

# ECE750: Usable Security and Privacy

## Survey Design

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UNIVERSITY OF  
**WATERLOO**

FACULTY OF  
ENGINEERING



# First, the news...

- First 5 minutes we talk about something interesting and recent
- You will not be tested on the news part of lecture
- You may use news as an example on tests
- Why do this?
  1. Some students show up late for various good reasons
  2. Reward students who show up on time
  3. Important to see real world examples

# URLS

Protocol Subdomain(s) TLD Port Query String  
https:// Rama:123@www.mail.google.com:8080/mail/u?ID=16225f2f  
Authentication domain Pathname  
Username : password Hostname

`https://play.google.com/store/apps?hl=en`

The diagram illustrates the components of the URL `https://play.google.com/store/apps?hl=en` using colored brackets and labels below the text:

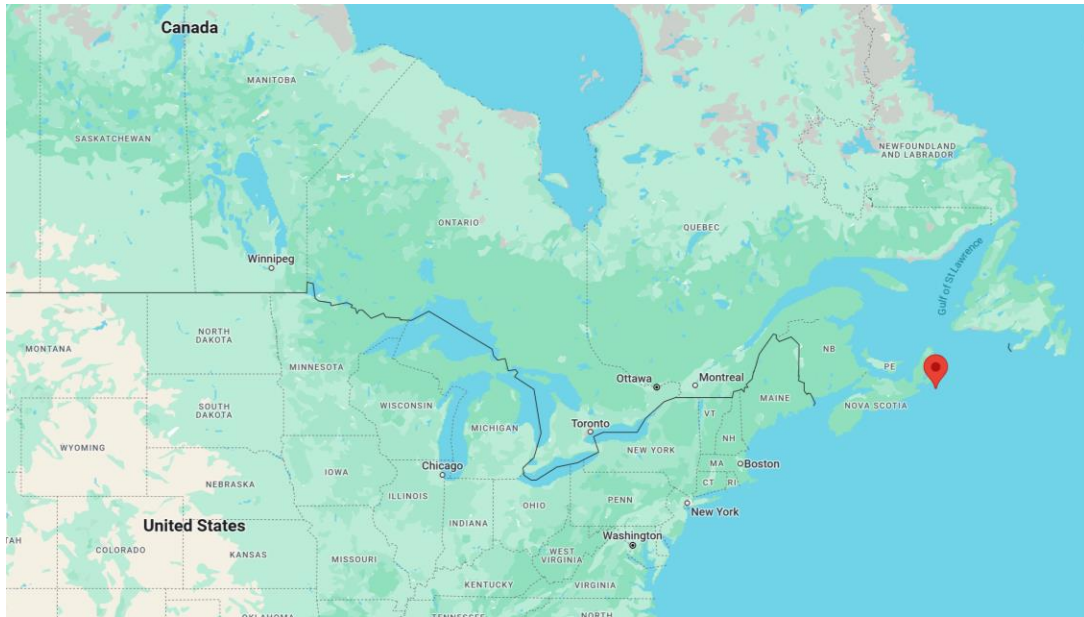
- protocol** (teal): `https`
- subdomain** (red): `play`
- domain** (red): `google`
- TLD** (dark red): `.com`
- Path name** (purple): `/store/apps`
- Search String** (black): `?hl=en`
- Host name** (dark red): A bracket grouping `play.google.com`

# Like postal addresses, links are read right to left

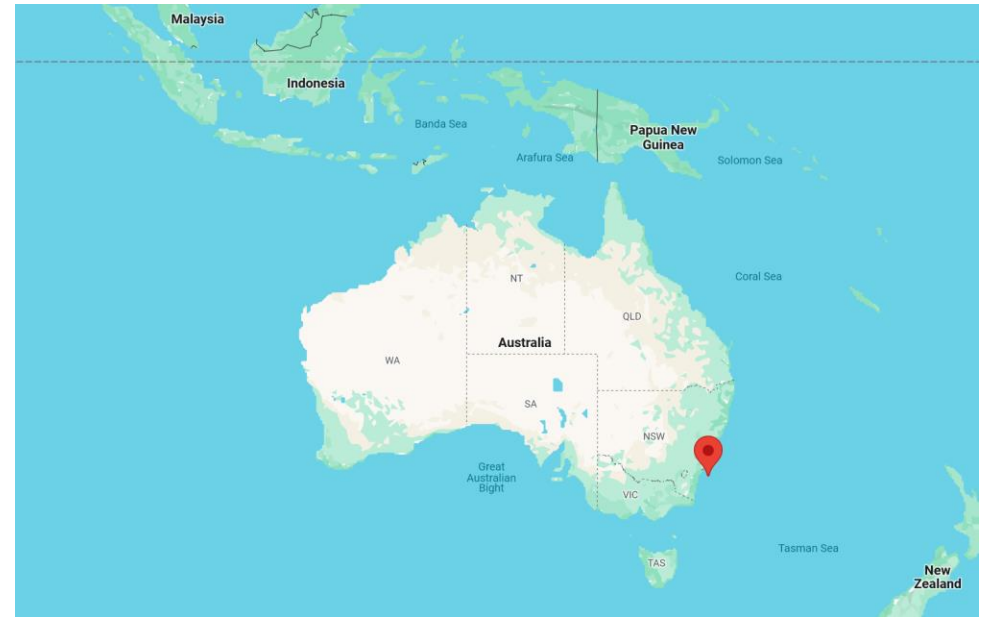
<https://facebook.mobile.com>



Sydney, NS, Canada



Sydney, NSW, Australia



# Which of these URLs goes to Facebook?



<https://facebook.profile.com>



<https://profile.facebook.com>



# None of these go to Paypal

- ⌘ paypal.com.login-myaccount.policy.country
- ⌘ paypal.com.updates-information-accounts.ga
- ⌘ paypal.com.account.update.amquipac.org
- ⌘ paypal.com.login.summary-limited-account.gq
- ⌘ paypal.com-websecure.limited
- ⌘ paypal.com.resolution-ticket.tk
- ⌘ www.update-paypal-informations-account.ga

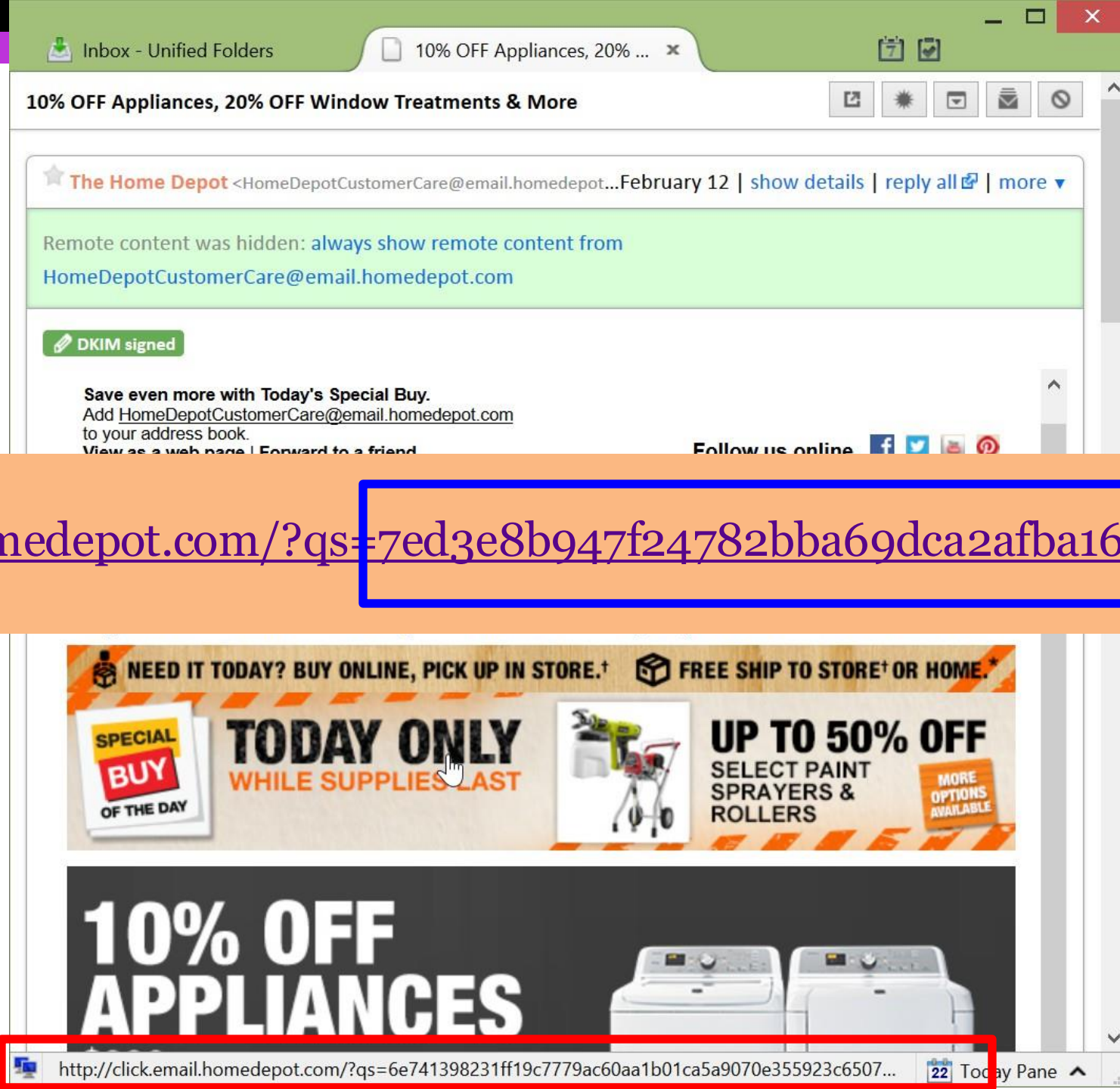


# None of these go to Paypal

- ⌘ [paypal.com.login-myaccount.policy.country](#)
- ⌘ [paypal.com.updates-information-accounts.ga](#)
- ⌘ [paypal.com.account.update.amquipac.org](#)
- ⌘ [paypal.com.login.summary-limited-account.gq](#)
- ⌘ [paypal.com-websecure.limited](#)
- ⌘ [paypal.com.resolution-ticket.tk](#)
- ⌘ [www.update-paypal-informations-account.ga](#)

Data aggregators  
use URLs to collect  
details about  
the email  
clicked on.

