“Does it bother you enough to change?”

A study on Generation Y and the behavioral effects of the exploitation of their social media profiles

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Abstract
Being defined as the first Digital Natives, Generation Y is often subjected by expanding practices and amounts of observation and exploitation of their social media profiles by companies because of their behavioral characteristics such as a higher dependence on technology and using social networking sites to create a sense of belonging. This paper aims to investigate whether Generation Y is concerned that their use of social media is being exploited for profit by large companies and if this practice has behavioral effects on Generation Y. As an appropriate methodology to investigate the research questions, this study is based on an online survey as well as personal semi-structured interviews to enquire about the behavior and attitude of members of Generation Y regarding the exploitation of their social media profiles. Due to the research findings, it can be implied that most of Generation Y is concerned that companies exploit their social networking profiles for profit. Thus, the first research question can be affirmed. The second research question about the behavioral effects of RQ1 can also be affirmed but the extend of behavioral effects is depending on the type of user and their attitude towards data protection on social networking sites. Some users seem to accept the risk of data exploitation as the cost of convenience to stay in contact with their friends and to get entertained. Therefore, the more a Millennials is concerned about his or her online data, the more likely the person will actively protect it and vice versa.

Index Terms— Digital anthropology, Digital Natives, Exploitation, Generation Y, Social Media

"Stör det dig tillräckligt för att förändras?"
En studie om Generation Y och beteendeeffekterna av utnyttjandet av deras sociala medier profiler


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I. INTRODUCTION
In the last recent years, the proliferation of information and communication technologies (ICTs) has permeated and changed peoples’ lives tremendously. These changes especially affect the younger generation as they approach daily life differently. This generation of networked youth can also be called Generation Y and since they have been born into a world saturated with ICTs, they learn, play, interact and participate in their daily routine in another way in comparison to previous generations. Due to these developments, scholars also characterize Generation Y as the first Digital Natives (Kaplan and Haenlein, 2010).

In regards to interacting with others and participating in the daily life, Digital Natives make use of social networking sites – a type of virtual community (Kaplan and Haenlein, 2010). To be able to participate in these communities, the user must create a profile with a list of identifying information such as the real name respectively a pseudonym. Among the given data may also be the birth date, hometown, religion, ethnicity, photographs and personal interest of the respective individual.

Due to the given data and participation on social networking sites, Digital Natives leave a detailed digital footprint behind. Further, Generation Y is characterized as having a greater dependence on and trust in information and communication technologies such as social networking sites in comparison to their predecessors (Bolton et al., 2013). Additionally, Generation Y is also prone to be subject increased investigation and exploitation of their social media profiles because of their behavioral characteristics.

Born after 1980, Generation Y is often described as technically savvy as well as more skeptical towards institutions and more impatient than their predecessors (Bolton et al., 2013). Based on these characteristics and the fact that they are key drivers in shaping and driving the information society, it is interesting that a generation of people who are supposed to be skeptical, seems to not protest or question institutions of media platforms who exploit their very personal data daily. Or do users accept this Machiavellian behavior of companies to be able to communicate with their peers and therefore does the end justify the means?

In the theory part of this paper, an overview of the characteristics of the Generation Y is outlined, as well as definitions of social media and business exploitation are given. Second, the scope of the study and the methodology used in the research are described followed by the results and the key findings from the questionnaire and interviews. This is followed by an analysis of the findings and discussion around the research question. Lastly, limitations, future research and conclusions are presented.

II. LITERATURE REVIEW
The following part of this paper will focus on the theoretical grounding of the terms Generation Y, Social Media and Business Exploitation. Further, it will provide a theoretical foundation which will be used to categorize the qualitative
research and present already existing research in this field.

A. Generation Y
As children of the Baby Boomer generation or the older members of Generation X, people born in the 1980s and 1990s of the previous century can be allocated to Generation Y. However, there are some differences considering the date and age range definition of this demographic cohort in the literature. Most researchers and demographers start the generation in the early 80s and end it in the mid-90 (Bolton et al., 2013). In contrast to this, the United States Census Bureau (2017) classifies members of Generation Y being born between 1982 and 2000. On an average, there is an age difference of 19 years between the oldest and youngest Millennials. Due to this age range, Veloutou and McAlonan (2012) define younger Millennials as being born after 1991.

In America, this demographic cohort counts 83.1 million members and due the size of their parental cohort, they are also called “Echo Boomers” (U.S. Department of Commerce, 2017). Being a successor of Generation X, this generation simply got their name from an alphabetically sensible move. The terms Generation Y and Millennials can be used interchangeably. Entering adulthood around the turn of the 21st century and being the first generation growing up with computers in their homes, Millennials use technology at higher rates than members of other generations, which also indicates their status as the first Digital Natives. Thus, 34 percent of this cohort utilize the World Wide Web for their main source of information making them also the first generation to abandon television as their main source of information (Berk, 2009). Social networking sides are popular among Millennials to stay in contact with their peers and families as well as to create a sense of belonging (Bolton et al., 2013). In comparison to their predecessors, Millennials are often characterized as skeptical and impatient due to an environment with constant access to information (Bolton et al., 2013). However, they are also considered to be more open-minded and the most educated generation to date (Schewe et al., 2013). In addition, companies focus their marketing activities on members of Generation Y since they have significant purchasing power and can be easily targeted through their online usage behavior (Schewe et al., 2013). Another attributed characteristic of Generation Y is the volition to be independent and to shape their lives according to their personal perception without the influence of others. In addition, Generation Y favors targeted over non-targeted advertisement (Taken Smith, 2012). Obal and Kunz (2013) state that Millennials are less concerned with their privacy in comparison to other demographic cohorts such as the Baby Boomers.

