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# Information Sharing Behavior of the Older Adults: An Empirical Study of Their Online Privacy Concerns

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# Information Sharing Behavior of the Older Adults: An Empirical Study of Their Online Privacy Concerns

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## Introduction

This study aims to understand the concerns and behavior of older adults towards information privacy in the context of online interactions: what factors shape older adults' privacy risk concerns regarding sharing their online information; how do the privacy risk concerns affect their online behavior and what factors might mitigate this relationship. We propose a research model based on the Theory of Reasoned Action. Based on the findings, we discuss the study's implications.

## Literature Review

### Older Adults and Internet Use:

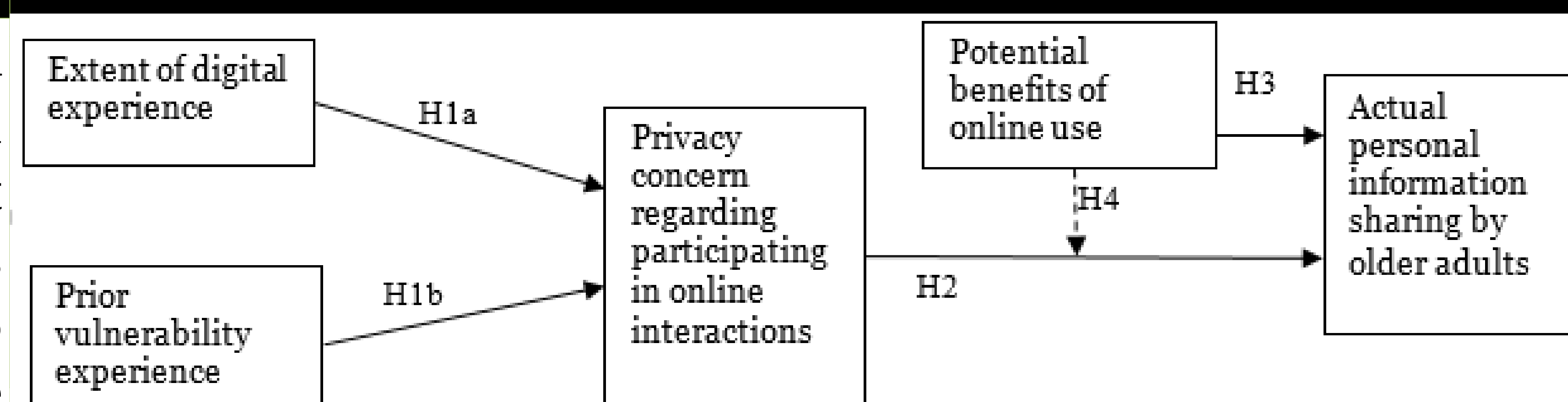
As Internet use among senior citizens continues to increase, so too does their vulnerability to Internet-related fraud. Statistics and research on the topic are limited. According to 2015 Internet crime report,

- Older adults were the largest group among the victims reporting loss of more than \$ 100,000 from Internet related crimes.
- Non-payment/non-delivery, overpayment and identity theft were the three primary mechanisms of fraudulent contacts.
- The most commonly reported Internet-related scam among senior consumers (60+) involved phishing (21%).

### Theory of Reasoned Action (TRA):

TRA (Fishbein and Ajzen, 1975) provides the theoretical framework for this study to examine our research questions in the context of older adults' online privacy concerns.

## Research Model



## Research Methodology

Data was collected from 287 older adults and was analyzed using PLS structural modeling.

## Data Analysis & Results

|     | Coeff.    | Standard Error | T - Statistics | Result        |
|-----|-----------|----------------|----------------|---------------|
| H1a | 0.107*    | 0.060          | 1.793          | Supported     |
| H1b | 0.549***  | 0.065          | 8.515          | Supported     |
| H2  | 0.596***  | 0.112          | 5.314          | Supported     |
| H3  | 0.029     | 0.023          | 1.285          | Not Supported |
| H4  | -0.300*** | 0.128          | 2.340          | Supported     |

Note: \*\*\* Significant at 0.01, \* Significant at 0.10

## Discussion

Older adults' privacy concerns of engaging in online interactions is significantly affected by the experience with online use and experience with prior online vulnerability. Actual online behavior is significantly affected by the privacy risk concerns. Potential benefits of online use did not have a significant effect, however, it was found to significantly moderate the effect of privacy concerns of online use of older adults

## Conclusion, Limitations, and Future Research

The posited relationships between the constructs in our research model are grounded in theory and have theoretical support for the direction of the hypotheses. There are a few limitations to this study that should be taken into consideration. For instance, the study findings are based on cross-sectional data, which could limit the causality between the constructs. Future research will benefit from replicating the study using longitudinal data to provide further support to the relationships.

## References

Will be provided upon request