<http://click.email.homedepot.com/?qs=7ed3e8b947f24782bba69dca2afba163>





4h  
@AskPayPal can you help?

Reply with image

I've had another one now too! @PayPal @PayPalSecurity @PayPalUK can I forward then to you so you can investigate? twitter.com/gdotchin/statu...



**PayPal**  
@AskPayPalCRT



Follow

Alright [redacted], Please visit [bit.ly/1YYo](http://bit.ly/1YYo) immediately to submit your account for instant review and resolution.^PH

8:13 AM - 22 Aug 2016



Text Message  
Today 10:37 AM

(wells\_.fargo) Important message from security department!

Login.-=>

[vigourinfo.com/secure.well5farg0card.html](http://vigourinfo.com/secure.well5farg0card.html)

From: "Bank of America" [customerservice@bankofamerica.com](mailto:customerservice@bankofamerica.com)  
To: "Jane Smith" [jane-smith12@gmail.com](mailto:jane-smith12@gmail.com)  
Date: Wed, May 26, 2010  
Subject: Fraud Alert – Action Required



Dear Customer,

At Bank of America, your satisfaction is our number one priority. We have recently added an Advanced Online Security option for our customers with online accounts. It is urgent that you go to our website and add Advanced Online Security to your account. Click on the following and update your information [www.bankofamerica.com](http://www.bankofamerica.com).

If you do not take these steps, in order to protect you, we will put a hold on your account, and you

[www.sanagustinturismo.co/Facebook/](http://www.sanagustinturismo.co/Facebook/)

facebook

Email

Password

☐ Stay logged in

[Forgot your password?](#)

Enter



**Connect with your friends faster, wherever you are.**

The Facebook application is available in more than 2,500 phones.

- Faster navigation
- Compatible with the camera and your phone contacts
- Without regular updates: download only

Discover Facebook Mobile

**Sign up**

It's free (and will remain).

Name:

Surname:

Your email:

Re-enter your email address:

Password:

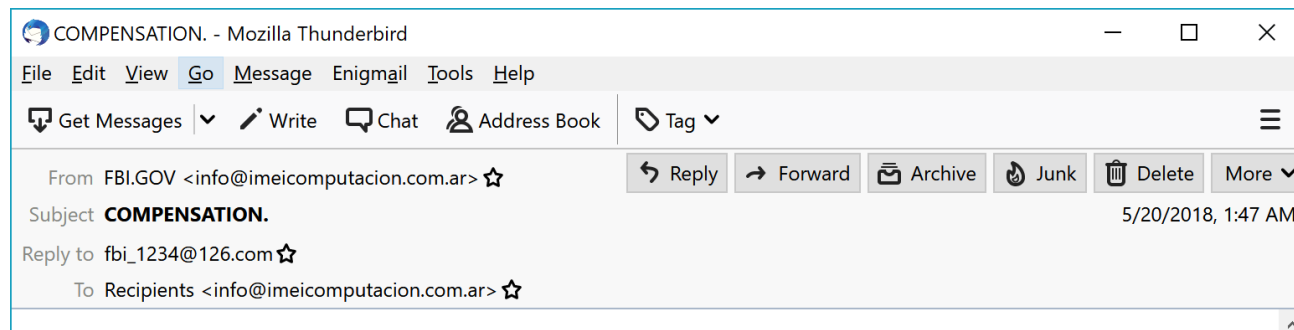
Gender:

Date of Birth: Day:  Month:  Year:

[Why do I have to provide my birthday?](#)

Sign up

## Quickly defining "phishing" so we



ATM Card: We will be issuing you a custom pin based ATM card which you will use to withdraw up to \$3,000 per day from any ATM machine that has the Master Card Logo on it and the card have to be renewed in 3 years' time, which is 2021. Also with the ATM card you will be able to transfer your funds to your local bank account. The ATM card comes with a handbook or manual to enlighten you about how to use it, even if you do not have a bank account.

attempt to swindle your fund which has led to so many losses from your end and

Take note that anyone asking you for some kind of money above the usual fee is definitely a fraudster and you will have to stop communication with every other person, if you have been in contact with any. Also remember that all you will ever have to pay is \$520 U.S Dollar, and we guarantee the receipt of your fund to be successfully delivered to you in four days, after the receipt of payment has been confirmed.

with the ATM card you will be able to transfer your funds to your local bank



# What is this URL's Destination? Empirical Evaluation of Users' URL Reading

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## ABSTRACT

Common anti-phishing advice tells users to mouse over links, look at the URL, and compare to the expected destination, implicitly assuming that they are able to read the URL. To test this assumption, we conducted a survey with 1929 participants recruited from the Amazon Mechanical Turk and Prolific Academic platforms. Participants were shown 23 URLs with various URL structures. For each URL, participants were asked via a multiple choice question where the URL would lead and how safe they feel clicking on it would be. Using latent class analysis, participants were stratified by self-reported technology use. Participants were strongly biased towards answering that the URL would lead to the website of the organization whose name appeared in the URL, regardless of its position in the URL structure. The group with the highest technology use was only minorly better at URL reading.

## Author Keywords

Uniform Resource Locators; web literacy; URL readability; link destination; online security; technology usage; phishing

## CCS Concepts

•Security and privacy → Usability in security and privacy;  
•Human-centered computing → Usability testing; Hyper-text / hypermedia; Empirical studies in HCI; •Social and professional topics → Computing literacy;

## INTRODUCTION

Malicious web links embedded in emails and other communications continue to plague companies resulting in compromises and lost revenue. FBI's Internet Crime Report estimates that phishing losses exceeded \$29 million in 2017 for US organizations [40]. The Ponemon Institute estimates phishing costs UK organizations an average of \$2.01 million per incident [35].

Communication before it reaches users. Browsers also automatically block and provide warnings when they are confident that a URL is phishing [13]. Unfortunately, automatic detection is not perfect, sometimes allowing through malicious links or blocking benign ones [41]. Automatic detection systems also have difficulty identifying targeted communications which are carefully crafted and sent to a single target, known as spear phishing. In 2017, Google and Facebook were both tricked into paying \$100 million to a scammer who was impersonating a manufacturer with whom the two companies interact [18].

To handle the fact that some malicious communications get through filters, security experts turn to users as the last line of defense, providing them with training and expecting them to identify phishing attacks, which they are not necessarily good at [14, 15]. Properly training people to detect phishing is also possibly more expensive than it is worth [21]. Knowing what advice to even train users with is also tricky. When security experts were asked to provide advice to internet users, "Don't click on dangerous links" and "Check the URL for an expected site" were common pieces of advice [37]. Both pieces of advice are based on the assumption that if the user pays close attention to the link text, they will be able to determine that it goes to a different website than what the accompanying message claims. The complexity of both the URL and human language processing systems along with the fact that phishers use URLs that contain brand names in different parts of the URL string [34], suggests that users may have trouble with this type of prediction. Hence, a systematic empirical evaluation is critical to form a clear understanding of users' URL reading abilities and to adapt our user-facing approaches accordingly.

In this work, we hypothesize that the majority of web users cannot differentiate between the following two Uniform Resource Locators (URLs): <https://facebook.profile.com> and <https://profile.facebook.com>. We take a slight twist on tradi-

# Structuring Research

- **Research question or goal**
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# Inspiration

- I decided to run a “fun” worksheet on URLs with my class that could only sorta code.
- They could not even answer the first question.
- I then started noticing how often URL reading ability is assumed in safety training.

**<http://friends.facebook.com@vaniea.com/friends.html?lang=en>**

Protocol:

User:

Domain:

Top level domain:

Sub-domain(s):

Path:

Page Language:

Get String/Array:

Get String/Array.

Path:

Page Language:

Get String/Array:

Path:

Page Language:

Get String/Array:



# URL Explainer

Serena Zheng

Project by UG3  
visiting student,  
Serena Zheng, to  
break up and  
explain a URL to  
someone.