In regards to risk-taking propensity, Bolton et al. (2013) describes users of social networking sites – and thus most of Generation Y – as likely more venturesome than non-users. In contrast to Bolton et al. (2013), Schewe et al. (2013) point out that Millennials appreciate psychological and personal safety as well as financial security.

B. Social Media
Kaplan and Haenlein (2010) define Social Media as internet-based applications in the Web 2.0 where individuals or communities can create and / or consume different kind of content such as commentaries, digital photos or videos through desktop computers as well as mobile technologies. Even though the elixir vitae of Social Media is user-generated content, the common user does not expect any monetary compensation for the data they provide and create on their social networking profiles (Rey, 2012). In addition, social media users are constantly utilizing their online profiles and willingly share as well as consume content. Due to snowball effects, the content they have produced can be potentially consumed in the World Wide Web anywhere and anytime by an infinite number of other users. Social networking sites such as Facebook or Instagram can be classified as a high level of self-presentation as well as a medium level of social presence respectively media richness (Kaplan and Haenlein, 2010). In the literature, Social Media entails various benefits for individuals such as a sense of connectedness. However, it does also bring various disadvantages for instance cyberbullying and the exploitation of the users’ private social media profiles.

C. Research on online behavior towards data protection
In the literature, the consumer behavior towards protection of online privacy and identity has been discussed by various authors such as Milne, Rohm and Bahl (2004). This research examines attitudinal, behavioral and demographic causes why consumers protect their online privacy and identity. However, due to the publication year, Milne, Rohm and Bahl do not consider social networking sites as they had not been established for the wide public at that point in time. Further, the research focuses mainly on consumer behavior.

In contrast to Milne, Rohm and Bahl (2004), Norton (2015) focuses on the consumer attitudes towards data sharing. Due to the focus of this research, different types of social media users will be presented based on the findings of Norton’s (2015) research. Norton’s research is of essence for this paper as it presents the findings from a recent quantitative survey (n = 1,209) designed to estimate user openness to the Internet of Things.

Regarding the Internet of Things and Digital Context, Norton suggests the categorization of social media users regarding their willingness to share personal data into four categories and explains why consumers share data. First, there is the high-comfort consumer, a person who is “actively engaged in digital experience that involve significant amounts of data sharing” (Norton, 2015). According to Norton’s study, 12 percent of the users can be classified as high-comfort users since they perceive data sharing as a value to their online usage behavior. Second, there are context-comfortable consumers which make up to 27 percent of the users. In contrast to high-comfort consumers, this type of consumer does not unconditionally and lavishly share personal information on their social networking sites. Before sharing personal information, context-comfortable consumers must “understand and believe in the purpose of data sharing” (Norton, 2015). If they have overcome this threshold, context-
comfortable users can see the advantage of having e.g. personalized advertisement and realize that sharing personal information with companies is the way to accomplish this. Norton (2015) points out that this category has a tendency towards a younger demographic and early adopters.

The reluctant consumers are more skeptical towards online data sharing. Forty-four percent of the users can be categorized as reluctant consumers. Nevertheless, over time they are becoming more open towards these developments and see the benefits in data sharing according to Norton (2015). However, Norton does not state if these consumers turn into context-comfortable consumers the more open they become or if they remain reluctant users and the whole group just becomes more open towards new technology in general. Thus, reluctant consumers can also be identified as the Late Majority (Valente, 1996). The Late Majority adopts innovation later than the average consumer and is highly skeptical towards novelty.

In contrast to the previous mentioned categories, no-comfort consumers do not perceive the usage of social media as an advantage. With 17 percent of the study participants, Norton (2015) identifies them as older consumers with an average age of 52 and behind the curve of adopting to the latest trends which makes them also Laggards, who are the last to adopt an innovation (Valente, 1996). No-comfort consumers perceive target advertisement as a threat to their buyer decision process.

D. Business Exploitation

Over the last couple of years, the amount of data on social networking sites has grown tremendously which can also be affiliated to the behavioral characteristics of Millennials. Because of these digital footprints, companies are now able to customize their advertisement and micro-target a certain customer group. Therein lies the advantage for companies to conduct budget saving marketing campaigns due to a uniquely defined customer base. Advertisers on social networking sites only buy certain information from companies since they expect the user to use their profile without noticing that their profiles are being exploited (Rey, 2012).

One can argue that a customized advertisement is still in the interests of the user since they can avoid seeing unwanted product commercials (Taken Smith, 2012). However, in a study conducted by Stanford researchers, it is shown that artificial intelligence can outperform a family member if users give at least 150 likes on social networking sites such as Facebook. This is done through a combination of data collection from social networking sites and psychometry, a method that maps personality based on the so-called OCEAN criteria: Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism. The given likes on social media and the OCEAN criteria highly correlate since they represent activities, mentality and preferences of the user (Youyou, Kosinski and Stillwell, 2015). Since the average Facebook user has 227 likes, it can be implied that the potential risk of this method is the knowledge of people’s characters and therefore the manipulation and taking leverage of them. Different companies have already emerged into the market making their services of combining data collection and psychometry available to only financial liquid customers.

