

1 COVID-19, national culture, and privacy calculus: factors predicting the cross-cultural
2 acceptance and uptake of contact-tracing technologies

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Data Availability Statement

55 Data, code, and materials for this study are available through the Open Science
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58 The use of information technologies for the public interest, such as COVID-19 tracking
59 apps that aim to reduce the spread of COVID-19 during the pandemic, involve a
60 dilemma between public interest benefits and privacy concerns. Critical in resolving this
61 conflict of interest are citizens' trust in the government and the risks posed by
62 COVID-19. How much can the government be trusted to access private information?
63 Furthermore, to what extent do the health benefits posed by the technology outweigh
64 the personal risks to one's privacy? We hypothesise that citizens' acceptance of the
65 technology can be conceptualized as a calculus of privacy concerns, government trust,
66 and the public benefit of adopting a potentially privacy-encroaching technology. The
67 importance that citizens place on their privacy and the extent to which they trust their
68 governments vary though out the world. The present study examined the public's
69 privacy calculus across nine countries (Australia, Germany, Italy, Japan, Spain,
70 Switzerland, Taiwan, the United Kingdom, and the United States) focusing on social
71 acceptance of contact-tracing technologies during the COVID-19 pandemic. We found
72 that across countries, privacy concerns were negatively associated with citizens'
73 acceptance of the technology, while government trust, perceived effectiveness of the
74 technology, and the health threats of COVID-19 were positively associated. National
75 cultural orientations moderate the effects of the basic factors of privacy calculus. In
76 particular, individualism (value of the individual) amplified the effect of privacy
77 concerns, whereas general trust (trust in the wider public) amplified the effect of
78 government trust. National culture therefore requires careful attention in resolving
79 public policy dilemmas of privacy, trust, and public interest.

80 Keywords: COVID-19; contact tracking technologies; public health; privacy

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82 acceptance and uptake of contact-tracing technologies

83 Killing over 6 million, infecting more than 464 million people (World Health
84 Organization, 2022), and adversely affecting the lives and livelihoods of countless
85 others, the novel coronavirus (SARS-CoV-2) and the disease it causes (COVID-19) are
86 a global health and societal threat (Kashima et al., 2021). Although vaccines have
87 proven effective at reducing the health impacts of recent COVID-19 variants (Andrews
88 et al., 2022), as new infectious variants emerge, citizens and governments need to adopt
89 innovative and technologically-supported public health measures to cope with the speed
90 of viral spread (e.g., Bedford et al., 2020; Gelfand et al., 2021; Hale et al., 2021;
91 Ribeiro-Navarrete et al., 2021). Widely discussed and adopted are measures relying on
92 mobile contact-tracing technologies (CTTs; Ahmed et al., 2020; Du et al., 2020;
93 Elkhodr et al., 2021).

94 CTTs complement manual contact-tracing conducted by health authorities,
95 allowing for rapid infectious modelling and the potential for notifying users through
96 phone applications or a centralized health authority when a user has been in close
97 physical proximity to an infected individual (Elkhodr et al., 2021). Although CTT
98 distributors claimed their potential to reduce the spread of SARS-CoV-2, and improve
99 economic recoveries and public health (Ahmed et al., 2020; Elkhodr et al., 2021;
100 Garrett, White, et al., 2021), serious concerns have been raised about their potential
101 privacy risks, specifically the monitoring of one's locations, contacts, and activities
102 (Ahmed et al., 2020; Elkhodr et al., 2021; Fahey & Hino, 2020; Ribeiro-Navarrete et al.,
103 2021; Zastrow, 2020).

104 The public acceptance of privacy-encroaching CTTs are, in part, thought to be
105 determined by a 'privacy calculus' (Culnan & Armstrong, 1999; Dienlin & Metzger,
106 2016; Dinev & Hart, 2006; Kehr et al., 2015), where the perceived privacy risks of CTTs
107 are weighed against the perceived health and societal benefits of reducing the spread
108 and incidence of COVID-19 (Garrett, White, et al., 2021; Garrett, Wang, et al., 2021;
109 White et al., 2021; Kozyreva et al., 2021; Lewandowsky et al., 2021; Garrett et al.,

110 2022). The degree of privacy risk arising from the use of CTTs stems not only from
111 *privacy concerns* inherent in the technology, but also from *trust* in the government to
112 effectively operate and/or regulate the use of CTTs without violating people’s privacy
113 (Culnan & Armstrong, 1999; Dienlin & Metzger, 2016; Dinev & Hart, 2006; Kehr et al.,
114 2015). Indeed, government trust has previously been shown to enhance citizen
115 acceptance of surveillance technologies in general (Davis & Silver, 2004; Thompson et
116 al., 2020; Trüdinger & Steckermeier, 2017; Zarouali et al., 2022) and CTT uptake in
117 particular (von Wyl et al., 2021).

