

Account sharing practices at Bangladesh: Trust, Convenience, and Informality

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1. Introduction

Sharing is a fundamental consumer behavior [1] that has been studied in a variety of research areas. The sharing of online resources is also considered a significant feature of this internet age [2,3]. HCI, CSCW, and privacy researchers have investigated the practices around online account sharing in a variety of cases including account sharing in the household [4], between couples [5,6], in the workplace [7], complications of ending account sharing [8] also, navigation of cybersecurity and privacy (S&P) in social groups for shared resources [9]. Although these studies unpacked a substantial amount of insight about the nature, motivation, and common practices of sharing, they mostly limited their exploration in the western context. Sharing being a broad interpersonal and social phenomenon should be understood incorporating context and culture in mind. The question remains, can sharing practices and the perceptions related to sharing be different in some other context? A study [10] on shared mobile phone use in Bangladesh revealed that “people share devices out of economic need, but also because sharing is a social and cultural practice that is deeply embedded in Bangladeshi society.” [10] which is different from western societies. This prompts me to explore the account sharing practices in Bangladesh to see whether I can find anything different in terms of the nature, motivations, and common practices situated in a different context. The same applies to the notion of privacy which is dependent upon culture, time, and place [31,32]. On this ground, I framed my first two research questions:

RQ1: Why and how do people engage in sharing accounts to access online content and resources in Bangladesh?

RQ2: What is the user's perception of privacy while sharing accounts? Is there any unique privacy need in Bangladeshi users?

The digital platforms which provide subscription-based services to their users to access contents online have specific terms or policies on sharing. Many of them have packages that can be used by a group of people. For example, an account of the streaming service, Netflix can be shared among five people by creating five individual profiles under one account [11]. However, the number of screens or devices from which the contents can be watched at the same time is determined by the subscription plan [11,12]. Also, these platforms have specific terms for who can share the account. For example, Netflix's terms of use state that the service “may not be shared with individuals beyond your household.” [13]. Although, this term has not been strictly enforced till now [14]. Previous studies did not focus much on what users think of these terms and

policies by the platforms on sharing. In some cases, these terms or policies are enforced by the name of the user's security [15]. It is therefore important to know the user's perception about the terms and policies of sharing by the online service providing platforms. On this ground, I frame my third research question:

RQ3: What is the user's perception on sharing terms and services of the online service providing platforms they use?

For investigating our research questions, I have conducted semi-structured interviews with participants who live in Bangladesh to understand the nature, motivations, common practices, and their perceptions about sharing. Till now I have conducted four in-depth interviews and from the interview data, I identified three themes around their sharing activities: trust, convenience, and informality. This interview study also generated important insight about users' privacy perceptions around account sharing and their thoughts on the sharing terms and policies by the platforms. The participants are from Bangladesh and are from 22 to 27 years of age. They broadly fall under the category of the urban, educated, middle-class young population of Bangladesh. I hope to extend the study by incorporating participants from different backgrounds in terms of age and socioeconomic condition in the future. For this study, I am only focusing on account sharing for accessing online resources or content. I am not considering device sharing for this study. For this study, I define online account sharing as any situation in which more than one person uses a single account for accessing online resources or contents either at the same time or taking turns. The background and related works, methodology, and findings are described in the following sections.

2. Background and Related work:

I started to work on the background of this study at a brainstorming session with my advisors (Dr. Foad Hamidi and Dr. Yaxing Yao). The brainstorming session produced a framework [demonstrated at Figure 1] to look for existing studies on account sharing.



Figure 1: The possible framework around sharing activities came out of a brainstorming session.

I would describe some key points from the previous literature with respect to different aspects related to account sharing in the following paragraphs.

Who shares, what shares and why

Previous studies [4,5,6,7,8,9] explored who share accounts in different capacities depending on the scope of the respective studies. Mostly they mentioned friends, family members, roommates, office colleagues, and couples who are or were in romantic relationships. In most of their studies, they considered an interpersonal relationship among the sharing members. This interpersonal relationship can be defined as a “close association between individuals who share common interest and goals” [8,21]. A study [9] which investigated how small social groups navigate cybersecurity and privacy collaboratively has used the categorization of common bond groups (who are bound by intimacy. e.g., families, close friends) and common identity groups (who are bound by purpose or interest. e.g., project groups, people who like tennis) from group dynamics theory [22].

