

**“ACCEPT, REJECT, OR CUSTOMIZE THIS COOKIE?”  
EXPLORING THE ROLE OF DECISION DIFFICULTY IN  
CONSUMERS’ PRIVACY DECISIONS**

**Deniz Lefkeli**

LUISS Guido Carli University

**Zeynep Gürhan-Canli**

Koç University

**MUSTAFA KARATAŞ**

Nazarbayev University

**Francisco Javier Villarroel Ordenes**

University of Bologna

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**Abstract**

In today’s digital landscape, consumers are frequently asked to make decisions regarding the privacy of their data. This research aims to provide insights regarding consumers’ experiences in making privacy decisions. Using lab and field experiments that mimic the marketplace, we show that consumers experience difficulty while making privacy related decisions, and this difficulty results in decision deferral. The effect can be mitigated by (i) designing the choice architecture in a way that reduces the perceived difficulty, and (ii) increasing privacy literacy of consumers. However, it can be accentuated when these privacy decisions involve multiple aspects. Our findings deepen our understanding of consumers’ experiences and offer actionable insights.

*Keywords: privacy notices, decision difficulty, deferral*

*Track: Consumer Behavior*