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Biometrics, Benefits and Privacy Invasion Setting the Price

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Abstract

The aim of this paper is to investigate how emerging dynamic participatory biometric pricing technology (DPBPT) will affect the consumer experience, in particular their acceptance or resistance of such embedded technology, their engagement with such a participatory pricing process, and ultimately their willingness to purchase. Based on reactance theory a multi-study with 981 participants comparing personal vs anonymous recommendations to participate is conducted. Results show the perceived benefit, not a perceived ease of use or participatory factors (embeddedness or forced adoption) impacted consideration of the new technology. Further, perceived privacy invasion influenced willingness to purchase, and affective (emotional) based appraisals of the technology mediated the perceived privacy invasion. When consumers feel their privacy is being invaded, cognitive considerations such as their perceived privacy risks or biometric concerns and previous behavioral or participatory traits do not greatly influence their decision process and ultimately their willingness to purchase.

Keywords: Dynamic Pricing Systems, Reactance Theory, Privacy Invasion