

"I WILL NEVER PAY FOR THIS"

PERCEPTION OF FAIRNESS AND FACTORS AFFECTING BEHAVIOUR ON 'PAY-OR-OK' MODELS

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COOKIE PAYWALLS

Der Standard'Pay-or-OK'

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WHAT ABOUT USERS' PERCEPTION OF THESE COOKIE PAYWALLS?

- Cookie paywalls are spreading in the EU (first measured in 2022, 431 in 2023, 804 in 2025)
- Expanding across industries, their lawfulness discussed, yet a gap remains:

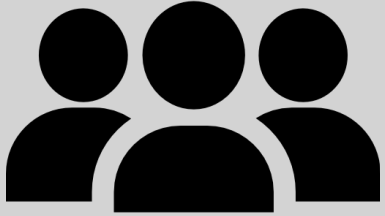
NO PRIOR WORK ON PERCEPTIONS AND FACTORS INFLUENCING USERS' DECISIONS.

RESEARCH QUESTIONS

1. How do users perceive the objectives behind cookie paywalls, the choices they present, and what they expect from them?
2. What factors influence users' decisions to either pay or consent when faced with a cookie paywall, and how do these factors impact their decision-making process?

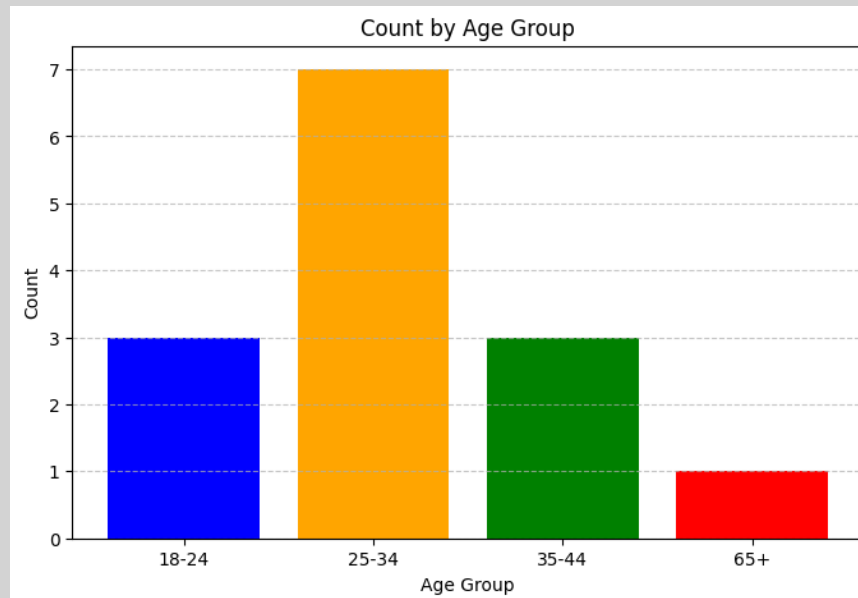
METHODOLOGY

FOUR FOCUS GROUPS

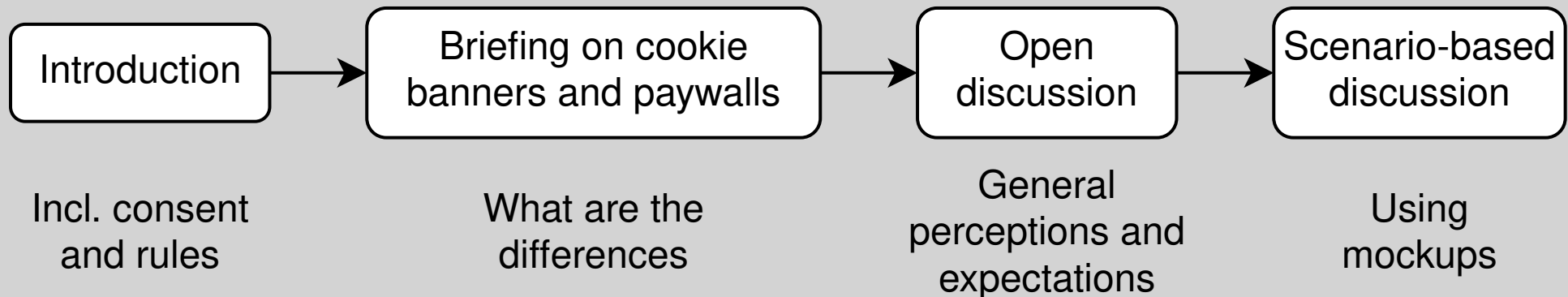


Qualitative
analysis

- 14 EU-based participants from Prolific
- Gender-balanced set of participants (7/7)
- Education: MSc: 4; BSc: 7; HS: 3
- Annual net income: half earn under € 16 020, 6 between 16 020 and 26 700 (annual median net income is € 21 588 in the EU)