III. SCOPE OF THE STUDY

As Norton (2015) has discovered in his research, social media users can be categorized into four types by their openness to the Internet of Things. However, it has not been investigated yet if the identified consumer attitude in Norton’s research can also be transferred to Generation Y. Further, Norton did not investigate if Millennials are concerned that they must share personal information on their social networking sites even though they have understood beforehand why companies asked for certain information.

The literature review implies that Millennials appreciate psychological and personal safety as well as financial security but they are also accustomed to the usage of Social Media for communication and entertainment and thus sharing personal information to do so (Schewe et al., 2013; Bolton et al., 2013). The current literature state does not give a clear definition of Millennial’s behavior and action-taking towards the protection of their personal information on their social networking sites. A comparison of attitude and behavior in this demographic cohort has not been done yet as most researchers focus either on consumer behavior or on consumer attitude (Milne, Rohm and Bahl, 2004; Obal and Kunz, 2013).

Hence, the focus of this study lies on consumer attitude and consumer behavior. Furthermore, this paper shall provide an extension to Norton’s research with the focus on Generation Y as this demographic cohort is defined as the first Digital Natives in the literature. In addition, this paper shall close the research gap within the mentioned demographic cohort. The specific research questions are thus addressed accordingly:

RQ1: Is Gen Y concerned that their use of social media is being exploited for profit by large companies?

RQ2: Does it have behavioral effects?

The first research question has been posed before in the literature but until today there has been no clear answer, thus the author decided to pose the question again.

IV. METHOD

The specific question of the research topic shall be examined with the help of quantitative surveys as well as to gather qualitative data via semi-structured interviews. The quantitative survey was conducted with the help of an online survey tool. Mixing both methods allows a more comprehensive and synergistic usage of data than focusing only on separate quantitative and qualitative data collection and analysis.

With the help of a quantitative survey, the research questions will be answered by several members of the Generation Y which could be then compared to potential deviation within the generation. Therefore, quantitative data is beneficial for this research since it provides an unbiased result of a
phenomenon with the help of a systematic empirical investigation (Byrne, 2003). This survey will define people being born between 1980 and 1999 as Millennials. This implies that the age range of members of Generation Y is between 18 and 37 years as of 2017. Due to the ambiguous literature definition in regards to the date range, the researcher of this study defined this time frame to cover the most common age range definitions in the literature (Bolton et al., 2013; U.S. Department of Commerce, 2017). With reference to the literature review of this paper, younger Millennials will be defined as being born between 1990 and 1999 (Veloutsou and McAlonan, 2012). Thus, older Millennials will be defined as being born between 1980 and 1989.

A semi-structured interview consisting of open-ended questions was developed by the researcher for this study and used to conduct face-to-face semi-structured interviews. The purpose was to gather qualitative data to get an understanding of what members of the Generation Y specifically think about the exploitation of their social media profiles and if it has behavioral effects. According to Edmondson and McManus (2007), this methodology is beneficial for this paper since qualitative data such as interviews is valuable to investigate not well understood research areas. Interview participants were selected by their birth year. Half of the participants were born in the 1980s and the other half were born in the 1990s, having the advantage that Generation Y is evenly represented. The interviews were held face-to-face or over Skype lasting for approximately 30 minutes each. The questions asked in the interviews focused on the participants’ behavior on and motives to use their favored social networking sites. In addition, the participants where asked about their opinions towards companies using their personal data from their social media profiles. The interviews were recorded and transcribed to structure and compile the qualitative data. All the respondents were informed about the topic of the research and asked whether it was permissible to record the interview.

V. RESULTS

The following part of this paper will give an overview of the quantitative as well as qualitative research data. Initially, the results of the quantitative research will be presented, which are then followed by an exposition of the qualitative research.

A. Quantitative Research

A total sample of 361 participants born between 1980 and 1999 was collected for this survey. 50 participants have not given full particulars, wherefore they have been excluded from the interpretation of the data. Thus, 311 participants have given full particulars and this survey has a 86 percent complementation rate. This Generation Y sample consisted of 48.55 percent male and 50.80 percent female. 222 of the participants were born between 1980 and 1989 as well as 89 of the participants were born between 1990 and 1999. With 71 percent, most participants in this survey can be defined as old Millennials.

1) Internet usage experience

Regarding the years of internet usage experience, 52 percent of the participants stated that they have over 16 years and 36 percent mentioned over 12 years of experience usage. Just under 10 percent of the participants stated that they have over 8 years of internet usage experience. In this Generation Y sample, none of the participants have less than two years of usage experience and just under one percent stated that they have two to four years as well as over four years of internet usage experience. On an average, one can conclude that even the younger members of Generation Y born in the late 1990s have at least 8 years of experience whereas Millennials born in the 1980s have on average 12 years of internet usage experience. Thus, the experience gap between both decades is not in evidence even though older Millennials could have more internet experience than younger Millennials.