118 As outlined by the Health Belief Model (Abraham & Sheeran, 2015; Becker &
119 Maiman, 1975; Becker et al., 1977; Hochbaum, 1958), the benefits of preventive
120 measures such as CTTs, depends on their perceived *technological effectiveness* to reduce
121 the spread of COVID-19, and the public’s perception of the threat and harm that
122 emanates from COVID-19 itself — the *perceived COVID threat* (see Figure 1). In
123 reducing the perceived threat of the COVID-19 pandemic, these benefits have traded off
124 privacy concerns and become associated with higher CTT acceptance in European,
125 Asian, and North American countries (Chan & Saqib, 2021; Fox et al., 2021; Garrett et
126 al., 2022; Trang et al., 2020; Velicia-Martin et al., 2021; Walrave et al., 2021; Zarouali et
127 al., 2022). However, privacy concerns are not necessarily comparable across cultures.

128 The importance of one’s privacy and the weight it’s given in the privacy calculus
129 may vary across cultures (e.g., Capurro, 2005; Moore, 2003; F. D. Schoeman, 1984;
130 Westin, 1968). Privacy can be understood as concern over limiting or controlling access
131 to information about oneself (Capurro, 2005; F. Schoeman, 1984). Individualism – the
132 extent to which cultural emphasis is placed on the individual person independent of
133 collectives to which he or she may belong – is one such cultural factor that can affect
134 perceptions and attitudes towards privacy. The balancing of such concerns against the
135 common good may be a moderating factor in the acceptance and uptake of CTTs. For
136 example, in Western individualist cultures such as Germany and Australia, the value of
137 an individual’s inner private self is more salient, and therefore may be weighed as more
138 important in the privacy calculus, than in East Asian cultures like Taiwan, that are

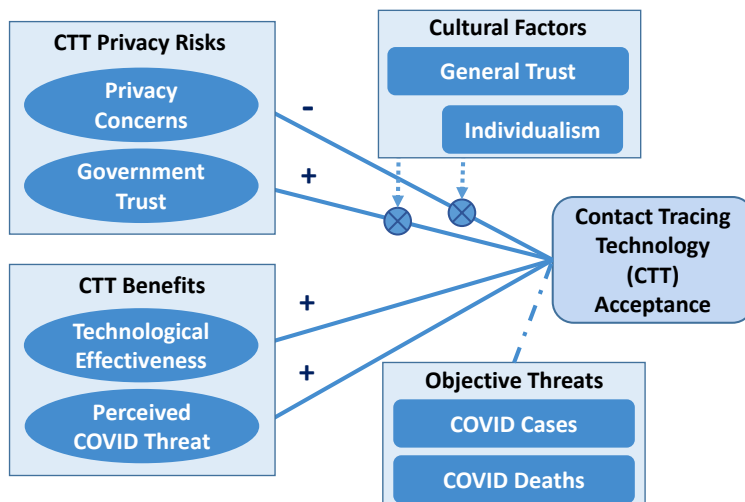


Figure 1. Theoretical model of privacy calculus for the uptake of contract tracing technologies. Solid lines indicate predictive effects on CTT acceptance, with "+" indicating a positive effect for and "-" indicating a negative effect. The cross within the circle, \otimes , indicates the existence of moderating factors (i.e., interaction effects) with the dotted lines with arrows indicating cross-level effect of cultural factors. The dashed/broken line indicates controlled factors (i.e., covariates) that are expected to have a predictive effect on CTT acceptance but that are not the main focus of our analyses.

139 more collectivistic (e.g., Hofstede, 1984; Kashima et al., 2021; Markus & Kitayama,
 140 1991; Rhee et al., 1995; Triandis, 1989). As such, privacy concerns may have weaker
 141 effects on the public acceptance of CTTs in less individualist cultures (see Figure 1).

142 Consistent with this perspective, Kim & Kwan (2021) found that more
 143 individualist American respondents both accepted CTTs less and had greater privacy
 144 concerns than their South Korean counterparts. Similarly, Thompson et al. (2020)
 145 found Australians weighted privacy concerns more than their less individualist Sri
 146 Lankan counterparts in accepting government surveillance. Of course, these
 147 two-country comparisons should be extended to multiple countries to test the
 148 generalizability of this hypothesis.

149 Beyond individualism, other aspects of national culture may also influence the
 150 extent to which government trust can alleviate privacy concerns. The effectiveness of
 151 CTTs depends on citizens' willingness to use the technology and the *general trust* they
 152 share in others to do the same (e.g., Yamagishi, 2017; Yamagishi & Yamagishi, 1994).
 153 Government surveillance may be tolerated only if governments can be trusted not to

154 abuse personal information *and* fellow citizens can be trusted to use the CTTs. In this
155 way, general trust and government trust may interact and moderate CTT acceptance.
156 Therefore, in societies where general trust is greater, government trust may carry a
157 greater weight in citizens' acceptance of CTTs (Figure 1). To the best of our knowledge,
158 this general trust hypothesis has not been previously studied with regards to CTTs.