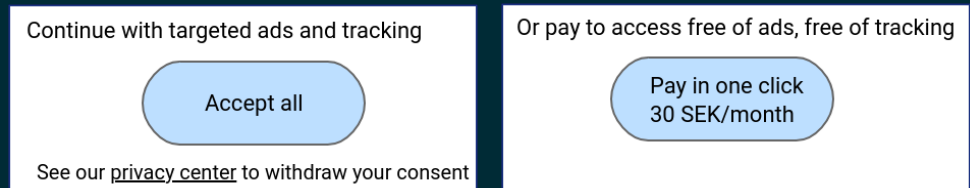


GENERAL COURSE OF THE FOCUS GROUP

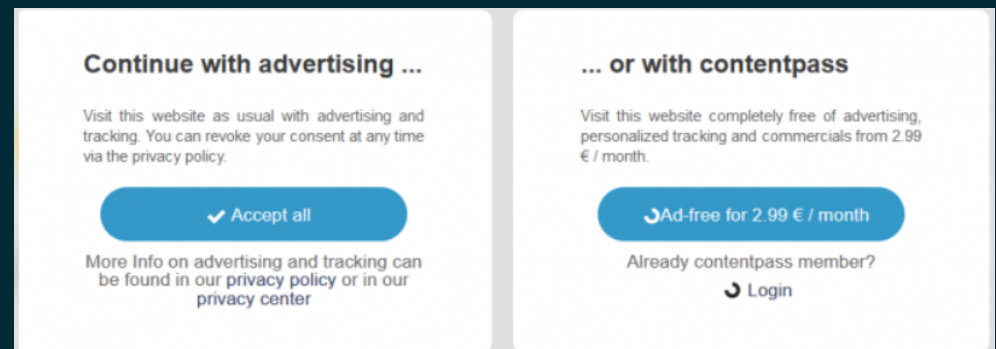


SCENARIOS

- 1. Tracking & ad-free vs. ad-free only
- 2. One-click payment
- 3. Exclusive content
- 4. Cheap price
- 5. Transparency on third-party data sharing
- 6. Various website types



Low-fidelity mockup based on contentpass



THEMATIC ANALYSIS

1. Read the transcripts
2. Initial discussion regarding excerpts related to factors and perceptions
3. Individual coding of the first focus group
4. Merge results and refine codebook until consensus
5. Proceed with the next FG and eventually refine the codebook
6. Structuring of the codebook into four themes

RESULTS

Table 2: Abridged version of the codebook resulting from our thematic analysis.

<i>Themes</i>	<i>Codes</i>
T1 Users' perceptions of cookie paywalls' objective	T1.1 Monetary purpose for the websites - make money either way T1.2 To maintain users' privacy T1.3 To comply with regulations
T2 Perception of fairness of cookie paywalls	T2.1 Fair as users are not forced to take any options T2.2 Fair as nothing comes for free T2.3 Fair if transparent T2.4 Fair if authentic and original content T2.5 Unfair because forced to make a choice (can't reject) T2.6 Unfair as privacy should not be a privilege
T3 Expectations of cookie paywalls design	T3.1 A third option - Reject all T3.2 Better ex-ante transparency and control of data practices T3.3 Additional choice to have contextualized ads only T3.4 Cookie paywalls should not exist
T4 Factors affecting behaviour/decisions on cookie paywalls	T4.1 Access to exclusive content/service (regularly) T4.2 Not paying regardless of the situation T4.3 Cheap/fair subscription price T4.4 Not bothered/influenced by ads T4.5 Get rid of (blocking) ads T4.6 Feeling of pervasive tracking and data sharing T4.7 Perceived manipulation of content/design T4.8 Trust in the service provider

T1 - PERCEPTIONS OF COOKIE PAYWALLS OBJECTIVES

Participants perceived the objective of cookie paywalls was:

- To comply with regulations 
- To maintain users' privacy 
- To make money 

“either they take your data and use it to make their advertising or databases more accurate and more efficient, or they get some money from you [...], a direct monetary compensation.” P9 (FG2)

T2 - FAIRNESS OF COOKIE PAYWALLS

Participants deemed cookie paywalls fair if:

- Authentic and original content 
- Transparent 
- As nothing comes for free 
- As users are not forced to take any option 

“If it’s something they had to put effort and work into, then, of course, it’s fair that they should have some compensation for their work.” P9 (FG2)

T2 - FAIRNESS OF COOKIE PAYWALLS - CONT'D

However, for the same reason, they deemed them unfair:

- Because they are forced to make a choice 
- As privacy should not be a privilege 

“They know we’re interested [in the information behind the paywall] and we’re more likely to accept these absurd conditions. Of course, we’re not forced. We can just leave the website, but if we’re here, it’s probably because we have to get that information, whatever information it is. So I feel it’s a bit like here’s a bad option, here’s a worse option, you know? So it’s almost like blackmailing.” P11 (FG3)