2) Social networking sites

Overall, the five most used social networking sites by Millennials are Facebook with 89 percent, WhatsApp with 82 percent, YouTube with 78 percent and LinkedIn with 67 percent. Around 65 percent of the participants stated that they use Instagram. These results mirror for what Millennials use social networking sites: Just under 92 percent state that they use social media for their friends, followed by chatting and business networking with each 67 percent. Using social networking sites for communities is stated by 43 percent of the participants. This finding is also consistent between young and old Millennials. However, old Millennials put slightly more focus on business networking than chatting in comparison to younger Millennials.

3) Being concerned vs. actively protecting data

The following findings of concernment respectively actively protecting data will be presented according to the different areas which are financial information, conversations between users, lifestyle related information, work related information as well as religious and / or political beliefs.

With 39 percent, most Millennials are “very much” concerned about their financial information such as information on things they buy and where they buy from (table 1). Around 20 percent are either “a bit” or “fairly” concerned. Further, over 50 percent state that they are taking preventative steps in protecting their financial data. In addition, most old and younger Millennials state that they are “very much” concerned about their financial information and thus both sub-cohorts also active in protecting their financial information.

Being “very much” concerned about conversations between them and others is stated by just under 34 percent of the participants, followed by just under 28 percent of “fairly” concerned participants. These results are mirrored by 32 percent of the participants stating that they “very much” or “fairly” protect this information. There is no deviation compared with the results of old and younger Millennials.

Most participants state that they are “fairly” to “a bit” concerned about lifestyle related information such as photos, blogs and personal history. Further, most Millennials are
“fairly” to “a bit” active in protecting their lifestyle related information. These statements mirror the information, members of Generation Y state on their social media profiles. With almost 86 percent, most participants state to upload pictures of themselves. The second most shared information is their real name followed by their home town respectively city they are living in. On an average, Generation Y states that they provide eight out of 12 personal information on their social networking sites.

Regarding work related information, the overall majority of Millennials are only “a bit” concerned about their data being exploited. In contrast to old Millennials, younger Millennials are “very much” concerned about their work-related information. Nevertheless, most participants also state that they are very active in protecting work-related information on their social media profiles.

Concerning religious and / or political beliefs, the vast majority is “in no way” concerned about their data being exploited and therefore are “in no way” active in protecting this data, even though around 15 percent of the participants state that they include information on their political view on their social networking sites. Comparing the overall concernment to the action taking in data protection, the average participant stated that they are “a bit” concerned but “fairly” active in protecting their private information.

4) Consideration of changing online usage behavior
Regarding the social networking sites, the participants of this survey used the most, just under 48 percent believe that the privacy of personal information is “maybe” protected. In addition to this, the vast majority doubts that companies will not use their personal information for any other purpose. Furthermore, the greater part of Millennials would potentially consider using the social media platform despite of its privacy policy if it helps them to meet new people. Likewise, almost 45 percent would continue using the social media platform despite of its privacy policy if it helps them to stay in touch with friends. Further, the majority would potentially consider using the social media platform despite of its privacy policy if it is popular.

Overall, 48 percent of Generation Y state that they “definitely” think that companies exploit their social media profile. This result can also be found among younger and old Millennials. Around 20 respectively 25 percent of the participants indicate that they think their profiles are “a bit” or “fairly” exploited by companies. Only around three percent of the participants think that companies do not exploit their data for the company’s advantage.

B. Qualitative Research
A total of 10 interviews were carried out with members of Generation Y born in different years. Five participants were born in the 1980s and five participants were born in the 1990s. Due to privacy reasons, the names of the participants will be anonymized as F1985, F1986, F1987, M1988 and M1988_2 for the interviewees born in the 1980s. Participants born in the 1990s will be named as F1991, F1991_2, F1993, M1993 and M1994. All interviewees had previously answered the online survey of this research. As presented in the methodology part, the interviewees were asked questions around data exploitation as well as their use of social media, opinions towards data security and how active they are in protecting their personal information.

This part of the paper presents an extensive portrayal of the results from the interviews divided into the four categorizes of Generation Y based on the findings of Norton (2015). The results will be presented according to the participants’ level of concern regarding data exploitation since Norton focuses on consumer attitude rather than consumer behavior. First, there is the no-comfort consumers – a member of Generation Y who is deeply concerned about the privacy and security of their online data. Second, there is the reluctant user who is slightly less concerned than the no-comfort consumers. Third, the context-comfortable consumers can be categorized in between the high-comfort consumer and reluctant consumers. Fourth, the high-comfort consumer who trusts the good intentions of companies as well as sees the advantage of personalized advertisement and is the least concerned about data protection.

1) Millennials as no-comfort consumers
During the interviews, it was exposed that one out of 10 participants could be characterized as a no-comfort consumer. This member of Generation Y was born in the 1980s (F1986). Based on the interviews, Millennials with this online usage behavior show a common underlying behavioral pattern on social networking sites which is influenced by the fear of digital exploitation as well as saturation of sensitive data by third parties. The no-comfort consumer claimed that she “never post[s] or comment[s] on things” and therefore acts more as a consumer than a

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Table 1: Evaluation of Q7 from quantitative research
producer of content because of the fear digital exploitation. Furthermore, this no-comfort consumer considered herself as not as active as other users on her social networking sites. Regarding liking behavior, the amount of content the no-comfort consumer likes, varies from “very rarely” to “sometimes not even once a month”.

