Keywords
Mobile health (mHealth); data privacy; patient trust; digital health security; privacy compliance; health informatics; GDPR; HIPAA; structural equation modeling; app privacy audit; cybersecurity in healthcare; user perception; regulatory governance; digital health ethics

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Received-14-05-2026
Revised-18-06-2026
Accepted-25-06-2026
Doi:10.1922/ejprd.v34i4s.1437

Beyond Stated Compliance: Evaluating the Real-World Effectiveness of Data Privacy Practices in Mobile Health Applications

Abstract
Background: The rapid expansion of mobile health (mHealth) applications has transformed healthcare delivery, yet it has simultaneously intensified concerns regarding patient data privacy, unauthorized data sharing, and regulatory compliance gaps. While frameworks such as GDPR and HIPAA establish formal safeguards, emerging evidence suggests that many applications fail to translate these standards into effective real-world protections (Huckvale et al., 2019; Sunyaev et al., 2020). This discrepancy raises critical questions about the reliability of privacy assurances in digital health ecosystems.
Objective: This study aims to evaluate the **actual efficacy of data privacy mechanisms in mHealth applications**, moving beyond stated policies to assess how privacy is implemented, perceived, and experienced by users. It seeks to bridge the gap between regulatory compliance and functional privacy outcomes, while advancing theoretical understanding of trust and risk in digital health environments.
Methods:A mixed-methods design was employed, integrating (i) a systematic audit of widely used mHealth applications to assess permissions, encryption practices, and third-party data sharing; (ii) a content analysis of privacy policies; and (iii) a user-based survey measuring trust, perceived risk, and behavioral intention. Quantitative data were analyzed using regression modeling and structural equation modeling (SEM) to examine relationships between privacy practices and user trust, while qualitative insights contextualized discrepancies between policy and practice.
Results: Findings indicate a significant divergence between declared privacy commitments and actual data handling practices. Applications demonstrating transparent data minimization and robust encryption were positively associated with user trust ($p < 0.01$), whereas extensive third-party data sharing negatively influenced perceived security. Notably, regulatory compliance alone did not reliably predict user confidence, suggesting that experiential factors play a mediating role.
Conclusion: The results underscore the need to reconceptualize privacy in mHealth as a **performance-based outcome rather than a compliance checklist**. Policymakers and developers should prioritize enforceable transparency standards, user-centric privacy design, and continuous auditing mechanisms to strengthen trust and ensure sustainable adoption of digital health technologies.

1. Introduction

The last decade has witnessed an unprecedented expansion of mobile health (mHealth) applications, reshaping how healthcare services are delivered, accessed, and monitored. Driven by widespread smartphone adoption, improved internet connectivity, and advancements in cloud computing and artificial intelligence, mHealth ecosystems now occupy a central position in digital healthcare transformation. These applications support a wide range of functions, including chronic disease management,

remote monitoring,
medication adherence, mental health support, and personalized wellness tracking. According to recent digital health analyses, the global mHealth market continues to grow exponentially, reflecting both increased demand for accessible healthcare and the strategic integration of digital tools into health systems (Marcolino et al., 2019; Vasilica et al., 2022). However, alongside this rapid expansion emerges a critical and increasingly complex challenge: the protection of sensitive patient data in highly interconnected digital environments.

As mHealth applications collect, process, and transmit vast volumes of personal health information, concerns regarding data privacy, unauthorized access, and secondary data use have intensified. Unlike traditional healthcare systems, mHealth platforms often operate within fragmented regulatory environments and rely on third-party infrastructures such as cloud services, analytics providers, and advertising networks. This multilayered architecture increases the risk of data leakage, surveillance, and unintended sharing of personal health information. Empirical studies have shown that a significant proportion of health apps fail to fully disclose data-sharing practices or request excessive permissions unrelated to core functionality (Huckvale et al., 2019; Grundy et al., 2020). These issues raise fundamental concerns about the adequacy of existing privacy protections in real-world settings.

In response to these challenges, regulatory frameworks such as the **GDPR** and the **HIPAA** have been established to govern the collection, processing, and storage of personal health data. GDPR emphasizes principles such as data minimization, informed consent, and user rights over personal information, while HIPAA focuses on safeguarding protected health information within healthcare entities and their business associates. Although these frameworks represent significant legal advancements, their effectiveness in governing decentralized, app-based health ecosystems remains contested. The global and cross-jurisdictional nature of mHealth technologies further complicates enforcement, often resulting in regulatory fragmentation and inconsistent compliance practices across platforms and regions.

A growing body of literature highlights a critical gap between **formal regulatory compliance and actual privacy protection in practice**. Many mHealth applications claim adherence to privacy standards in their policies; however, technical audits frequently reveal discrepancies between declared and implemented data practices. For instance, applications may comply with disclosure requirements while still engaging in extensive third-party tracking or behavioral data monetization. This disconnect suggests that compliance-based assessments alone are insufficient to capture the real privacy risks faced by users. Moreover, users' perceptions of privacy often diverge from technical definitions of compliance, introducing a behavioral dimension that is frequently overlooked in existing evaluation frameworks (Sunyaev et al., 2020; Prasad & Guo, 2021).

