Personal information privacy is arguably the most important issue facing the growth and prosperity of the Internet, especially of e-commerce. Protecting personal information privacy has ignited a debate that pits privacy advocates against technology growth enthusiasts. This chapter explores personal information privacy on the Internet in terms of the social and legal issues surrounding it, and the technological challenges to personal information privacy facing individuals, businesses, and government regulators. Representative solutions to resolving the debate are presented, though at present the debate over personal information privacy continues and may have to be resolved by governments and the courts.

INTRODUCTION

There is a feeling of online insecurity in the community of Internet users. The results of a 1998 survey conducted by Louis Harris & Associates, Inc. revealed that worries about protecting personal information ranked as the top reason people generally are avoiding the Web (Hammonds, 1998). A 2000 telephone survey conducted by Harris Interactive found that 57% of Internet users favor laws regulating how personal information is collected and used by
Internet companies (Green, France, Stepanek & Borrus, 2000). Because of privacy concerns, the Web has been characterized by Amit Yoran, founder of security company Riptech, as “a very hostile environment” (Dornan, 2000). This feeling of insecurity appears to be worldwide. A study by Cheskin Research and Studio Archetype/Sapient found, among other things, that Internet users in the United States, Latin America and Brazil perceived threats to their personal information integrity and money from predatory individuals as well as predatory institutions (Cheskin Research, 2000). However, there is more at stake in the Internet privacy issue than simple feeling. A survey by NFO Interactive (www.nfoi.com) found that the safekeeping of online consumer personal information was the main reason people chose not to shop online. A survey by Jupiter Communications (www.jup.com) found that roughly 64% of respondents do not trust a Web site even if it has posted a privacy policy. The main concern was the handling of credit card data.

These various concerns about personal information privacy seem well-founded in light of recent events. San Francisco-based Andromedia sells software that compares a user’s actions on a Web site with the actions of thousands of previous visitors to produce purchase recommendations on the fly within milliseconds (“collaborative filtering”). The software records not only a user’s self-proclaimed preferences but also how long the user views a particular product and which banner ads s/he clicked. As the shopper moves through a Web store, the software combs through files of previous shoppers who have made similar choices to present attractive options each step of the way. Andromedia claims its software customers (including Chase Manhattan, E-Trade, Intuit, DaimlerChrysler and Xerox) find users stick around 75% longer, spend 33% more money, and return twice as often as before its software was used (Mchugh, 1999).

“Carders” buy and sell credit card numbers stolen from the Internet using Internet chat rooms. The carders announce a list of cards with accompanying personal information including billing address and phone number. The credit card numbers with accompanying information are usually purchased in short order (http://www.privacytimes.com/NewWebstories/oxymoron_prv_2_23.htm). A Russian teenager stole 350,000 credit card numbers from CD Universe’s Web site and told CD Universe he would not post them on a Web site if the company paid him $100,000. When the company refused to pay, the teenager posted the numbers. Even before the teenager’s theft, CD Universe’s Web site had had several thousand visitors who had downloaded more than 25,000 credit card numbers between December 25, 1999 and January 7, 2000 (http://www.privacytimes.com/NewWebstories/carder_prv_1_27.htm). Senator Dick Durbin of Illinois was a victim of identity theft in which thousands of
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