“I am not an active user on Facebook as I prefer to keep my privacy, meaning I don’t want other people to see my life on this platform, or that Facebook has saved my life forever.” F1986

As seen in the quote below, Millennials who can be considered as no-comfort consumers just share a certain amount of personal information on their social networking sites. The interviewed no-comfort consumer stated that she prefers a pseudonym in contrast to her real name.

“On my Facebook profile itself I think I haven’t included any personal information; I think I only have my birthday. Otherwise nothing, no contact details, no information about previous schools, universities, jobs, no family or relation statuses, and no self-description or however it is called.” F1986

Based on the interviews, no-comfort consumers can be characterized as very conscious to protect the security of their online data and therefore take extensive preventative measures such as using a pseudonym or limit the date they provide. In addition to protecting her online data, the no-comfort consumer stated in the interviews that she has a feeling of being kept under surveillance by the social networking sites.

“I feel unsafe and unprotected when using my smartphone, using social networks and when browsing the web, as it feels like every single action I do is stored forever and will be used by companies or whomever.” F1986

The interviewed no-comfort consumer values her privacy and protected data, so she pointed out that she does not appreciate personalized advertisement at all and would never make use of this form of advertisement. For no-comfort consumers, being a transparent customer includes the risk of being observed all the time. The participant in this category pointed out the risk of being exploited not only through the data they provide on their social networking sites but also through the technological progress of laptops or smartphones. To protect the security of her data, the interviewee stated that she is taking further preventative steps. “I masked my laptop and mobile camera with a black glue dot and I mostly have my mobile and laptop on mute, meaning having switched off the microphone or speakers.” F1986

Since no-comfort consumers are already conscious about their data protection, the participant would consider changing her online behavior to protect her data even further. However, due to networking effects of social media, F1986 pointed out that it is nearly impossible to not use social networking sites since “the costs of own engagement, time and efforts are too high to not use social networking sites (F1986).”

2) Millennials as reluctant consumer
During the interviews, it was exposed that four out of 10 participants could be characterized as reluctant consumers. Half of them were born in the 1980s and the other half was born in the 1990s. Interviewees in this category are on a limited number of social networking sites such as “only Facebook and Instagram (F1987)”. Further, reluctant consumers limit the quantity of data they share on their social networking sites to a minimum amount but share more personal information than non-comfort consumers.

“I’m not a fan of having the thought in my mind that some potential employer could check out my Facebook.” M1994
“It’s that someone might know too much about my interests or whatever.” F1987

Regarding liking behavior, reluctant consumers are highly selective with the content they actively favor on their social networking sites. They differentiate if the content could be seen by a large amount or just a selective group of people since they favor their preferences to be as private as possible. “A couple of months ago, I just didn’t feel like sharing that much with the world of what I like and what I don’t like.” F1991_2

However, three reluctant consumers stated in the interviews that they appreciate and see advantages in having personalized advertisement. “But at the same time every time it happens, it kind of scares me (F1987).” However, M1994 mentioned that he has never “benefited from Facebook putting out advertisements” since he can find the products he wants himself. Further, one interviewee even pointed out that she avoids following fan pages to not give out certain information about her preferences and rather consumes the same content on other information channels (F1987). During all interviews, just one participant could state the amount of fan pages she follows. F1985 purposely uses her liking behavior to support businesses of people she knows and is therefore only following a few selected pages. “Because I think I follow mainly some sites that my friends are connected with.” In addition, F1991_2 mentioned that she has changed her online usage behavior a few months ago to avoid oversharing personal preferences with other users and companies.

Regarding the exploitation of their social media profiles, all Millennials interviewed in this category stated that they believe companies use social media profiles for profit. “It feels like a bit like Big Brother (F1987).” Two participants in this category pointed out the risk of being exploited not only through the data they provide on their social networking sites but also through the technological progress of laptops or smartphones. In contrast to no-comfort consumers, the reluctant consumer is slightly less concerned about data exploitation which is why these two participants are defined as this user type despite the following statements.

“I might think that even now that we talk, there’s some person in your phone listening to us.” F1987
Even though all reluctant consumers pointed out that they fear the exploitation of their social media profiles, all participants state that they cannot imagine to live without social networking sites since it provides them the value of belongingness and “entertainment (F1987).” Thus, they are willing respectively feel obligated to take the risk of exploitation to stay connected. “So I don’t think I would actually rack up the time and effort to do so, to just disappear from social media and keep in touch with friends in other places.” M1994

Like non-comfort consumer, reluctant consumers are also very conscious about the security of their data. Even though, they take preventative measures to protect their data such as giving out only certain data or inform themselves about data protection, reluctant consumers are not as conscious as non-comfort consumers as they are still indecisive to which extent they should protect their data. F1985 pointed out that she still “trust[s] the companies” that they have only good intentions. However, F1987 stated that she is still listed on public information sites even though she would be able to get this data removed. However, she has not taken these preventative steps because she would have to admit to herself that she does not feel “safe at all”. “Does it bother you enough for you to change? Or, are you not that concerned? And I haven’t really made up my mind yet.” M1994

3) Millennials as context-comfortable consumers

In this category, one Millennial was born in the 1980s whereas all remaining interviewees where born in the 1990s. During the interviews, it became apparent that four out of 10 Generation Y members, which were interviewed, can be characterized as context-comfortable consumers. In contrast to non-comfort and reluctant consumers, context-comfortable consumers seem to share more personal information on their social networking sites in order “to be found” (M1988) and create more content themselves. “I think basically whatever I post and whatever I like, that’s like free information (F1991).” Based on the interviews, context-comfortable consumers are indifferent about companies using their data to target them for their marketing activities as they see the advantage of personalized advertisement. “Sometimes it’s even nice because I get discounts on something that I might be interested in, actually.” F1991

In contrast to the openness regarding personalized advertisement, context-comfortable consumers are still concerned about certain private information on their social networking sites. Further, context-comfortable consumers still take preventative steps to protect their privacy online such as “clearing the search history” (F1991).