# URL Explainer

foo://username:password@www.example.com:123/hello/world/there.html?name=ferret#foo

Explain

Copy and paste your URL above! Please make sure to include the protocol (the part before ://).

URL: **foo://username:password@www.example.com:123/hello/world/there.html?name=ferret#foo**

The URL (Uniform Resource Locator) specifies the location of a web resource and the mechanism for retrieving it.

Protocol: **foo**

The protocol is mechanism used to obtain the resource. It can either be secure (https) or not (http).

Userinfo: **username:password**

The userinfo contains optional username and password authentication details for a URL.

Domain: **example.com**

The domain is where the resource is hosted. This is where the URL actually goes.

Subdomain: **www**

The subdomain is a subdirectory inside the domain.

Port: **123**

The port is the final endpoint of communication on the server. Default ports for given protocols (http: 80, https: 443) are often omitted from the URL.

Path: **/hello/world/there.html**

The path identifies the location of the specific resource being accessed.

Search: **name=ferret**

The search queries are data to be processed, parameters for a search, and/or information being tracked about people.

Fragment: **foo**

The fragment points to a reference or function in the resource that it has just retrieved. It is often an internal section within a document.

Project by UG3  
visiting student,  
Serena Zheng, to  
break up and  
explain a URL to  
someone.

# URL Explainer

foo://username:password@www.example.com:123/hello/world/there.html?name=ferret#foo

Explain

Copy and paste your URL above! Please make sure to include the protocol (the part before ://).

URL: **foo://username:password@www.example.com:123/hello/world/there.html?name=ferret#foo**

The URL (Uniform Resource Locator) specifies the location of a web resource and the mechanism for retrieving it.

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Userinfo: **username:password**

The userinfo contains optional username and password authentication details for a URL.

Domain: **example.com**

## Survey Questions

1. Where does this URL go? What does it do?
2. How confident are you in your answer to question 1? (Scale 1-5)
3. Would you click on a link with this URL? (Yes or No)
4. Why or why not would you click on the link?

Table 1: Survey questions for each URL

Even protocols (http: 80, https: 443) are often omitted from the URL.

Information being tracked about people.

The fragment points to a reference or function in the resource that it has just retrieved. It is often an internal section within a document.

# Test URL reading

## Part 1 – reading without assistance

## Part 2 – reading with assistance

	URL	Real/ Spoof	Description	% Correct (average confidence), Control	% Correct (average confidence), Experimental
Part 1	http://facebook.mobile.com	Spoof	Goes to Facebook subdomain of mobile.com, T-Mobile's website	0% (3.4)	14% (4.3)
	http://www.paypal.com.protection-billing.com/	Spoof	Faked paypal site, goes to phishy protection-billing.com	0% (2.1)	28% (2.6)
	http://bbc.in/1Sa5OEY	Real	Shortened BBC link, goes to BBC article	86% (2.5)	57% (2.6)
	http://mandrillapp.com/track/click/30590054/emails.storagesquad.com?p=eyJzIjoiMDJibkM0WHU0U1Y4Z3h3THM5dmk1WXhsQTJFIiwidiI6MSwicCI6IntcInVcljoz...	Real	Mandrilla app tracks clicks within emails, goes to storagesquad.com	42% (2.7)	57% (2.3)
	https://www.google.co.uk/?i on=1&espv=2#q=skye%20trail	Real	Google search result for Skye Trail	100% (3.9)	100% (3.5)

### Part 3

http://secure-signin.ebay.com.ttps.us/	Spoof	Faked Ebay signin page, goes to ttps.us	0% (3.4)	28% (3.5)
http://nyti.ms/1TP1IRU	Real	Shortened NYTimes link, goes to NYTimes article	71% (2.9)	100% (3.3)
http://online.wellsfargo.wfosec.net/	Spoof	Faked Wells Fargo link, goes to phishy wfosec.net	0% (3.4)	14% (3.1)
http://cl.exct.net/?qs=641c48385aeb351c1f94e6dbb33b5b7287f58fb3bd175c666b0e6626dc471fea	Real	Tracks email click, redirects to Microsoft website	0% (1.0)	28% (2.0)
https://web-da.us.citibank.com/	Real	CitiBank website	100% (3.0)	100% (3.4)

26dc471fea

https://web-da.us.citibank.com/

Real

CitiBank website

100% (3.0)

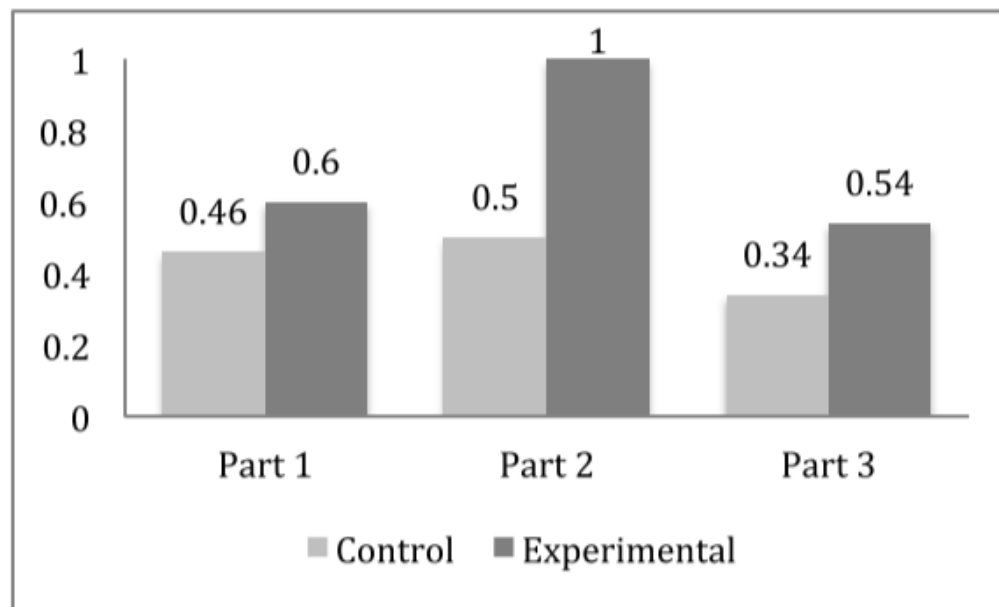
100% (3.4)

## Test URL reading

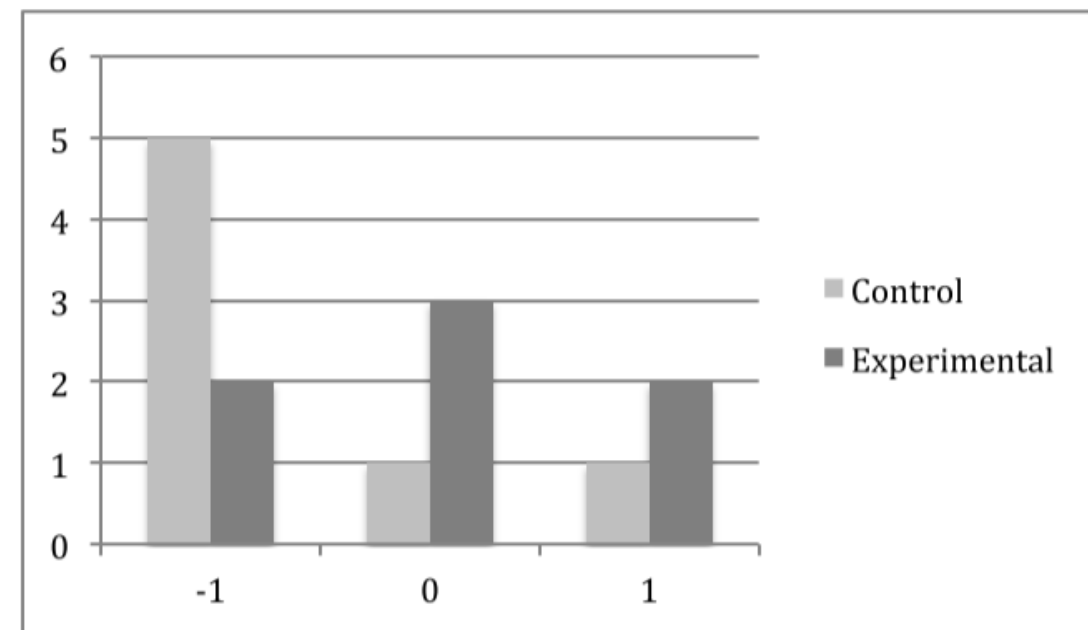
**Part 1 – reading without assistance**

**Part 2 – reading with URL Explainer support (experimental)**

**Part 3 – reading without assistance**



**Figure 4b: Average correctness (%) for each part of the survey**



**Figure 6: Change in confidence levels in reading URLs after taking the survey**

## Observation

**Users tended to always select the recognizable organization name in the URL, even if it is in the subdomain.**

# Research Question

Informal RQ:

- **Can people read URLs under optimal conditions?**

Formal RQs:

- RQ1 Can users accurately predict where a URL will go?
  - RQ1.1 Can users correctly infer from the URL that it will go to the website of the organization listed in the domain position rather than the subdomain, and what factors affect prediction accuracy?
  - RQ1.2 Can users recognize that the end destination of shortened URLs is not easy to predict?
  - RQ1.3 Can users recognize the end destination of complex URL structures?
- RQ2 What effects users' assessment of the likely safety of a URL?