159 The literature motivates an account of how cultural factors of general trust and
160 individualism may mediate privacy concerns and government trust with regards to CTT
161 uptake for COVID-19. We have detailed how the technological benefits of CTTs and the
162 perceived threat of COVID-19 may influence CTT uptake, beyond the objective threat
163 posed by COVID-19 cases and deaths. To our knowledge, no cross-cultural study has
164 examined how these factors combine and contribute to CTT uptake across cultures.
165 Here, we tested these hypotheses with a sample of more than 30,000 respondents from
166 nine countries in Asia, Europe, North America and Oceania (Australia, Germany, Italy,
167 Japan, Spain, Switzerland, Taiwan, the United Kingdom, and the United States).

168 Method

169 Ethics was obtained for data collected in Australia and Japan from the Melbourne
170 School of Psychological Sciences Human Ethics Sub-committee (approval 1955555), in
171 Germany from the Institutional Review Board of the Max Planck Institute for Human
172 Development (approval L2020-4), and in Taiwan from the Ethics Committee of the
173 Department of Psychology at the National Cheng Kung University (approval 108-072).
174 Data collected in Switzerland was carried out in accordance with the ethics regulations
175 of the Faculty of Arts and Social Sciences at the University of Zurich. Data collected in
176 the United Kingdom and Spain received ethics approval from the University of Bristol
177 (approval 103344) and data collected in the United States received ethics approval from
178 the Indiana University institutional review board (approval 2001686712). Participants
179 in the United Kingdom and United States were recruited through Prolific Academic and
180 reimbursed 85 pence and 80 pence, respectively, per 10-minute survey. Remaining
181 participants were reimbursed through gift cards or points programs per their individual

182 agreements with third-party recruitment services Dynata (Australia), Lucid (Germany,
183 Spain, Switzerland), Gosurvey (Taiwan), and Cross Marketing (Japan).

184 Table 1 displays participant numbers and demographics collected across countries.
185 One-to-four waves of data were collected in each of nine countries, totalling 31,048
186 participants (50% women, 49% men, 1% other), of which 26,487 were retained after
187 screening for survey completion. A subset of the national data from Australia (Garrett,
188 White, et al., 2021), Taiwan (Garrett et al., 2022), the United Kingdom (Lewandowsky
189 et al., 2021), and Germany (Kozyreva et al., 2021) have been published, however, these
190 partial analyses did not include any country level statistics.

Table 1
Participant samples, demographics, and online recruitment platforms by country.

Country	Italy	Taiwan	Australia	United Kingdom	Spain	Germany	Switzerland	Japan	USA
N.Participants	505	6000	4089	4246	2954	6924	1665	1227	2046
N.Retained	501	5999	3662	4220	2277	5688	1126	1082	1932
N.Waves	1	4	4	3	2	4	1	1	1
Age (SD)	27 (8)	41 (12)	46 (17)	46 (15)	47 (16)	46 (17)	48 (17)	45 (17)	46 (16)
Gender (%)	Man	56	50	50	49	50	50	46	48
	Woman	43	50	49	51	50	50	54	51
	Other	0.4	0.1	0.1	0.1	0.2	0.5	0.3	0
	Prefer not to say	0.4	<0.1	0.3	<0.1	0.3	0	0	0
Education (%)	<H.School	3.4	1.1	9.7	16	13	18	14	2.5
	≥ H.School	52	14	38	18	42	60	57	38
	University	44	85	52	65	45	22	29	54
Recruitment	Prolific	Gosurvey	Dynata	Prolific	Lucid	Lucid	Lucid	Cross-Marketing	Prolific

191 Figure 2 illustrates the survey design used across countries; items denoted by an
192 asterisk were used in the current analysis. The survey asked gender (male, female, do
193 not wish say, other), age (years), and education (not completing high school, completing
194 high school, or above high school), before querying participants' perception of 'COVID
195 threats' and their experience with COVID-19 (Table 2). Participants were then
196 presented a description of a contact-tracing technology. When surveys were conducted
197 before a technology had been introduced in each country, a hypothetical scenario was
198 described: telecommunication tracking with no possibility to opt-out, a voluntary
199 government App, or a voluntary Bluetooth App developed by Apple and Google (see
200 Supplementary Materials for full descriptions). When a technology had been introduced
201 in a country, only a description of the actual in-use technology was queried (e.g.,
202 Australia's COVIDSafe or Germany's Corona-Warn-App; see Supplementary Materials).
203 Each participant viewed only one hypothetical or one real-world scenario description.