“If I’m having a conversation with one person, I like to keep it between us without having to consider what other people might think that aren’t in the conversation.” M1993

However, context-comfortable consumers draw a line as being a transparent customer if the advertisement “gets too personal” or if they can be identified in the offline world (M1988). This fear is based on the fact that context-comfortable consumers try to be as transparent as possible with the provided personal information on their social networking sites. Thus, the presented online identity corresponds with the offline personality, “I would say it’s that the people working with the data can identify me in a personal environment (M1988).” Most interviewees stated that being targeted with advertisement regarding personal health care issues such as a “bodily condition” crosses a line as being a transparent customer. In addition, one interviewee pointed out that the algorithms on social networking sites are not as advanced as the common user might think. From personal experience, the interviewee noted that he has still been targeted by the same advertisement even though he had already bought the product. In contrast to non-comfort and reluctant consumers, interviewees who are context-comfortable consumers do not take as many appropriate measures to protect their personal data even though they access themselves as “risk-avoidant” in their everyday life (M1988).

Interviewees which can be identified as context-comfortable consumers stated that they would most likely change their online usage behavior if their fear of personal confrontation in the offline world come true. However, they also pointed out that on the one hand the common user can hardly judge if his or her profile is being exploited and on the other hand that they are leaving digital footprints behind anyway. “I think that whatever you do, like if I search for something, they will have data. But I don’t think we can change that.” F1993

Based on the interviews, context-comfortable consumers cannot imagine to live without social networking site since the advantage of having a sense of belonging, outweighs the risk of potential digital exploitation for profit by companies. Further, one context-comfortable consumers pointed out that she knows how to handle the privacy settings on her social networking sites to protect her data. “I know how to use my privacy settings in a good way to protect myself at some point but I don’t think everybody knows that.” F1993

4) Millennials as high-comfort consumers

Based on the interviews, it could be indicated that being a high-comfort consumer might be a minority among Generation Y as just one interviewee, born in the 1980s, could be identified as a true high-comfort consumer.

High-comfort consumers engage and interact with the communities on their social networking sites and like as well as follow a vast amount of fan pages. However, the high-comfort consumer, whom has been interviewed for this research, pointed out that he has disabled his Facebook newsfeed since he is not interested anymore in receiving updates of his Facebook friend and the amount of notifications was too consuming. Furthermore, he stated that it is not done because of data protection.
"Well, I have liked quite a few pages in the past, I guess, but I'm not keeping track of their updates and notifications anymore simply because it was too overwhelming." M1988_2

Regarding given personal data on their social networking sites, high-comfort consumer often give their real name instead of a pseudonym due to an overlap of online and offline personality.

"Well, I felt like there's really no situation in which I would not want a certain kind of people to see the information that I have on Facebook. I feel like my social media profile, for example on Facebook, is actually reflecting my real personality quite well, so I wouldn't see any reason to hide that from anyone." M1988_2

Regarding the exploitation of their social media profiles, high-comfort consumers perceive personalized advertisement as an advantage in contrast to being targeted by randomized ads. In contrast to the other categories, high-comfort consumers do not differentiate between different branches to receive personalized advertisement. Thus, also advertisement regarding health care product is appreciated. "But I do feel like it's better to get targeted ads than not targeted ads at all, if I have to choose (M1988_2)." However, high-comfort consumers draw the line as being transparent customers and would change their online usage behavior if they have to fear that their intentionally set private data will become public.

However, in the interview the high-comfort consumer pointed out that he could imagine to live without social media due to the potential risk of distraction and time consumption in his daily life. Since this Millennial trusts the companies that they are not exploiting his data, he would not change his online usage behavior or would stop using social media to protect his data. "But I would do it for those two reasons. I wouldn't do it because I'm careful about my privacy (M1988_2)".

C. Main findings of research

To summarize the research, the following are the three main findings of the quantitative as well as qualitative methodology:

1) In the survey, participants stated that they are "a bit" concerned but "fairly" active in protecting their private information.

2) With 48%, the majority of Generation Y thinks that their Social Media Profiles are exploited for profit by large companies.

3) In the interviews, it became explicit that all participants would consider changing their online usage behavior to protect their personal data online if companies pass a personal limit in the targeting of consumers.

VI. ANALYSIS & DISCUSSIONS

The focus of this paper is to investigate if Generation Y is concerned that their use of Social Media is being exploited for profit by large companies and if it has behavioral effects. Based on the results in this study some tendencies can be found regarding the concern of social media exploitation of Generation Y users and data protection which will be analyzed concisely and later discussed in this part of the paper.

A. Analysis of research findings

In this part of the paper, the quantitative research findings will be analyzed first and which are followed by an analysis of qualitative research findings as well as a summary of the research findings.