# Structuring Research

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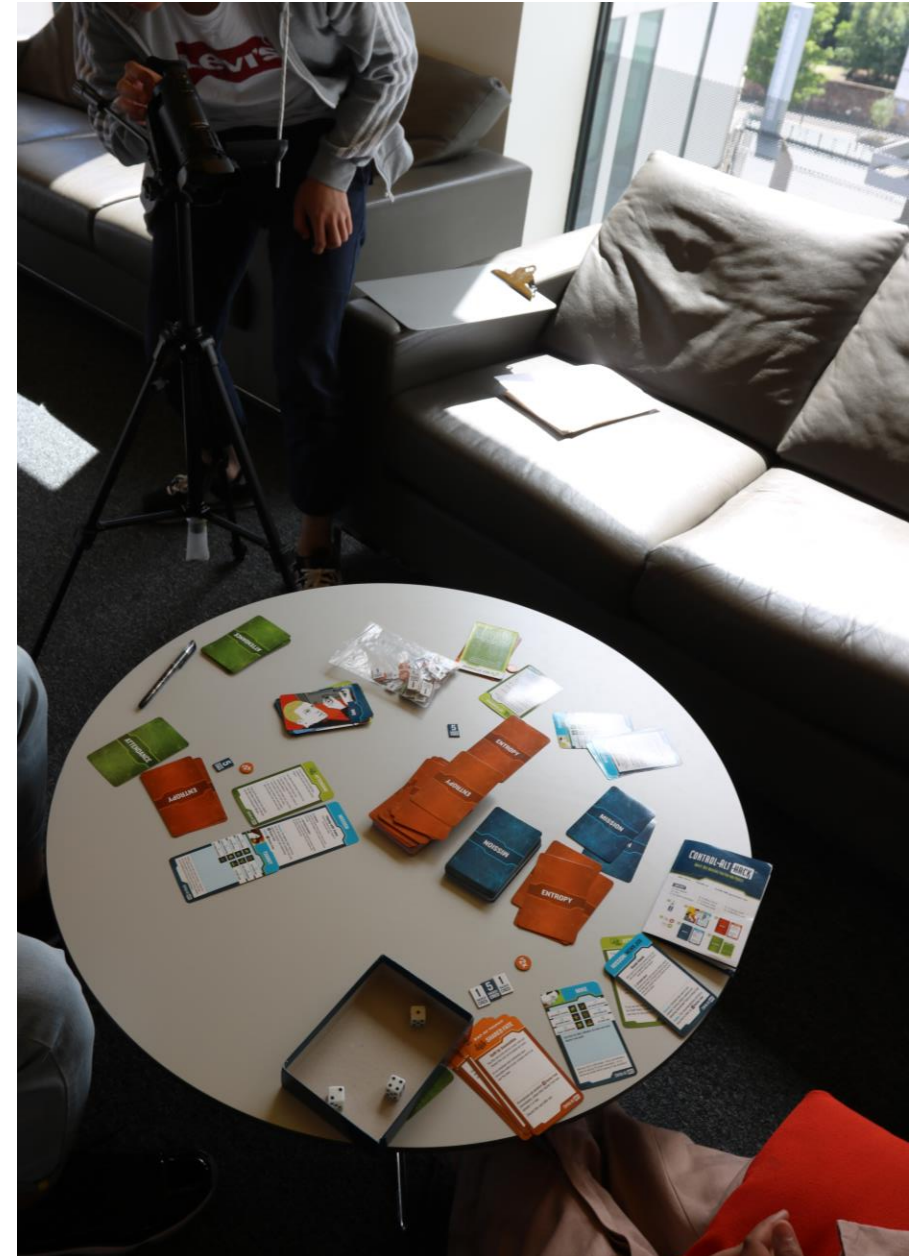


# Very little research on URL reading

- Lots of research says users cannot detect phishing URLs.
- URLs commonly taught in larger training programs.
  - Advice like: Look at the URL to see if it is going to the correct place.
- Lots of research on common manipulation tactics.
- I also asked Ross Anderson and other senior people.
- Tim Berners-Lee (URL inventor) also had an opinion piece saying how much he regretted its structure.

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# Method

## Online survey (**Total = 1929**)

- Amazon Mechanical Turk (n= 972)
- Prolific Academic (n=962)
- Advertised as “**Opinions on Web links**”, advertisement and survey did not mention privacy or security.
- Survey consisted of:
  1. Instructions and Training
  2. Set of **23 URLs** presented in random order
  3. Demographics

## ▪ Confounds considered

- HTTPS – some users think the “s” stands for security and might erroneously use it as an indicator.
- TLD – There are many top level domains. So .com was used to limit confounds.
- Real URLs – Only real URLs were used as a base.
- Recognizable names – Only URLs that contain the real company’s name.

# Confound

- An aspect of a study that may impact the study outcome in an unwanted way.
- A confound can mean that something other than the intended manipulation is the cause of the results.
- We control for confounds through careful study design.

## Confound examples

- Saying something about security before the study – bringing security to the participant's attention.
- Tested manipulations differ in more than the intended way.
- Something happened outside the lab, like a large data breach.

# Confound

- Pretend I tested the following two cookie dialogs against each other and found that the second one leads to more people opting out.
- What likely caused the effect?

**We use cookies on this site to enhance your experience.**

By selecting “Accept” and continuing to use this website, you consent to the use of cookies.

Accept

## Interest-Based Ads Notice

We show interest-based ads (sometimes referred to as personalized or targeted ads) to display features, products, or services that may be of interest to you. To learn more, or to adjust your preferences, please refer to our [Interest-Based Ads page](#).

Continue Shopping

# Correlation vs. Causation

- Correlation

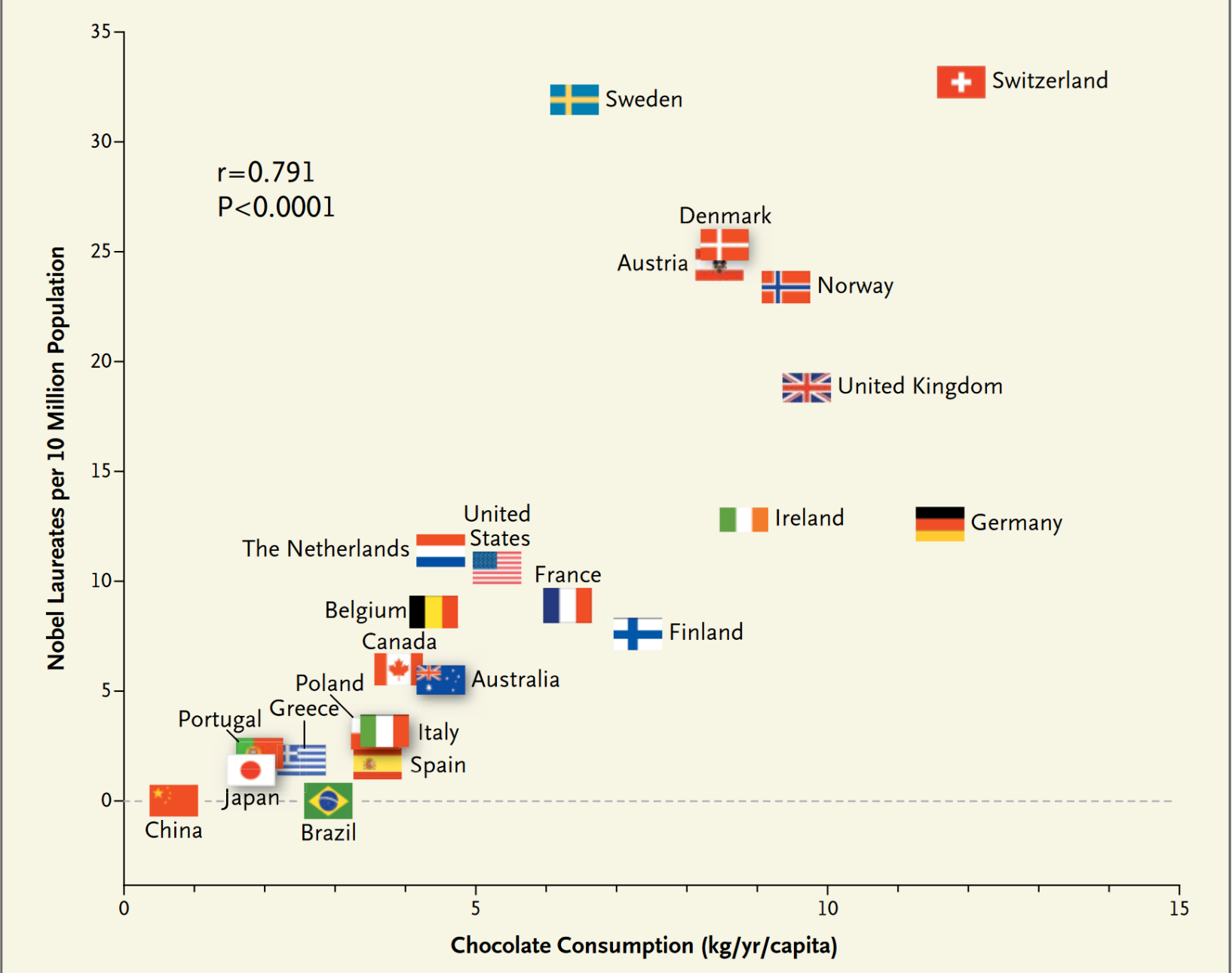
- Two things tend to behave in a way that seems inter-related, where if one thing changes the other thing will also change in a related way.
- For example, if the price of rice goes up at the same time as the price for beans.