#	COUNTRIES 1	SURVEY DESIGN 2	i	★ HYPOTHETICAL 2 _A	ADDITIONAL DATA 3
4	AUSTRALIA	CONSENT	-	TELECOM TRACING GOVERNMENT APP BLUETOOTH APP	▲ COVID CASES/DEATHS *
4	TAIWAN	DEMOGRAPHICS	5*		■ INDIVIDUALISM *
4	GERMANY	COVID-19 THREAT	4*	★ REAL WORLD APP 2 _B	■ POWER AVOIDANCE *
4	UNITED KINGDOM	COVID-19 IMPACT	3*	COVIDSafe	■ UNCERTAIN AVOIDANCE *
3	SPAIN	SCENARIO	★ -	CORONA-WARN-APP	◆ GOV EFFECTIVENESS *
2	JAPAN	SCENARIO ITEMS	✕ 12*	RadarCOVID	● GENERAL TRUST *
2	SWITZERLAND	IMMUNITY PASSPORTS	8	NHS COVID-19	Additional Data Sources
1	ITALY	WORLDVIEWS	3	✕ SCENARIO ITEMS 2 _C	Our World In Data ▲
1	U.S.A.	TECH PERCEPTIONS	4	UPTAKE 1 st	Hofstede Subscales ■
		DEBRIEF	-	EFFECTIVENESS	World Bank ●
				PRIVACY CONCERNS	World Values Survey ●
				GOV TRUST	Likert Responses
				UPTAKE 2 nd	1 = Not at all, 5 = Extremely
					1 = Not at all, 6 = Extremely
					1 = Str. Disagree, 7 = Str. Agree
					* Included in current analyses

Figure 2. From left to right: Sampled waves (#), sampled countries (1), survey design (2), number of items (i), scenario description and primary measures (2a – 2c), and additional data added to the end of each survey (3). * Items included in the current analysis.

Table 2

Survey item categories (displayed in Figure 1) and item descriptions for items used in the current analyses. Where appropriate, acceptance items were updated to assess real-world app uptake instead of hypothetical acceptance.

Survey Item	Survey Item Description
COVID threat 1	How harmful would it be for your health if you were to become infected COVID-19?
COVID threat 2	How severe do you think novel coronavirus (COVID-19) will be for the general population?
COVID threat 3	How concerned are you that you might become infected with COVID-19?
COVID threat 4	How concerned are you that somebody you know might become infected with COVID-19?
COVID impact 1	Did you become unemployed because of the COVID-19 pandemic?
COVID impact 2	Have you tested positive to COVID-19?
COVID impact 3	Do you know someone who has tested positive to COVID-19?
Scenario Acceptance 1	If the Government developed the described tracking app, would you download and use it?
Scenario item 1: Effectiveness	How confident are you that the described scenario would reduce your likelihood of contracting COVID-19?
Scenario item 2: Effectiveness	How confident are you that the described scenario would help you resume your normal activities more rapidly?
Scenario item 3: Effectiveness	How confident are you that the described scenario would reduce the spread of COVID-19?
Scenario item 4: Privacy	How sensitive is the data being collected?
Scenario item 5: Privacy	How serious is the risk of harm from the proposed scenario?
Scenario item 6: Trust	To what extent is only data necessary to achieve the purposes of the policy being collected?
Scenario item 7: Trust	How much do you trust that the tracking data will only be used to deal with the COVID-19 pandemic?
Scenario item 8: Trust	How much do you trust the privacy of each individual will be ensured?
Scenario item 9: Trust	How secure is the data that would be collected?
Scenario item 10: Trust	To what extent do people have ongoing control of their data?
Scenario Acceptance 2	If the Government developed the described tracking app, would you download and use it?

204 Immediately after reading a scenario, contact-tracing technology acceptability (or
205 uptake in the case of real-world apps) was assessed (Yes vs No), followed by items
206 assessing the technologies' perceived effectiveness, privacy concerns, and government
207 trust, ending with a second query on the technology's acceptability to determine if
208 attitudes changed following these questions (Table 2). The survey concluded with items
209 querying neoliberal worldviews and technology perceptions (not analysed in this paper)
210 and a participant debrief. Surveys were developed in English (available from

211 osf.io/sw7rq; Garrett, White, et al., 2021), translated by each research team to the
 212 country’s dominant language, and back-translated to English to check equivalence.

213 Table 3 summarizes nation-level measures that were augmented to each national
 214 survey after data collection. They include national COVID-19 cases and deaths (Our
 215 World in Data, 2022), perceived Government effectiveness (The World Bank, 2021),
 216 general trust (method from Yamagishi, 2017, scores reflect the proportion of people
 217 from each country who responded “Trust completely” or “Trust somewhat” people you
 218 meet for the first time from the World Values Survey Wave 7 2017-2020), and national
 219 levels of individualism and uncertainty avoidance (Hofstede, 2001). Uncertainty
 220 avoidance was included as a robustness check on individualism; Krasnova et al. (2012)
 221 suggests uncertainty avoidance, rather than individualism, may explain differences in
 222 privacy concerns regarding the acceptance of social networking sites. This point is
 223 further addressed in the results.