T3 - EXPECTATIONS OF COOKIE PAYWALLS

Participants expected from cookie paywalls:

- An option to reject all cookies 
- Better ex-ante transparency and control of data practices (trust matters) 
- Additional choice to have contextual ads only 
- Not to exist at all 

About contextual ads: “So the website would still be monetised, but I wouldn’t have to pay neither with my information or with my money.” P8 (FG2)

T4 - FACTORS INFLUENCING USERS' PAY-OR-OK DECISIONS IN COOKIE PAYWALLS

Participants mentioned numerous factors, sometimes contradictory:

- Access to exclusive content/service (ambivalent) 
- They would not pay regardless of the situation 
- Cheap/fair subscription price (pro-paying) 

“If it’s a website that I really don’t need to use, I wouldn’t use it. And then if I actually needed to use it first, I guess I would accept the cookies and only as a last resort I would pay.” P2 (FG1)

T4 - FACTORS - CONT'D

More factors:

- Regarding ads:
 - Consent if not bothered 😊
 - Pay to get rid of them 🧹
- A feeling of hopelessness due to pervasive tracking and data sharing (pro-consent) 😞

“I am not going to pay 3 or €4 a month just to avoid ads and the tracking, I find it almost impossible. I will be tracked anyway.” P12 (FG3)

T4 - FACTORS - RETURN OF THE CONT'D

Some factors would lead them to leave the website visited:

- Perceived manipulation of content/design ✨

Or generally speaking **not to pay** (without specifying):

- Such as (a lack of) trust in the service provider 🤝
 - Not trusting the payment system inspires aversion
 - Others declared they would leave without sufficient trust, or accept cookies if enough trust

**TRUST NEVER AFFECTED PARTICIPANTS IN A WAY THAT
WOULD LEAD THEM TO PAY**

CONTEXTUALIZATION OF OUR FINDINGS

REGARDING THE PERCEIVED OBJECTIVES

Users mostly perceive the model as primarily profit-oriented rather than as a mechanism for ensuring legal compliance or safeguarding their rights



REGARDING FAIRNESS

Contrasting perspectives:

SOME CONSIDERED THE BROADER OPTION OF LEAVING THE WEBSITE AS A FORM OF FAIRNESS, WHILE PARTICIPANTS VIEWED THE BINARY “PAY-OR-OK” MODEL AS UNFAIR

EXPECTATIONS

1. GREATER TRANSPARENCY AND CONTROL OVER DATA PRACTICES

In line with GDPR requirements

2. A "REJECT ALL" BUTTON

Contradictory in essence

3. ALTERNATIVE MODELS

Such as contextual ads; or without a paywall at all

FACTORS

1. PAY DECISIONS ARE DRIVEN BY MULTIPLE FACTORS IN COMBINATION.

No 'killer' feature

2. USERS RESENT COOKIE PAYWALLS AND WOULD LIKELY NEVER PAY.

They think that profit is their main drive, and they largely deem them unfair

FACTORS - CONT'D

3. ACCESS TO EXCLUSIVE CONTENT INFLUENCES USERS' DECISIONS TO PAY OR TO CONSENT.

Enough time: look elsewhere; enough money: perhaps pay; neither: accept tracking as a resignation

4. A CHEAP OR FAIR PRICE FACTOR MIGHT INFLUENCE A FEW USERS TO PAY

A factor articulated with their financial means.

But is the model scalable? Is consent freely given if only a select few can afford it?

RECOMMENDATIONS (BUSINESS FRIENDLY)

1. FREE TRIAL

Already exists (in one of two major SMP), can appeal against low-quality LLM-generated content

2. CRITERIA FOR EXCLUSIVITY AND AUTHENTICITY

Such as original reporting

3. BETTER SUBSCRIPTION MANAGEMENT

Minimize data collection, avoid trapping users

RECOMMENDATIONS (HUMAN RIGHTS FRIENDLY)

4. RETHINKING THE BUSINESS MODEL

In its current state, the model does not reflect users' expectations, nor the protection of their personal data

5. A THIRD OPTION?

"Reject all" or contextual ads (although the latter needs to come with guarantees)

WHAT OF SERVICE PROVIDERS?

Recent work indicates that service providers would financially gain from having more people paying

WHY DO THEY SATISFY WITH THE STATE OF AFFAIRS?

WHAT ARE THEIR MOTIVATIONS/INCENTIVES?

CONCLUSION

**ALTHOUGH CERTAIN CONDITIONS COULD MOTIVATE PAYMENT,
MOST PARTICIPANTS WOULD NOT PAY FOR COOKIE PAYWALLS.**

Raises important questions about the nature of meaningful consent, and the broader implications of monetising the rights to data protection and privacy.