion of Shared Realities

**Joseph Turow, University of Pennsylvania**, presenting work with Robert Lewis Shayon

The rise of AI-driven personalization in marketing and media adds a new, under-recognized cost of privacy violation: gradual destruction of the shared reality that communities and democracies depend on. This talk links industry personalization activities to the social psychology of naïve realism. It describes the pathology being created and suggests ways to push back.

### 4. The Stories People Tell About Their Privacy

**Kristian Alomá, Threadline**, presenting work with Madeline Duran (New York University)

Privacy means different things to different people—and to the same person across different relationships and brands. Drawing on original qualitative research, we map how consumers actually define and reason about digital privacy, and what their mental models reveal for how brands should design and talk about privacy.

## **5. From Data Privacy to Trusted AI: The Psychology of Agency, Trust, and Human Control**

**Manuel Garcia-Garcia, Global Lead, Science Activation, Research & Strategy, Ipsos**

As AI systems become part of everyday decisions, privacy is evolving from a question of data protection to a question of trust. While organizations often approach privacy through compliance, governance, and technical safeguards, consumers experience it psychologically through perceptions of agency, transparency, and control. Drawing on behavioral science, neuroscience, and real-world applications of AI in business, this talk explores how people decide whether to trust AI-enabled systems and what happens when that trust is misplaced, undermined, or taken for granted. Effective privacy stewardship requires more than protecting data. It requires designing systems that help people feel informed, empowered, and in control.

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### **CONCURRENT SESSION B**

**1:00 – 2:15 PM** · Friday, October 23 Spratlen Hall 313

## **Applied scenarios: UX moments of truth – Understanding privacy psychology at play in consent forms and user-interfaces**

### **1. Moments of Truth: The Psychology Behind Every Privacy Click**

**Anjalee Patel, Microsoft**

Privacy lives in small interface moments: a cookie banner, a location prompt, a “delete my data” button. This talk walks

through the real UX moments of truth where consumers decide whether to trust, resign, or lie. Drawing on UX practice, we’ll explore the psychology of hesitation, vulnerability, and the “privacy calculus” behind every click.

### **2. The Cookie Notice Paradox: The Trust Cost of Cookie Disclosure on Digital Platforms**

**Minwen Yang, University of Toronto**, presenting work with Yuyao Wang & Claire Tsai Jan

Privacy regulations require websites to obtain consent for tracking cookies to enhance consumer trust in websites. However, across eight studies (N = 3,787), we show that cookie notices reduce consumer trust and engagement by heightening data-exploitation concerns and negative affect. We identify two interventions that recover trust while facilitating compliance.

### **3. The Private Self In Consumption: Why Experiential Purchase History Commands A Higher Price**

**Ziwei Wei, Arizona State University (to be working at Hong Kong Polytechnic University in July)**, presenting work with Xiang Wang (Lingnan University)

Digital purchase histories have become a new form of personal data, yet not all histories are valued or protected equally. Across four studies, we show that consumers place a higher price on their experiential purchase history than material purchase history. This difference arises because experiential purchases are perceived to reveal more information about oneself.

### **4. Designing AI that patients trust: The role of privacy among the triggers and mitigators that shape patient acceptance of AI**

**Lanyi Zhu & Richa Nevatia (University of Washington) making equal contributions under Davd Evans (Microsoft)**

As generative AI becomes embedded in healthcare delivery, understanding how patients perceive and judge its use is vital. We present a 2025 white paper exploring the moral triggers and mitigators that shape patient acceptance of AI through a national survey of 275 U.S. patients. The 61.5% who did not refuse AI outright are highly sensitive to issues of privacy, control, data management and expert oversight. Patients are most supportive of AI when it offers tangible benefits, complies with HIPAA, allows data opt-outs, and includes clear validation by medical professionals.

**5. Agency, Convenience, and Transparency through Rewards**

**Scott Spencer, Rewarded Interest**, presenting work with Thede Loder (Rewarded Interest)

Our platform and service is a Rewards program coupled with automatic expression and enforcement of a consumer's privacy choices for the web, mobile, CTV and soon agentic use cases. We will share our choice and rationale in UX design for this internet-wide service, and the impact we anticipate on consumers, publishers, and the advertising industry.

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**CONCURRENT ROUNDTABLE ACTIVITY A**

**2:30 – 3:15 PM** · Friday, October 23 Oak Hall

**Redesign a user-interface**

With the empathy that comes with two days of psychological theory, redesign common consent forms and decision dialogues

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**CONCURRENT ROUNDTABLE ACTIVITY B**

**2:30 – 3:15 PM** · Friday, October 23 Spratlen Hall 313

**What Makes a Privacy Ad Credible?**

Join Kantar for an interactive review of privacy-focused advertising from brands like Apple, Google, Samsung, Uber, and WhatsApp. Using AI-powered creative analysis and behavioral science principles, we'll explore what separates the most effective privacy messaging from the rest, uncovering the creative cues, emotional signals, and moments that build trust, confidence, and action. Together, we'll discuss what brands can learn as privacy becomes an increasingly visible part of the customer experience.

**CLOSING CHANGEMAKER KEYNOTE**

**3:30 – 4:15 PM** · Friday, October 23 Oak Hall

**Changemaker Keynote: Privacy and Human Agency in the Age of AI**

**Marcia Harris, Director of Strategic Initiatives, Microsoft Office of Responsible AI**

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**4:00 – 5:30 PM** · Friday, October 23 Oak Hall

**Mixer with Hosted Bar & Appetizers**

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