Table 3
Additional data augmented to national surveys

Measure	Australia	Germany	Italy	Japan	Spain	Switzerland	Taiwan	UK	USA
Individualism	90	67	76	46	51	68	17	89	91
Power distance	38	35	50	54	57	34	58	35	40
Uncertainty avoidance	51	65	75	92	86	58	69	35	46
Government effectiveness	1.57	1.59	0.46	1.59	1.00	1.95	1.44	1.44	1.49
General trust	47.5	28.1	26.8	10.4	43.8	51.3	25.3	55	39.4

224 Results

225 Our data analysis strategy was as follows. First, we examined cross-cultural
 226 equivalence of the measures of the psychological constructs such as privacy concern
 227 (Van de Vijver & Leung, 1997, 2011) to ensure that comparisons between countries
 228 would be theoretically meaningful. If construct measures did not have comparable
 229 meanings across cultures, comparisons between country means and correlations would
 230 not be theoretically meaningful. Second, we conducted a series of preliminary analyses
 231 to select variables that capture objective levels of COVID-19 threats (e.g., case numbers
 232 and mortality), which we use to set the baseline of CTT acceptance. We included both
 233 COVID-19 cases and mortality. Citizens appear to be sensitive to COVID-19 mortality

234 in evaluating their governments' performance (Devlin et al., 2021). Third, we finalized a
235 model of individual-level predictors of CTT acceptance (privacy concern, government
236 trust, COVID threat, CTT effectiveness) while removing control variables that did not
237 contribute to the prediction of CTT acceptance. Fourth, we added cultural-level
238 variables such as individualism and general trust, and tested for their cross-level
239 interaction effects on CTT acceptance.

240 **Cross-Cultural Equivalence**

241 We examined cross-cultural comparability of the measures of privacy concerns,
242 government trust, COVID threat, and perceived CTT effectiveness. Cross-cultural
243 equivalence is often conceptualized and tested within the framework of multigroup
244 confirmatory factor analysis (Boer et al., 2018; Rutkowski & Svetina, 2014). At
245 minimum, a theoretical construct of interest needs to have similar factor structures
246 (configural equivalence). At the level of metric equivalence, the items have sufficiently
247 similar factor loadings. At the scalar equivalence level, item intercepts need to be
248 equivalent for the scale across cultures. In order to compare mean levels directly across
249 cultures, scalar equivalence needs to be established; to compare correlations between
250 variables across cultures, at least metric equivalence needs to be feasibly defended (Boer
251 et al., 2018; Rutkowski & Svetina, 2014). Our analyses showed that we could not
252 assume scalar equivalence; however, metric equivalence can be assumed. In other words,
253 the means of these measures cannot be meaningfully compared across countries, but
254 their correlations with the outcome variable (CTT acceptance) is interpretable and
255 therefore our hypotheses can be tested. See Supplementary Material for further details.

256 **Do Objective Levels of COVID-threats Predict CTT Acceptance?**

257 We fit a generalized linear mixed model (logit) for CTT acceptance with
258 maximum likelihood method. We included a random intercept for each wave of data
259 collection nested under each country. Recall that CTT acceptance was assessed twice
260 before and after responding to a battery of questions about respondents' perceptions
261 about CTT technologies and privacy concerns. Because we were interested in their

262 considered responses about CTT acceptability, we report the results of the analyses for
 263 CTT acceptance assessed after the privacy questions were asked. We also report in
 264 Supplementary Materials the analyses for acceptance before those questions were asked.

265 Figure 3 reports the coefficients for the final model. CTTs are likely to be
 266 accepted if the respondent had a personal experience of contracting COVID-19 (COVID
 267 Positive Self), the respondent knew someone who contracted COVID-19 (COVID
 268 Positive Other), as cumulative deaths increased (Log Cum. Deaths; number of deaths
 269 expressed as a natural log of the percentage of the population) and cumulative cases
 270 decreased (Log Cum. Cases; number of cases expressed as a natural log of the
 271 percentage of the population), and if respondent received higher education (Linear and
 272 Quadratic components of the three levels; less than high school, high school, and
 273 university or higher)¹. The same pattern of results was observed for both CTT
 274 acceptance measures (see Supplementary Material).

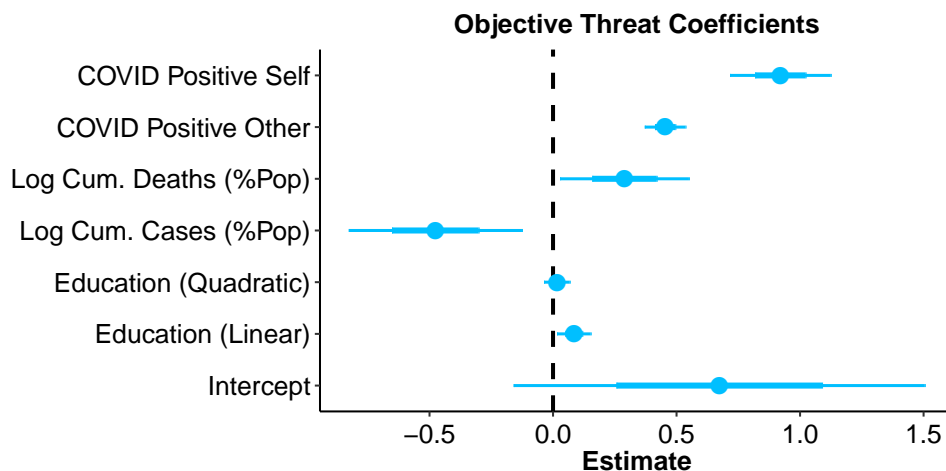


Figure 3. Coefficients for objective COVID-19 threats. Dependent variable: CTT Acceptance. %Pop: percentage of the national population.