For my exploration, I asked the question, does sharing stop among the explored interpersonal relations and groups that have been studied in the literature, or does it extend beyond that especially in a context like Bangladesh.

Previous studies explored both account sharing and device sharing [4,5,6,7,8,10]. In the case of account sharing for online resources, a study [8] categorized these kinds of accounts in two different categories: accounts designed for sharing (Netflix, Amazon Households, Spotify premium) and accounts not designed for sharing (Whats app, Facebook, Instagram, LinkedIn). They also found that accounts that are not designed for sharing also get shared. In the cases where an account that is not designed for sharing gets shared, this study [8] categorized such activities into reasonable and unreasonable sharing. When the terms of services (ToS) are violated but the revenue for the account providing platform is not reduced, that is reasonable sharing in their opinion and when the ToS is violated and the revenue is also reduced, that is unreasonable sharing in their opinion.

Hence, the question for my exploration is, what do the users think of this reasonableness? Can it be told as such for all contexts?

The studies on account sharing identified sharing influencers [4], taxonomy for sharing types [4], taxonomy for sharing reasons [6], the cognitive and psychological burdens for ending account sharing [8]. It was found that the motivations for sharing are highly influenced by trust in the sharee and convenience [4].

Question of privacy in account sharing

A study [9] specifically focussed on how small social groups navigate cybersecurity and privacy (S&P) collaboratively. They developed group threat models and identified group strategies for securing shared resources. Other studies also touched on the aspects related to privacy around account sharing [5,6,7,8] in various capacities. A study [10] on digital privacy challenges with shared mobile phone use in Bangladesh found that sharing is deeply embedded in social and cultural practices there. A recent study [23] on privacy perceptions among the pious muslim community at Bangladesh reported how Islamic spirit, sacred values generate privacy norms and

customs there and they recommended a new analytical perspective to understand and design privacy-preserving technologies for the Bangladeshi pious Muslim community.

The question for my study on this point is whether there is any unique privacy need related to online account sharing practices in the Bangladeshi population?

Access to online resource providing platforms at Bangladesh

Many of the international online resources or content-providing platforms (Netflix, Amazon prime video, Scribd, Edx, Coursera) don't offer the opportunity to pay for their services at local currency in Bangladesh. For example, Netflix has the option to pay for their services from Bangladesh only in USD not in BDT [26, 27], whereas many other countries (for example, India) have the option to pay in local currency. So the users who want to pay for Netflix's service from Bangladesh have to have a dual currency debit or credit card which is not very common or convenient among the local users. The subscription cost for a Netflix premium account is 11.99 [26] USD per month which is less compared to the same package in the USA costing 17.99 [28]. This difference in plan price is not comparable to the two countries' relative income levels and other economic factors [29].

The question arises, do these resource constraints, unavailability of payment methods, economic differences affect sharing behavior among users?

Terms and policies for sharing at online platforms

There are terms and policies on account sharing by the platforms that provide different kinds of online services to their users. For example, under one Netflix account, five individual profiles can be created [11] and depending on the subscription plan, contents can be watched simultaneously on four (up to) devices or screens [11, 12]. Netflix also has specific terms on with whom the account can be shared. Although not enforced strictly [14], Netflix's terms of use [13] state that the service "may not be shared with individuals beyond your household." Recently, Netflix has tested a mechanism to limit account sharing on this policy [14, 24]. The e-book reading platform Scribd account is not allowed to share with other people. Their general terms of use [25] state that "You agree that you will not disclose your account password to anyone and that you will notify us immediately of any unauthorized use of your account."

The question remains, what do the users think of these terms and policies on sharing by the platforms?

With these inquiries associated with different aspects related to account sharing in mind, I start my exploration of account sharing practices in Bangladesh.