1) Analysis of quantitative findings

Due to the provided information from the survey, a framework based on the quantitative data can be established (table 2). Since the results of concernment were compared to the level of actively protecting the personal information online in detail in the quantitative result part, this specific part of the paper will focus on a concise analysis of the results. Therefore, a four-quadrant matrix with the ordinate “active/non-active” and the abscissa “concerned/non-concerned” was formed (table 2). Due to the distribution of data in the matrix, a moderate positive linear relationship \((r = 0.5)\) is visible. Type 1 is non-concerned as well as active in protecting personal information online and is represented by 19 percent of the Generation Y sample. With 39 percent, Type 2 is represented by most of the participants and is defined as concerned about data exploitation and active in protecting personal information. Type 3 is defined as non-concerned and non-active and is represented by 31 percent of this Generation Y sample. With 11 percent, Type 4 is represented the least among the participants.

2) Analysis of qualitative findings

Due to the literature review, a segmentation for the results of the qualitative research method has been made based on participants’ level of concern regarding data exploitation. Norton (2015) defined four types of online users and their behavior towards social media. In

![Table 2: Different Types of Internet Users displayed in an attitude-behavior-matrix](image-url)
the interviews, it became explicit that Norton’s results can be also be found in the findings of this study. Further, it became explicit that all participants would consider changing their online usage behavior to protect their personal data online if companies pass a limit in the targeting of consumers. For some participants, this limit would be targeting specific health issues and for other participants, this would be the extension of online marketing strategies to the offline world. However, most of the interviewees are not averse to advertisers or brands infiltrating their social experiences with the help of personalized advertisement since they perceive personalization as an advantage. Additionally, all interviewed Millennials stated that they have reflected about their online usage behavior and the data they provide online. Hence, they do not act innocently online and are therefore highly protective of certain data such as financial information. This mirrors the findings of the quantitative data as 53 percent of the participants are active in protecting their financial information.

Regarding reluctant consumers, a deviation from Norton’s definition (2015) is noticeable. Norton points out that reluctant users are gradually getting more open towards the technical development of social media and thus usage of their personal information by companies for personalized advertisement. However, the interviewed reluctant consumers showed signs of becoming more protective of their personal information and content they share online. Thus, they seem to not evolve into context-comfortable consumers but might lean more towards no-comfort consumers.

Based on the qualitative findings, Millennials born in the 1980s seem to be more heterogeneous than Millennials born in the 1990s regarding their concern of the data exploitation of their social media profiles. In contrast to Millennials born in the 1990s, old Millennials seem to cover the whole spectrum of defined categories since there are represented by one no-comfort, two reluctant, one context-comfortable and one high-comfort consumer. In the interviews with Millennials born in the 1990s, it became prominent that there are only two categorizations represented which being with a slightly higher focus on context-comfortable consumers and then reluctant consumers. There might be a tendency that 1990s-Millennials might be more open towards companies using their personal data for profit. It could be implied that the homogenous categories within the young Generation Y cohort can be ascribed to the fact that they are indeed more accustomed to social networking sites than their older peers. However, this finding is opposed by the results of the quantitative research since young and old Millennials demonstrated homogeneous behavior. Only minimal deviations across all questions can be identified.

3) Summary of research findings
All findings considered, it can be implied that most of Generation Y is concerned that companies exploit their social networking profiles for profit since most Millennials can be identified as Type 2. Thus, the first research question can be affirmed. The second research question about the behavioral effects of RQ1 can also be affirmed but the extend of behavioral effects is depending on the type of user and their attitude towards data protection on social networking sites. Some users seem to accept the risk of data exploitation as the cost of convenience to stay in contact with their friends and to get entertained such as Type 3. The more a Millennials is concerned about his online data, the more likely the person will actively protect it and vice versa. The findings of the qualitative method gave insight information on Generation Y since it uncovered the way Millennials feel, the emotions and motivations behind their behavior.

B. Discussion
Based on the analysis of the research findings, a discussion can be posed. Overall, the findings in the qualitative as well as quantitative research reflect the theoretical grounding of the characterization of Generation Y of being well-connected and social (Bolton et al., 2013). An example of this is the usage of social networking sites to stay in contact with their friends and that 92 percent of the participants use social networking sites to communicate. Further, most interviewed Millennials stated that they are not fond of being influenced by personalized advertisement which reflect the findings of Schewe et al.’s (2013) research that Millennials like to act independently.

As discussed in the literature part, Norton (2015) focused his research on user openness to the Internet of Things and overall on consumer attitude. Norton suggests the categorization of consumers regarding their willingness to share personal data into four categories: no-comfort consumers, reluctant consumers, context-comfortable consumers and high-comfort consumers. In contrast to Norton, this paper focuses on consumer behavior as well as consumer attitude regarding data sharing and based on the quantitative data four types of users have been identified. First, there is Type 1, a non-concerned and active user. Facing this user, there is the non-active and concerned user which was identified as Type 4. Type 2 is concerned and active whereas Type 3 is non-concerned as well as non-active. As stated in the analysis part of this paper, Type 2 with 39 percent and Type 3 with 31 percent are represented the most among this Generation Y sample. A special focus shall be put on the dichotomy of these types. Tendencies of Type 2 can be found in the literature as Millennials appreciate psychological and personal safety as well as financial security (Schewe et al., 2013). However, there can also be found some tendencies in the literature for Type 3 as Obal and Kunz (2013) state that Millennials are less concerned with their privacy in comparison to other demographic cohorts. However, there are various possibilities why a user is not active respectively not concerned regarding data protection such as sociodemographic and / or social geographic characteristics. When comparing the different user types from this research to Norton’s findings, there might be some overlaps in the characteristics of consumer types. Due to the focus of Norton’s research, the comparison can only be applied to the abscissa of the matrix: the non-concerned/concerned variables.