275 Privacy Calculus for CTT Acceptance

276 After ascertaining that relatively objective levels of COVID-19 threats influence
 277 CTT acceptance, we added the predictors that capture the presumed privacy calculus:
 278 privacy concerns and government trust as well as perceived COVID health concerns and

¹ A linear but not quadratic increase in acceptance would indicate a continuous improvement with education that lacks clear educational thresholds.

279 perceptions of CTTs' effectiveness. We also included the factor that distinguishes
 280 different scenarios presented to the respondents in the surveys. Recall that in the waves
 281 before a CTT was deployed, different scenarios were presented to the participants,
 282 which described different types of CTTs that may be hypothetically deployed in the
 283 country (telecom tracing, government app, Bluetooth app), whereas the actually
 284 deployed technology was described in Australia, Germany, Spain, and the UK in later
 285 waves of data collection when one CTT (similar to Bluetooth scenario) was actually
 286 deployed. These different scenarios were dummy coded with the reference category of
 287 the telecom tracing technology — the scenario with the highest privacy risk. The final
 288 model including significant predictors is reported in Figure 4.

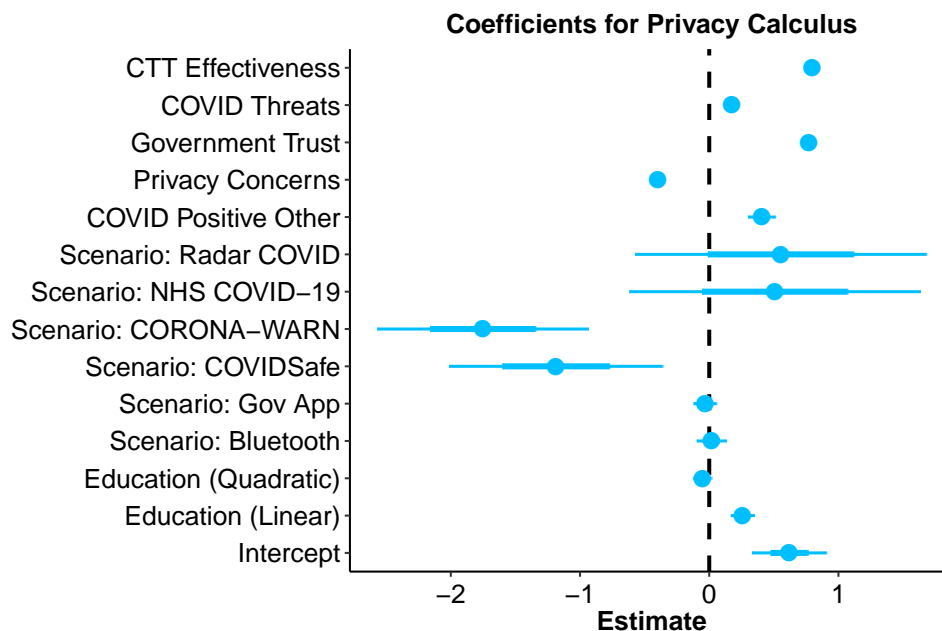


Figure 4. Coefficients for individual-level privacy calculus (Scenario: Radar COVID = Spanish; Scenario: NHS COVID-19 = UK; Scenario: CORONA-WARN = German; Scenario: COVIDSafe = Australia). Dependent variable: CTT acceptance. Note that some error bars are hidden by their markers.

289 In the final model with significant individual-level predictors, many of the
 290 objective indicators of COVID-19 threats were non-significant (i.e., cumulative cases,
 291 cumulative deaths, one's own COVID-19 infection status), suggesting that *perceptions*
 292 of COVID threats (COVID Impact) and CTT effectiveness (Effectiveness) are likely to
 293 capture these contextual variations. Only respondents' education and whether they

294 knew someone who was infected remained significant. It is also noteworthy that
295 different types of hypothetical scenarios (government app or Bluetooth technology as
296 opposed to the most privacy encroaching telecommunications technology) made no
297 difference to CTT acceptance, implying a perceived equivalence between these
298 technologies in terms of privacy. For CTTs actually deployed (and therefore measured
299 by uptake), the Australian (COVIDSafe) and German (Corona-Warn) were downloaded
300 less than the reference category was accepted, but Spanish (RadarCOVID) and UK
301 (NHS COVID-19) uptake didn't differ. Notably, a privacy calculus was clearly at play:
302 individual-level psychological variables — Perceived COVID threats and CTT
303 effectiveness, as well as privacy concerns and government trust — predicted CTT
304 acceptance beyond the control variables.