3. Methodology

I adopted a qualitative research approach for this exploratory study. I conducted semi-structured interviews to understand the nature of participant's online account sharing activities, their motivations, common practices of collaboration, and their perceptions about sharing and privacy. An interview protocol was used to guide the conversation but that didn't limit the flow of the

interviews. The participants were approached through personal communication using social media. All the interviews were taken online using web conferencing platforms. So far, I conducted interviews with four participants. Coincidentally, each of the participants had a sort of different type of sharing experience. The study didn't reach theoretical saturation [16] till now. I plan to continue the data collection to produce more insights. Me, as the principal investigator, have spoken and written proficiency in Bengali and English and am familiar with Bangladeshi culture. The interviews were conducted in Bengali. Then the interviews were transcribed and translated into English and analyzed using thematic analysis [17].

Participants

I am detailing some information about each of the participants in the following table for context.

<p>Participant 1 (P1)</p> <ul style="list-style-type: none"> • Age: 22, Female • Bangladeshi, lives in Bangladesh, Undergrad student. • Shares Netflix, Amazon prime video. • Gets an account from a Facebook group admin, whom she didn't know before. This account has 5 profiles, she is one of them. She doesn't know others, with whom she is sharing the account. • Previously used a friend's account. 	<p>Participant 2 (P2)</p> <ul style="list-style-type: none"> • Age: 25, Male • Bangladeshi, currently graduate student at USA • Shares Netflix, Amazon prime video, Magoosh (previously) • Did not use streaming services while in Bangladesh, either collected contents from friends or downloaded from torrent. • After coming to the US, started using shared accounts with roommates, friends and relatives in Bangladesh.
<p>Participant 3 (P3)</p> <ul style="list-style-type: none"> • Age: 26, Male • Bangladeshi, lives in Bangladesh. Currently not employed. Economics graduate. • Shares Netflix. • His sister's husband lives in the USA who owns the account, and P3 shares with his sister, sister's husband and two of her sister's friends. • Did not use streaming services before his sister's husband moved to the USA. • Doesn't pay for sharing. 	<p>Participant 4 (P4)</p> <ul style="list-style-type: none"> • Age: 27, Female • Bangladeshi, lives in Bangladesh. Private job holder (Junior architect). Monthly income around 300 USD. • Shares 'Scribd'. • Got a 'scribd' account from a Facebook group tied to her undergrad university which provides different resources to the students for free. • Use it for her own study and research.

4. Findings

I start the findings by reporting some common practices of sharing accounts to access online resources among the participants. Three of the participants mentioned sharing accounts at streaming services. The other participant mentioned using a shared account of an e-book reading application named Scribd. One participant mentioned using a GRE preparation platform named Magoosh sharing with a friend previously. I would describe some distinguishing features of sharing practices among each of the participants in the following paragraphs.

P1 started using streaming services (in her case, Netflix) first when she received the login info (username and password) from one of her friends who moved to the US just then. She was interested in watching a specific TV series and asked her friend for access. She mentioned that Netflix was not very popular in Bangladesh at that time and not many people had accounts. So she acquired access from a friend for some time. After that, she wanted to have sort of permanent access to Netflix. She got to know from a friend that some 'agent' (Facebook page or group moderator) sells Netflix accounts to a group of five people in exchange for some money. So she and her friends formed a five-member group and bought an account from the 'agent'. That 'agent' provided them with some instructions such as from how many devices they can log in, they have to clear the caches, and some more. She started using Netflix with four of her friends. In this case, she faced some inconvenience such as if someone from their group decides to discontinue, they have to look for another friend to take that position, they have to coordinate in using the account, clearing the caches according to the instructions. Sometimes she encountered interruptions due to their coordination issues. Sometimes the account gets temporarily locked for some reason and they have to contact the 'agent' for a solution. These inconveniences led her to leave the group and look for another option. She came to know that another 'agent' sells the account in a different manner. This agent sells a profile under one premium account that she can use in a personalized manner. She wouldn't have to coordinate with others. Though the cost in this way is a bit higher, she bought the account access from this 'agent' anyway. The account she got has five profiles. One is named after her and she is supposed to enter into that profile only. Although, she can enter into any of the profiles there but that is not instructed. It is possible to set a PIN for individual profiles but she said she doesn't usually do that.