Type 2 might show the highest conformity to Norton’s no-comfort consumer as both types share to a certain degree the concernment of third parties controlling their data (Norton,
2015). Since Norton does not focus on consumer behavior, Type 2 could be seen as an extension to the no-comfort consumer. Due to the characteristics of Type 2, there might also be some overlaps with the reluctant user. Furthermore, the distribution of data regarding the concernment variable mirrors the findings of Norton. In his research, he stated that 44 percent of the users can be identified as reluctant user, whereas in this study 39 percent can be identified as Type 2 users. Also, Type 3 could be compared to Norton’s high-comfort user since they are both in some ways not concerned about data exploitation respectively see the advantage of personalized advertisement and are open towards the Internet of Things. However, due the focus of Norton’s study, it does not become explicit if high-comfort consumers are also non-active in protecting their personal information. Thus, the variables “active/non-active” on the ordinate can be seen as an extension to Norton’s research.

As stated in the analysis part of this paper, many participants are not averse to receive personalized advertisement. This finding is supported by the research of Taken Smith (2012) that Generation Y favors targeted over non-targeted advertisement. However, most Millennials would change their online usage behavior if they think that companies exploit their data for profit. Across the categorizations, it became explicit that Millennials are aware of the power of liking certain content on their social networking sites and thus they use it sparingly. Therein lies the fear of oversharing too much personal information with other users and the fear of too precise online targeting by companies.

To sum up and provide an outlook, some members of Generation Y are willing to give up the protection of their personal privacy to some extent on social networking sites to be able to communicate with their friends. With the freely provided information like name, location and personal preferences, companies can investigate behavioral patterns and adjust the marketing strategies accordingly based on the detailed profile they can create (Youyou, Kosinski and Stillwell, 2015). However, Generation Y users seem to be getting increasingly aware of and informed about the conditions of use on their preferred social networking sites. Thus, an increasing number of users claim their right of data protection and politics act accordingly. From 2018 on, the General Data Protection Regulation (GDPR) requires that companies drastically improve their data privacy policies. The GDPR will give users more control over their personal information and the chance to get informed about what data companies hold on them, how their personal information is handled as well as what it is used for. Based on these developments, it will be interesting what this means for the next generation since they will be the first demographic cohort which has never experienced a life without ICTs. The omnipresence and interactivity of social networking sites seem appealing to provide personal information and thus, it will be interesting how Generation Z handles the protection of their personal information online.

VII. LIMITATIONS & FUTURE RESEARCH
Inevitably, this study is subject to a few limitations. Even though this study provides a decent amount of validity due to the quantitative research and semi-structured interviews, the results are influenced by the self-perception of the online usage behavior of the participants. Further, a higher quantity of semi-structured interviews might have strengthened and deepened the quantitative findings in this research. Finally, this sample was gender balanced, but had a lack of racial diversity. Furthermore, the quantity of participants in the qualitative methodology from the 1980s as well as 1990s is slightly imbalanced which can be ascribed to the researcher's own age and usage of her personal network to recruit participants. Another limitation is that it is difficult to generalize the results from this one case study even though this research has presented both quantitative as well as qualitative data. Due to the findings of this paper, a suggestion for future research is to investigate the sociodemographic and / or social geographic characteristics of Type 2 and 3. Another suggestion for future research is the comparison between Generation Y and other cohorts regarding their concernment and action taking towards online data.

VIII. CONCLUSION
Being defined as the first Digital Natives, Generation Y is often subjected by expanding practices and amounts of observation and exploitation of their social media profiles by companies because of their behavioral characteristics such as dependence on technology at higher rates than members of other generations and using social networking sites to create a sense of belonging. This paper aimed to investigate the research questions whether Generation Y is concerned that their use of social media is being exploited for profit by large companies and if it has behavioral effects. As an appropriate methodology to investigate the research questions, this study reports an online survey as well as personal semi-structured interviews to enquire about the behavior and attitude of members of Generation Y regarding the exploitation of their social media profiles. The qualitative research reflects the findings of the quantitative research to a certain extent due to an overlap of characteristics. Based on existing literature, the findings of the qualitative method have been divided into four categories. The quantitative research has also identified four users type which have been presented in an attitude-behavior-matrix. The findings indicate that most of Generation Y is concerned that companies exploit their social networking profiles for profit. Thus, the first research question can be affirmed. Further, most Millennials are active in protecting their personal information online. Therefore, the second research question about the behavioral effects of RQ1 can also be affirmed to some degree since the extend of behavioral effects is depending on the type of user. The more a Millennials is concerned about his or her online data, the more likely the person will actively protect it. Overall, this study provides an extension of Norton’s research and closes the research gap of the behavior and attitude of Generation Y with regards to online data protection on their social networking sites.
IX. REFERENCES