305 **Cultural Shaping of the Privacy Calculus**

306 Finally, we examined the role of cultural individualism and general trust in the
307 privacy calculus. A cross-level interaction of individualism with privacy concern was
308 first added to the individual-level baseline model in Figure 4. This addition improved
309 the model fit relative to the baseline (Supplementary Material). We then added a
310 cross-level interaction of general trust with government trust, which also improved the
311 fit of the model (Supplementary Material). Table 4 reports the individual-level
312 predictors and the cross-level interaction effects included in this model and the
313 parameter estimates.

314 The results support the notion that privacy calculus for CTTs involves the
315 consideration of privacy threats against health threats. On the one hand, people are
316 more likely to accept CTTs when they feel greater COVID threats, but think the CTTs
317 are more effective in combating the health risk. On the other hand, people are less
318 likely to accept CTTs when they feel greater privacy concerns but more likely to accept
319 them when they trust their governments more.

320 In support of the individualism hypothesis, the cross-level interaction effect of
321 individualism with privacy concerns was negative and significant. In other words, when

Table 4
Generalized Linear Model of CTT Acceptance

	Coefficient	SE	z-value	p.
Intercept	.49	.23	2.08	.038
Education (Linear)	.27	.05	5.91	<.0001
Education (Quadratic)	-.06	.04	-1.71	.087
Bluetooth	-.01	.06	0.10	.919
Government App	-.04	.04	-0.98	.326
COVIDSafe (Australia)	-1.59	.16	-9.76	<.0001
CORONA-WARN (Germany)	-1.61	.15	-10.84	<.0001
RadarCOVID (Spain)	.47	.22	2.18	.029
NHS COVID-19 (UK)	.28	.19	1.45	.148
OtherCOVID	.42	.05	7.88	<.0001
Privacy Concerns	-.38	.02	-20.87	<.0001
Government Trust	.77	.02	38.53	<.0001
COVID Threat	.17	.02	7.94	<.0001
Effectiveness	.80	.02	41.95	<.0001
Individualism	-.12	.12	-1.00	.316
Individualism \times Privacy Concerns	-.04	.01	-5.61	<.0001
General Trust	.24	.20	1.17	.242
General Trust \times Government Trust	.05	.01	3.41	.001

322 individualism is higher, the coefficient for privacy concerns is even more negative.
 323 Therefore, privacy concerns have a greater dampening effect on the public acceptance of
 324 CTTs in more individualist cultures.

325 General trust moderates the effect of government trust. The slope of government
 326 trust was more positive in those cultures with higher levels of general trust. As
 327 hypothesized, the combination of trust in government and trust in fellow citizens
 328 enhances the public acceptance of CTTs.

329 It is also noteworthy that a country's general trust was highly correlated with its
 330 national experience with a totalitarian government at some point during the 20th
 331 century (in our sample, Germany, Italy, Japan, Spain; $r = -.72$, totalitarianism is
 332 associated with lower general trust; see Supplementary Material). We therefore
 333 explored the possibility that national experience of totalitarian governance may weaken
 334 the effect of government trust on CTT acceptance. When a totalitarian \times government
 335 trust interaction was added to the above model, it did not improve the model fit
 336 significantly. However, when the totalitarian \times government trust interaction *replaced*
 337 the general trust \times government trust interaction, the totalitarian's interaction effect
 338 was significant. The effect of government trust was weaker in those countries with a

339 national experience of totalitarianism (Supplementary Material).

340 **Additional Robustness Checks**

341 In examining cross-cultural variations, it is important to explore other variables
342 that may be able to explain the results. First, we examined whether Uncertainty
343 Avoidance (Hofstede, 1984) — cultural differences in the extent to which people are
344 concerned about uncertainties — may explain individualism’s effect on the privacy
345 calculus. As suggested by Krasnova et al. (2012), uncertainty avoidance rather than
346 individualism, may explain the lower weight given to privacy concerns in the acceptance
347 of social networking sites. This was researched in the context of a private-sector privacy
348 issue and may not be relevant in the current context. Indeed, the addition of an
349 uncertainty avoidance \times privacy concern interaction did not improve the model fit.

350 Second, a cross-cultural study of public acceptance of government surveillance
351 (Thompson et al., 2020) suggested that when a culture has a high level of power
352 distance (i.e., tolerant of greater power differences; Hofstede, 1984), people are more
353 likely to tolerate government surveillance and the potential of governments to control
354 their lives. We tested for a power distance \times privacy concern interaction effect;
355 however, this again did not improve the model fit.

356 Third, as a final check, we used individual items instead of the scale for COVID
357 threats because our test of its cross-cultural equivalence raised a potential issue. This
358 did not change the results appreciably. These additional results are reported in greater
359 detail in Supplementary Material.