- Causation

- When one thing changes it causes the other thing to change.
- For example, when the weather gets cold more people wear coats. Cold weather causes more people to wear coats.

Does consuming chocolate increase the number of Nobel Laureates?

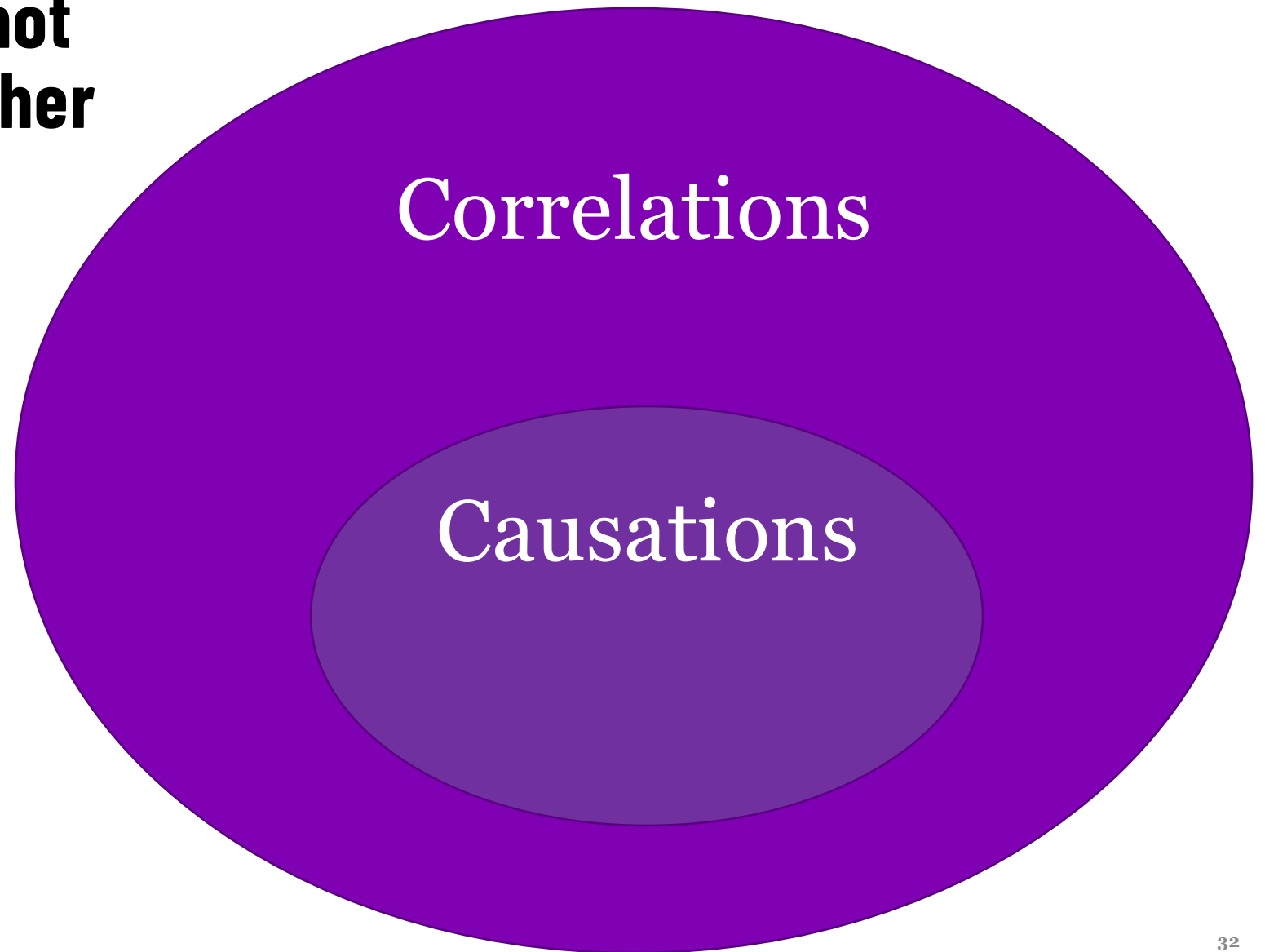
This is a correlation, not necessarily a causation.



**Figure 1.** Correlation between Countries' Annual Per Capita Chocolate Consumption and the Number of Nobel Laureates per 10 Million Population.

Chocolate Consumption, Cognitive Function,  
and Nobel Laureates  
Franz H. Messerli, M.D.

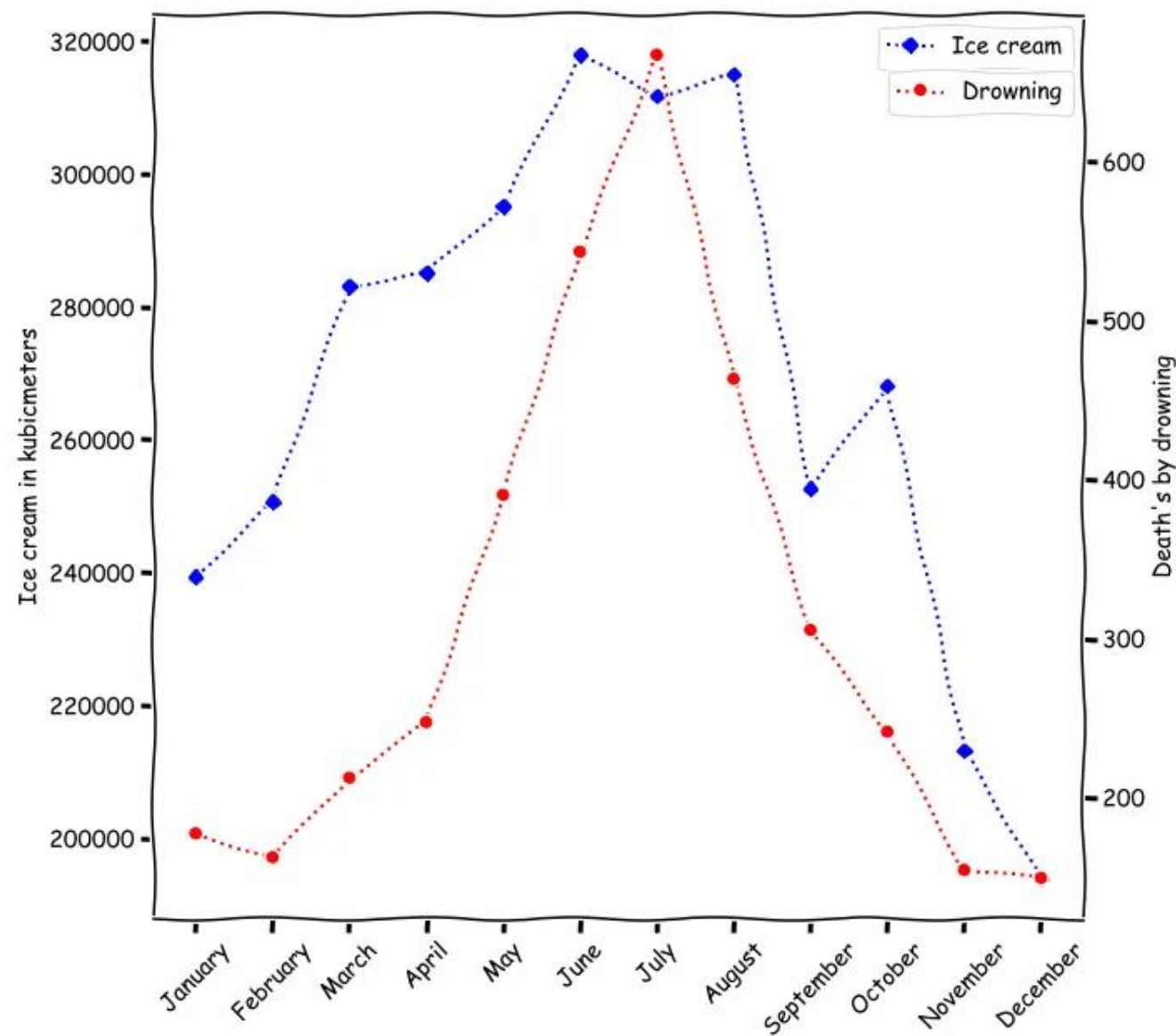
**Causations can be  
Correlations, but not  
necessarily the other  
way round**





# Ice Cream vs Drowning

- Drowning deaths go up at roughly the same time of year as ice cream consumption goes up
- Does ice cream consumption cause drownings? Of course not.
- Both ice cream consumption and drowning are caused by the weather getting warmer
- They are correlated.
- There is a latent unmeasured variable (temperature) that causes them to rise and fall together



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- Recognizable names – Only URLs that contain the real company’s name.