P2 is a graduate student in the USA who moved here about 1 year ago. In Bangladesh, he did not use streaming services to consume content. He either collected contents from his friends as local files or downloaded them from the internet using torrent applications. After coming to the USA, he started using streaming services like Netflix, Amazon Prime Video sharing with his roommates in the USA, and his friends & relatives in Bangladesh. He mentioned about one instance when she terminated an account sharing which he used to share with his sister and roommate. He thought after some days that it is not appropriate to use the same account sharing with a family member (her sister) and his roommate. After that, he keeps the family account and friends (and roommates) account separate. He shares some accounts with some of his friends in Bangladesh but doesn't take any money for giving them access. He also sometimes gets access to some other services from his friends, not necessarily the same friends he shares those accounts with.

P3 uses a Netflix account owned by his elder sister's husband who lives in the USA. He didn't use Netflix before his sister's husband moved to the USA, and shared the account access with him. He shares the account with her sister, sister's husband and two of his sister's friends whom he doesn't know. P3 doesn't pay for this use. He said that before using this account he used to buy CDs/DVDs or collected contents from friends as local files or downloaded contents from the internet using torrent applications. After starting using Netflix, he mostly uses it for watching movies or series but he has to use previous methods in some cases when the specific content is not available at Netflix.

P4 uses an e-book reading service named Scribd for her own study or research purposes. She received this account's access from a Facebook group that is run by the students from her undergraduate university. This group provides account access for various educational and entertainment platforms to students or alumni of the university for free. She said that they (the Facebook group) do it for altruistic purposes. She posted at the group for a Scribd account and immediately she received the login credentials from a moderator of the group. That Scribd account is used by several people she realizes and she doesn't know exactly who or how many people actually use that account.

Going through the interview data, I identified three themes from the participant's responses: trust, convenience, and informality. Trust and convenience has been found as significant motivating factors in previous studies such as [4]. The dominance of informality as a structure is somewhat unique in this set of participants which can be interpreted as a trend in this particular population too. I would indicate instances from the interviews in support of these themes in the following sections.

Trust

Trust plays an important role in account sharing activities. Participant's responses reflect significant reliance on trust among the sharing partners and with the 'agents' from whom they acquire the accounts. Some instances of trust which are captured at the interviews are quoted below.

"..kind of a trust works between us who use the account and also with the person who kind of gives the account details to us. The account supplier also provides us with some instructions to follow" -P1

"We are getting free resources! We have to trust each other!" -P4

"...though I don't know two of the people I share this account (Netflix) with, they are connected through my sister... As she managed it, I have no issue using the same account " -P3

Convenience

The sharing activities get influenced by individual and group convenience. Some instances captured in the interviews such as-

"I used to share a Netflix account with four of my friends. Sometimes, we had to coordinate some things like if someone doesn't want to continue, we had to look for another friend to share the expense,..... I did not like that, so after that I independently bought a screen (she meant profile) from an 'agent' and started accessing Netflix on my own. I had my separate screen (she meant profile) and did not need to coordinate with others. I only communicate with the 'agent' if anything is needed. Actually, I just communicate with him at the end of the month to pay the bill and continue my use" -P1

"I prefer to watch content on my PC playing from a local file rather than streaming. That's why I didn't use Netflix or any platform when I was in Bangladesh. After coming to the US, I had to use these platforms. Most of them I use sharing with either friends or family members" -P2

"... I don't know why; I don't like the process of creating an account. I feel tension. Sometimes, I ask a friend of mine to create an account for me and I just pay the money" -P1

Informality

I took the definition of informality [18,30] as "A set of activities that occurs outside the formal regulatory framework." The account sharing practices among Bangladeshi users demonstrates an informal setting of acquiring, using and sharing accounts. Some instances from the interview are quoted below.

"... here (Bangladesh) Netflix has only the option for paying with debit or credit card and in USD which is not available to most... I could get an account access from my sister's husband who lives in USA, I saw some of my friends getting account access from a Facebook page or group who sell Netflix account" -P3

"I know a Facebook group which gives away different kinds of account access to students for free. It's totally run by students from my undergrad university. I don't know why and how they do it but it's a great resource. I just have to post that I need this account, and someone may help me instantly if possible. " -P4

"... at the end of the month the 'agent' sends me a message whether I want to continue my subscription for the next month or not. I just say yes and send him the money for that month through Bkash (a mobile banking service at Bangladesh)" -P1