360 **Discussion**

361 The COVID-19 pandemic is a threat to the lives and livelihoods of people around
362 the world, and CTTs are a means to alleviate this public health risk. However, to be
363 effective, people must be willing to use them. We found that acceptance of COVID-19
364 CTTs was determined by a form of privacy calculus, with national culture moderating
365 how people weigh issues of trust and privacy. In a first, we show that general trust
366 amplifies the impact of government trust and CTT acceptance, and that cultural

367 individualism amplifies the importance of privacy concerns, diminishing CTT
368 acceptance. We further observed that acceptance increased with cumulative national
369 COVID-19 deaths, and decreased with cumulative cases, implying that people weigh
370 such risks in terms of *national deaths proportionate to national cases*. Acceptance also
371 increased with personal experiences of COVID-19 infections — having been or having
372 known someone who was infected.

373 As expected, privacy concerns and government trust are critical for the public
374 acceptance of CTTs across cultures. Across the nine countries and regions around the
375 world, citizens' concerns about their privacy tend to reduce the public acceptance of
376 CTTs. However, citizens' trust in their government can substantially moderate these
377 concerns. Although citizens are concerned about potential risks to their privacy, they
378 are willing to accept CTT use when they trust their governments. Even if the CTTs are
379 seen to be effective and the health threats of COVID-19 large, the dynamic interplay
380 between privacy and trust are significant policy issues that require close attention.

381 Nevertheless, national culture needs to be taken into consideration in calibrating
382 the importance of privacy and trust in governments' use of information and
383 communication technologies for the public interest. Different aspects of national culture
384 — individualism and general trust in particular — can influence the role of privacy
385 concerns and government trust in the privacy calculus for the public interest. As
386 hypothesized, individualism — cultural importance of the private self — amplified the
387 effect of privacy concerns and concerns about controlling governments' access to one's
388 personal information.

389 Independently of individualism, general trust and Government trust appear to
390 interact when influencing public acceptance of CTTs. Presumably, government trust
391 alone may not be able to counter people's privacy concerns entirely, unless fellow
392 citizens can also be trusted to use CTTs appropriately. This implies that general trust
393 may play a particularly important role when the effectiveness of public health measures
394 is contingent on the general public's behaviors. For example, even if people trust their
395 government to provide effective vaccines for a pandemic, if they do not trust their fellow

396 citizens to vaccinate, their acceptance of the vaccines may be undermined. This is
397 because a majority of the public needs to be vaccinated before vaccines can effectively
398 curtail the spread of the virus.

399 After controlling for the psychological determinants of CTT acceptance and
400 cultural effects, acceptance of deployed CTTs varied across Australia, Germany, Spain,
401 and the UK. Both Australians and Germans accepted and downloaded their
402 governments' CTT less than the reference category (Telecom tracking, the most privacy
403 encroaching scenario), whereas acceptance and uptake in the United Kingdom was
404 similar to the reference category. By contrast, Spaniards were somewhat more accepting
405 of their government's app than the Telecom tracing technology. This may be due to the
406 Spanish App's description, which included clear details about its privacy protections. In
407 alleviating privacy concerns about an information technology for the public interest, a
408 clear communication of privacy protections measures may be useful.

409 Supplementary analysis on the role of totalitarian governance experience provided
410 intriguing insights. As noted, the national experience of totalitarian governance during
411 WWII appears to be highly correlated with general trust in the current sample of
412 countries. Totalitarian governance may erode general trust within a country, which in
413 turn may weaken the effect of government trust on citizens' acceptance of national
414 public health initiatives such as CTTs. It is also possible that a totalitarian government
415 may be elected in those countries with lower levels of general trust. Either way, a
416 potential relationship between totalitarianism and general trust is an issue worthy of
417 future investigation.

418 Although the present study provided insights into the public policy issues
419 surrounding privacy concerns about governments' use of information technologies, it can
420 be improved further. We included only nine countries and regions in Western Europe,
421 North America, Oceania, and East Asia. A broader set of samples for investigation
422 would be ideal. For example, our samples are from medium to low levels of power
423 distance, and exclude those regions with high power distance such as South East Asia,
424 South America, the Middle East, and Central and Eastern Europe (Hofstede, 2001).

425 The inclusion of these countries may provide a clearer picture about the role of power
426 distance. Our measure of privacy concern may also be improved by including different
427 facets of privacy issues.

428 When considering COVID-19 contact-tracing technologies, people balance
429 epistemic access to their private self and the objective risks of COVID-19, against the
430 trust they place in their Governments and fellow citizens. National culture moderates
431 how people weigh issues of trust and privacy within their internal privacy calculus.
432 Cultural individualism amplifies the importance of privacy concerns, and general trust
433 amplifies the impact of government trust. Although focused on the threat of
434 COVID-19, these findings may prove instrumental in rapidly and effectively developing
435 national public health policies and technologies to combat future viral threats.

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