# Survey Overview

We tested four variations of URLs:

Name	Example
Domain only	<a href="https://microsoft.com">https://microsoft.com</a>
Subdomain	<a href="https://profile.facebook.com">https://profile.facebook.com</a>
Complex	<a href="https://facebook.com/picture.html?a=twitter.com">https://facebook.com/picture.html?a=twitter.com</a>
Short	<a href="https://bit.ly/1bdDlXc">https://bit.ly/1bdDlXc</a>

\* If you were to type in the above link into a web browser, what website would open?

- ☐ TravBuddy's website
- ☐ Redirects to another website with a longer link
- ☐ Google's website
- ☐ A website which is not listed
- ☐ Profile's website
- ☐ Other:

\* How safe do you think it would be to click on the link above if you saw it in an email from someone you know?

- ☐ Not safe
- ☐ Somewhat unsafe
- ☐ Neutral
- ☐ Somewhat safe
- ☐ Very safe

## Varied for subdomain

- **Sector** – social media, finance, news
- **How recognizable** – well known, relatively unknown
  - Pre-study to find known companies
  - Startups to find unknown real companies
- **Filler word** – mobile or profile



URL Structure	Orgnization Industry	Orgnization Recognizablity	Organization Name	URL	
				Group 1	Group 2
Domain Only			Microsoft Google AMT PA	<a href="https://microsoft.com">https://microsoft.com</a> <a href="https://google.com">https://google.com</a> <a href="https://mturk.com">https://mturk.com</a> (AMT participants only) <a href="https://prolific.ac">https://prolific.ac</a> (PA participants only)	
Single Subdomain	Social	Well known	Facebook Twitter	<a href="https://facebook.profile.com">https://facebook.profile.com</a> <a href="https://mobile.twitter.com">https://mobile.twitter.com</a>	<a href="https://profile.facebook.com">https://profile.facebook.com</a> <a href="https://twitter.mobile.com">https://twitter.mobile.com</a>
		Unknown	Travelbuddy Weheartit	<a href="https://profile.travelbuddy.com">https://profile.travelbuddy.com</a> <a href="https://weheartit.mobile.com">https://weheartit.mobile.com</a>	<a href="https://travelbuddy.profile.com">https://travelbuddy.profile.com</a> <a href="https://mobile.weheartit.com">https://mobile.weheartit.com</a>
	News	Well known	BBC CNN	<a href="https://bbc.profile.com">https://bbc.profile.com</a> <a href="https://mobile.cnn.com">https://mobile.cnn.com</a>	<a href="https://profile.bbc.com">https://profile.bbc.com</a> <a href="https://cnn.mobile.com">https://cnn.mobile.com</a>
		Unknown	Dunfermlinepress Haysfreepress	<a href="https://profile.dunfermlinepress.com">https://profile.dunfermlinepress.com</a> <a href="https://haysfreepress.mobile.com">https://haysfreepress.mobile.com</a>	<a href="https://dunfermlinepress.profile.com">https://dunfermlinepress.profile.com</a> <a href="https://mobile.haysfreepress.com">https://mobile.haysfreepress.com</a>
	Financial	Well known	Paypal Western Union	<a href="https://paypal.profile.com">https://paypal.profile.com</a> <a href="https://mobile.westernunion.com">https://mobile.westernunion.com</a>	<a href="https://profile.paypal.com">https://profile.paypal.com</a> <a href="https://westernunion.mobile.com">https://westernunion.mobile.com</a>
		Unknown	Purepoint Revolut	<a href="https://profile.purepoint.com">https://profile.purepoint.com</a> <a href="https://revolut.mobile.com">https://revolut.mobile.com</a>	<a href="https://purepoint.profile.com">https://purepoint.profile.com</a> <a href="https://mobile.revolut.com">https://mobile.revolut.com</a>
Shortener		Well known	Bit.ly Goo.gl	<a href="https://bit.ly/1bdDIXc">https://bit.ly/1bdDIXc</a> <a href="https://goo.gl/fJOIAv">https://goo.gl/fJOIAv</a>	
		Unknown	Po.st U.to	<a href="https://po.st/If6RgX">https://po.st/If6RgX</a> <a href="https://u.to/SbwC">https://u.to/SbwC</a>	
Complex			Google Twitter Facebook Facebook	<a href="https://facebook.com@google.com">https://facebook.com@google.com</a> <a href="https://twitter.com/facebook.com">https://twitter.com/facebook.com</a> <a href="https://facebook.com/picture.html?a=twitter.com">https://facebook.com/picture.html?a=twitter.com</a> <a href="https://facebook.com/?url=twitter">https://facebook.com/?url=twitter</a>	



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- **Evaluate outcome**
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# Raw data: attention check

## 2.1 Attention Check Questions

We asked about google.com and microsoft.com as attention check questions where the correct answer was not listed. “Correct” in these cases are either “Other” or “Not listed” (notli). Rows are Google and columns are Microsoft.

						google.com	
		Twitter	Facebook	BBC	Redirects	Not listed	Other
microsoft.com	Mobile	0	1	0	2	7	1
	Facebook	1	0	0	2	3	0
	Samsung	2	1	0	2	2	1
	Redirects	1	2	2	24	27	14
	Not listed	0	1	2	18	755	84
	Other	2	1	1	31	157	865

# Where will the link lead vs safety question

## facebook.profile.com

```
> table(d$factFacePro,d$safeFacePro)
```

	Not safe	Somewhat unsafe	Neutral	Somewhat safe	Very safe
Subdomain	12	44	88	276	264
Domain	55	62	63	34	14
Distractor	0	0	0	0	0
Redirect	14	7	1	4	0
Not Listed	24	23	9	1	0
Other	12	1	1	1	5

Table 1: Answers for <https://facebook.profile.com> The correct answer is the "Domain" row.



# Research Question

Informal RQ:

- **Can people read URLs under optimal conditions?**

Formal RQs:

- RQ1 Can users accurately predict where a URL will go?
  - RQ1.1 Can users correctly infer from the URL that it will go to the website of the organization listed in the domain position rather than the subdomain, and what factors affect prediction accuracy?
  - RQ1.2 Can users recognize that the end destination of shortened URLs is not easy to predict?
  - RQ1.3 Can users recognize the end destination of complex URL structures?
- RQ2 What effects users' assessment of the likely safety of a URL?