Privacy perceptions around sharing

The interviews generated some insights about participant's privacy perception while using a shared account. They don't seem to be much concerned about any privacy issues but some of the instances of their use demonstrate privacy needs. Some snippets from the interviews are-

"I don't have to input anything there (in the shared account), so I don't have any worries" -P1

"I use one specific platform sharing with my sister; while using that platform I try to be careful in which contents I am watching. I remember, once I terminated sharing an account which I used to share with my sister and my roommate because I realized it might not be appropriate"—P2

"... O I didn't think of that! I can access all the screens (he meant profiles), not only mine, I see! I

guess... I don't think there can be any sensitive information that I need to worry about"—P3

".. It is a bit funny to see what kind of books everyone is reading... They are so different in nature. I know several people are using this account ('Scribd') and also, I accept they would know what I am reading too... I got this access for free, so I don't bother."—P4

Perceptions about account sharing policies

In the interviews, participants expressed their take on account sharing terms by the platforms in some cases. Some of the examples from their responses are-

"I don't think Netflix has anything to say with whom I should share my account " -P2

"How we share accounts, I think it benefits Netflix. It brings people to the platform who might not use it otherwise." -P1

"I guess, In some foreign universities, these kinds of resources might be facilitated by the university itself through the library services or anything... We don't have that opportunity here. I think they (the platform) can restrict this kind of use if they want. I don't know. They might be purposefully allowing it. As long as I can use it, I will use it" -P4

5. Discussion and Conclusion

In the previous sections, I have reported the motivation, background and findings of my exploration of online account sharing practices in Bangladesh. Though the sample size is still so small (four) and it can't be considered as representative in any sense, each of the participants having sort of different sharing experiences produced some interesting insights. First of all, so far the data agree with a series of previous studies about account sharing on the common influencers like trust and convenience. Although, how this trust and convenience plays the role is situated in the context like relationship, culture, and what kind of resources they have. Secondly, this study unpacked an informal setting of sharing and accessing accounts for online resources or contents. Some of the reasons for the emergence of this informal setting (interpreted from participant's responses) can be resource constraints (P3,P4), unavailability of payment method (P1,P3), community building, and altruistic motivations (P4). This informality might be a distinguishable feature for a country like Bangladesh. More data is needed to confirm and understand this informality. I would argue that this informality can be considered as an analytical lens to design technology features, digital services, and user policies for the Bangladeshi population.

In terms of privacy perceptions, I didn't notice major concerns among participants but some of the incidents (P2, P4) they described indicate some privacy needs. In a setting where users share an account mutually due to resource constraints and other factors, they seem to do a tradeoff between privacy and access. I hope in the further phase of the study, it would generate more useful insights about the privacy question around sharing. Another important thing to consider is the perspective of the 'agent' who facilitates the account sharing sometimes for monetary benefit, sometimes for altruistic or community activities. The accounts they are providing to the users are actually owned by these 'agents' or social media group moderators. I would try to incorporate them in the next phase of the study.

About the perceptions on account sharing terms and policies, the participants I talked to,

expressed some sort of strong opinion in the opposition of platforms dictating their sharing activities like Netflix's term to be only shared within the account owner's household. They sometimes faced difficulties like temporal blocks on the profile (P1) for their sharing activities and they didn't like that. Although, they seemed to understand that platforms that are providing them services need to make a profit to sustain and for producing content. In general, they think that they as users should have some reasonable say to what extent the sharing can be allowed.

This study highlights some insights gained about the nature, motivation, common practices, perceptions about privacy, and sharing terms and policies among Bangladeshi users. The findings in some cases agreed with the previous studies in sharing influencers, also in some cases extending some new insights like informality in a resource-constrained context. The privacy perceptions and the perceptions about sharing terms and policies by the users can also be useful in future design and policy considerations. Insights from this study can also loosely connect to the wider notion of altruism at HCI [19] and anarchist HCI [20].

Limitations

Finally, I acknowledge some limitations of this study. The sample size was very small. The participants were 22-27 years old, from the urban, educated, middle class population of Bangladesh. This sample cannot be considered representative in any sense. These participants gave me a general idea of the existing sharing practices which can work as a starting point to understand account sharing practice in Bangladesh in a larger scope.

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