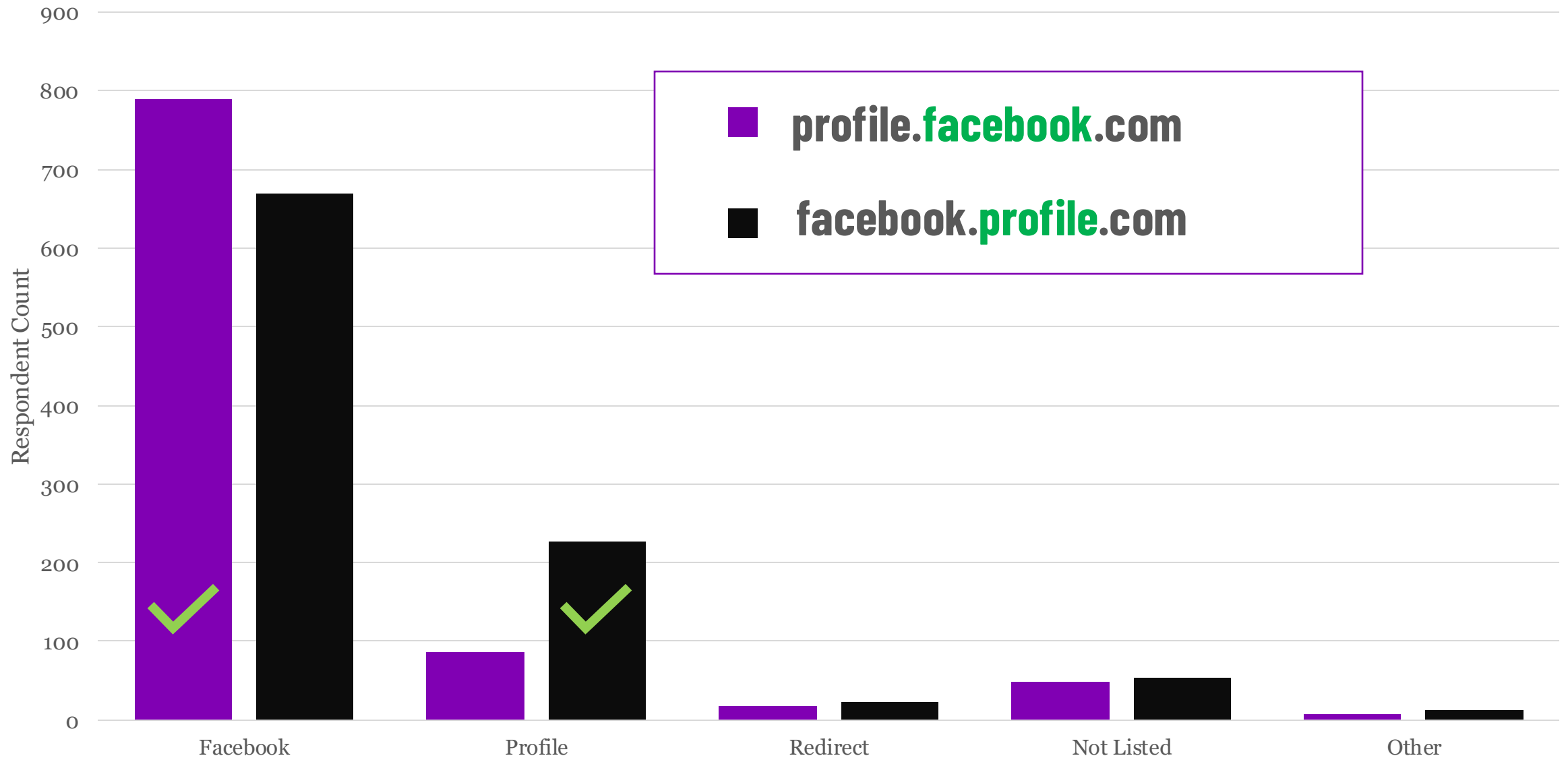
# Structuring Research

- Research question or goal
- Literature review (what have others learned or done)
- Methods planned to answer question or achieve goal
- Evaluate outcome
- **Contextualize findings**
- Writeup



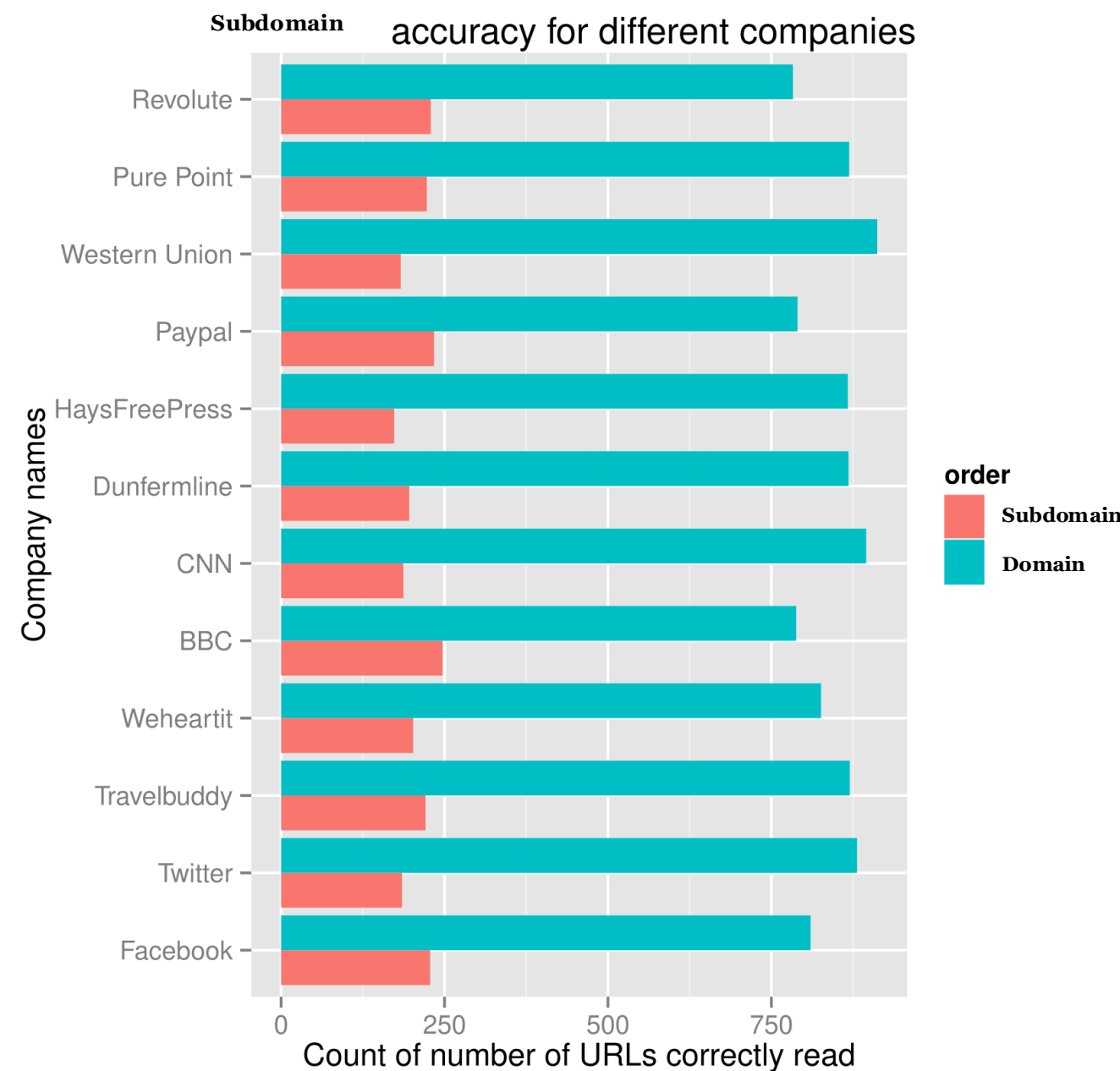


If you were type the [below] link into a web browser, what website would open?



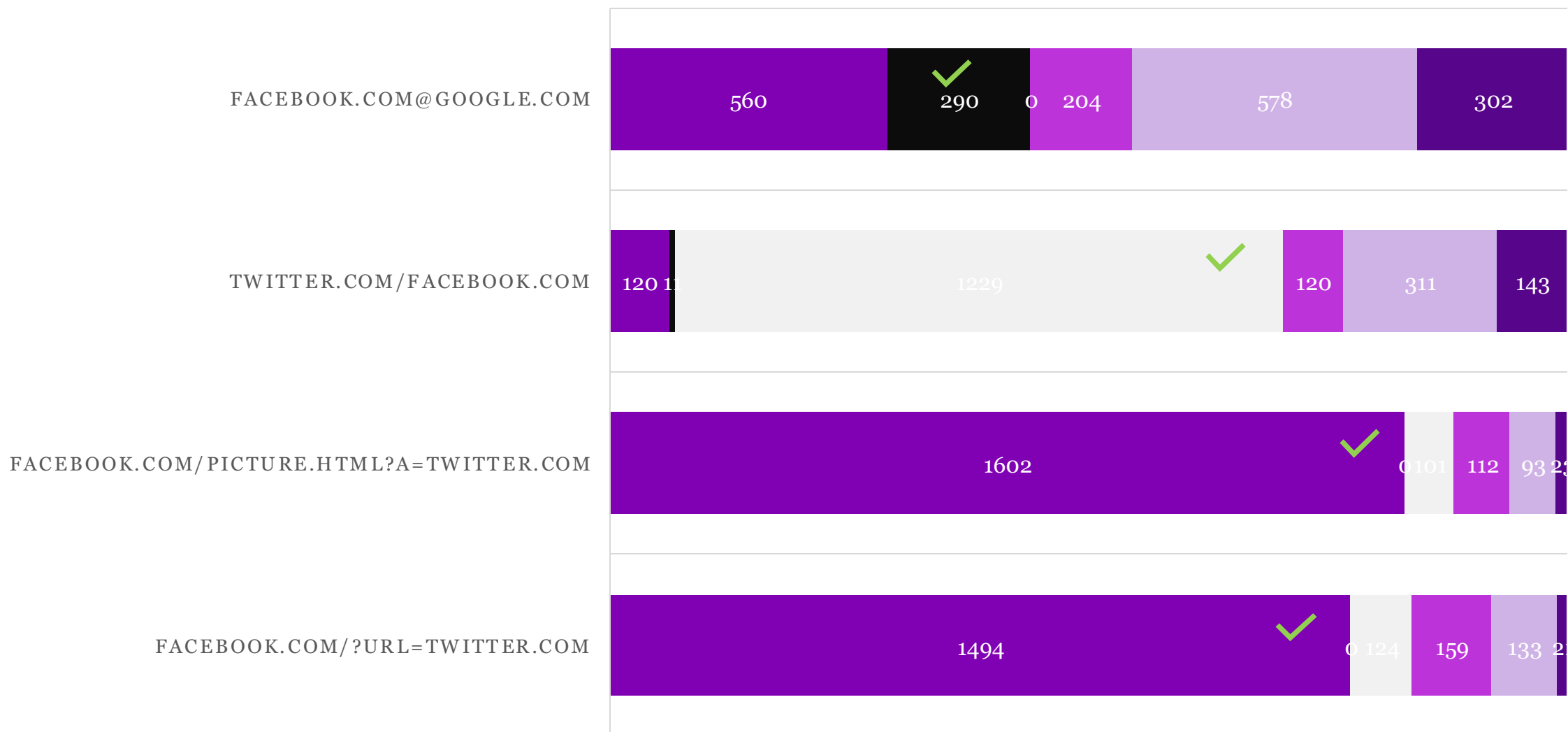
# Interpreting findings

- Unsurprisingly people were worse when company name was in the subdomain position.
- But there is variation... does it mean anything?

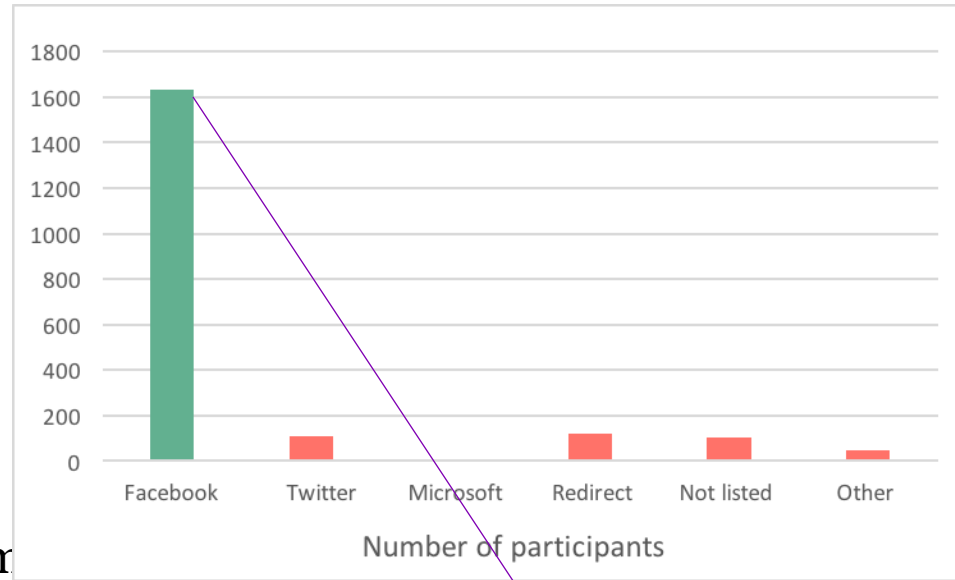


# Complex URLs

Facebook Google Twitter Redirect Not Listed Other

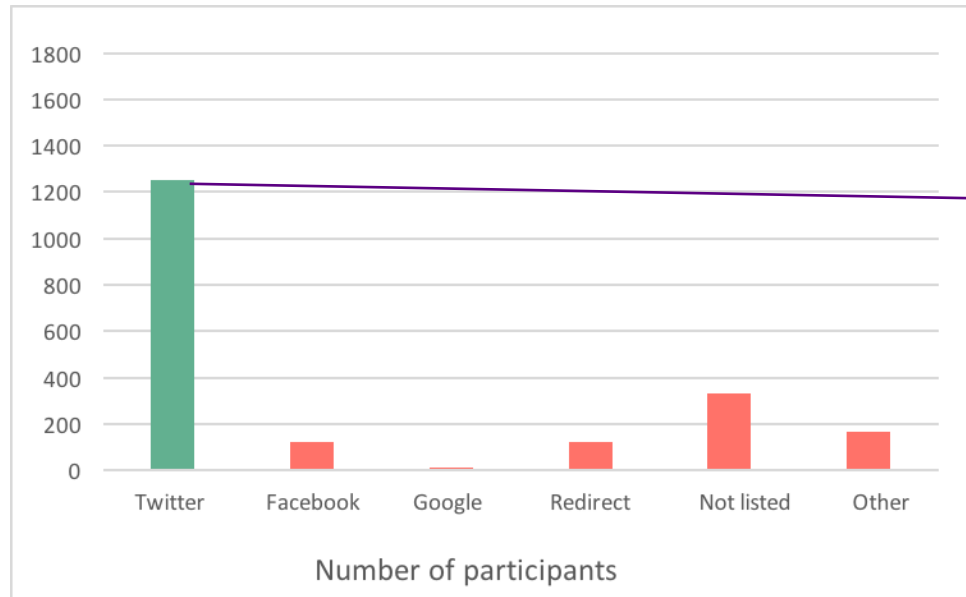


<https://facebook.com/picture.html?a=twitter.com>

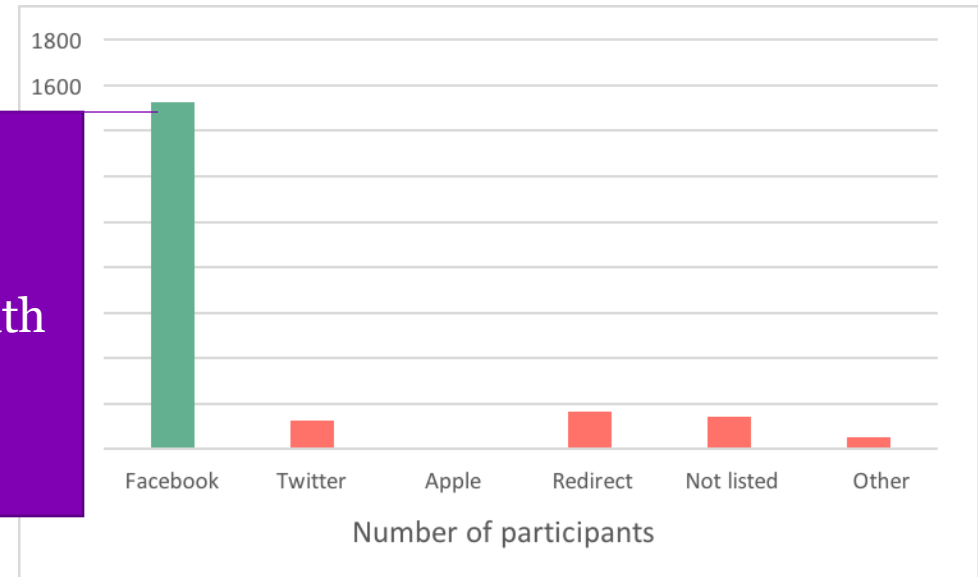


<https://facebook.com/?url=twitter>

<https://twitter.com/facebook.com>



Knew how to  
correctly read path  
URLs



Can people read URLs under optimal conditions?

People can read basic and path URLs but struggle with subdomain URLs.



# Structuring Research

- Research question or goal
- Literature review (what have others learned or done)
- Methods planned to answer question or achieve goal
- Evaluate outcome
- Contextualize findings
- **Writeup**



# What is this URL's Destination? Empirical Evaluation of Users' URL Reading

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## ABSTRACT

Common anti-phishing advice tells users to mouse over links, look at the URL, and compare to the expected destination, implicitly assuming that they are able to read the URL. To test this assumption, we conducted a survey with 1929 participants recruited from the Amazon Mechanical Turk and Prolific Academic platforms. Participants were shown 23 URLs with various URL structures. For each URL, participants were asked via a multiple choice question where the URL would lead and how safe they feel clicking on it would be. Using latent class analysis, participants were stratified by self-reported technology use. Participants were strongly biased towards answering that the URL would lead to the website of the organization whose name appeared in the URL, regardless of its position in the URL structure. The group with the highest technology use was only minorly better at URL reading.

## Author Keywords

Uniform Resource Locators; web literacy; URL readability; link destination; online security; technology usage; phishing

## CCS Concepts

•Security and privacy → Usability in security and privacy;  
•Human-centered computing → Usability testing; Hyper-text / hypermedia; Empirical studies in HCI; •Social and professional topics → Computing literacy;

## INTRODUCTION

Malicious web links embedded in emails and other communications continue to plague companies resulting in compromises and lost revenue. FBI's Internet Crime Report estimates that phishing losses exceeded \$29 million in 2017 for US organizations [40]. The Ponemon Institute estimates phishing costs UK organizations an average of \$2.01 million per incident [35].

Communication before it reaches users. Browsers also automatically block and provide warnings when they are confident that a URL is phishing [13]. Unfortunately, automatic detection is not perfect, sometimes allowing through malicious links or blocking benign ones [41]. Automatic detection systems also have difficulty identifying targeted communications which are carefully crafted and sent to a single target, known as spear phishing. In 2017, Google and Facebook were both tricked into paying \$100 million to a scammer who was impersonating a manufacturer with whom the two companies interact [18].

To handle the fact that some malicious communications get through filters, security experts turn to users as the last line of defense, providing them with training and expecting them to identify phishing attacks, which they are not necessarily good at [14, 15]. Properly training people to detect phishing is also possibly more expensive than it is worth [21]. Knowing what advice to even train users with is also tricky. When security experts were asked to provide advice to internet users, "Don't click on dangerous links" and "Check the URL for an expected site" were common pieces of advice [37]. Both pieces of advice are based on the assumption that if the user pays close attention to the link text, they will be able to determine that it goes to a different website than what the accompanying message claims. The complexity of both the URL and human language processing systems along with the fact that phishers use URLs that contain brand names in different parts of the URL string [34], suggests that users may have trouble with this type of prediction. Hence, a systematic empirical evaluation is critical to form a clear understanding of users' URL reading abilities and to adapt our user-facing approaches accordingly.

In this work, we hypothesize that the majority of web users cannot differentiate between the following two Uniform Resource Locators (URLs): <https://facebook.profile.com> and <https://profile.facebook.com>. We take a slight twist on tradi-

# QUESTIONS