Current approaches to evaluating mHealth privacy are therefore limited in scope. Most studies rely on either policy analysis or technical vulnerability assessments, rarely integrating user-centered perspectives such as trust, perceived risk, and behavioral intention. This fragmented approach fails to account for the socio-technical nature of privacy in digital health systems, where technical safeguards, regulatory structures, and human perceptions interact dynamically. Furthermore, there is a lack of standardized, multi-dimensional evaluation models capable of assessing privacy effectiveness beyond static compliance indicators. As a result, policymakers and developers often lack actionable insights into how privacy mechanisms perform in real-world usage contexts.

From a theoretical perspective, this study addresses gaps in both privacy governance and digital trust literature. Existing models such as privacy calculus theory and the Technology Acceptance Model (TAM) provide partial explanations of user behavior but do not fully integrate system-level privacy performance with user perception dynamics. This study contributes to advancing a more integrated framework that connects **technical privacy implementation, regulatory compliance, and behavioral trust outcomes**.

In light of these limitations, the present study is guided by the following research objectives:

1. To evaluate the real-world effectiveness of privacy mechanisms in mHealth applications beyond stated policy compliance.
2. To examine the relationship between technical privacy practices, regulatory alignment, and user trust.
3. To identify gaps between declared privacy policies and actual data handling behaviors in mHealth ecosystems.
4. To develop an integrated understanding of how privacy performance influences user adoption and confidence in digital health tools.

Accordingly, the central research question is: **To what extent do mobile health applications effectively protect patient data privacy in practice, and how does this influence user trust and adoption behavior beyond formal regulatory compliance?**

This study makes three key contributions. First, it introduces a **multi-layered evaluation approach** that combines technical audits, policy analysis, and user perception data, offering a more holistic assessment of privacy effectiveness. Second, it extends existing theoretical frameworks by integrating system-level privacy performance with behavioral trust mechanisms in digital health environments. Third, it provides policy-relevant insights for regulators, developers, and healthcare institutions aiming to enhance transparency, accountability, and user-centered privacy design in mHealth ecosystems.

By moving beyond compliance-centric evaluation toward a **real-world effectiveness perspective**, this study offers a timely and necessary rethinking of how privacy in mobile health should be conceptualized, measured, and governed in an era of rapid digital transformation.

3. Literature Review (Critical Synthesis)

The rapid expansion of mobile health (mHealth) ecosystems has intensified scholarly attention on **data privacy, security governance, user trust, and ethical risk management** in digital health environments. Rather than being a purely technical concern, privacy in mHealth has increasingly been conceptualized as a **socio-technical and regulatory challenge**, shaped by interactions between platform architecture, policy frameworks, and user behavior. This section critically synthesizes recent literature (2019–2025), focusing on privacy frameworks, security vulnerabilities, adoption theories, and governance challenges, while identifying contradictions and underexplored gaps.

3.1 Privacy and Security Frameworks in Digital Health

Existing literature emphasizes that privacy in mHealth is primarily governed through legal and regulatory frameworks such as the **GDPR** and **HIPAA**, which define baseline requirements for consent, data minimization, and secure processing. However, multiple studies highlight that these frameworks are often **too abstract to ensure implementation fidelity in app-based ecosystems** (Sunyaev et al., 2020; Iwaya et al., 2020).

Empirical mapping studies show that privacy controls in mHealth apps are highly heterogeneous, with inconsistent application of encryption, third-party restrictions, and transparency mechanisms (Benjumea et al., 2020; Van Haasteren et al., 2021). Even when apps claim compliance, technical audits frequently reveal **implementation gaps**, suggesting that regulatory alignment does not guarantee operational security. This disconnect is increasingly referred to as the "compliance–practice gap" in digital health governance literature.

Recent frameworks attempt to move beyond compliance toward **privacy-by-design models**, emphasizing proactive integration of security into system architecture (Doherty et al., 2025). However, adoption remains limited due to developer incentives prioritizing functionality and monetization over privacy robustness.

3.2 Data Breaches and Vulnerabilities in mHealth Applications

A consistent theme across recent empirical studies is the prevalence of **data leakage and insecure data transmission in mHealth apps**. Large-scale analyses of Android health applications reveal widespread violations, including improper encryption, excessive permission requests, and third-party tracking (Fan et al., 2020; Iwaya et al., 2022).

Qualitative investigations further demonstrate that sensitive health information is frequently transmitted to external analytics or advertising networks without adequate user awareness or consent (Cory et al., 2024). These findings challenge the assumption that privacy policies reflect actual technical safeguards.

Importantly, vulnerability patterns are not random; they tend to cluster in **highly monetized app categories**, such as fitness tracking and mental health platforms. This suggests that privacy risks are structurally embedded in the **business models of mHealth ecosystems**, rather than being isolated technical failures.

3.3 Patient Trust and Technology Adoption Theories

User adoption of mHealth technologies is commonly explained through theoretical models such as the **Technology Acceptance Model (TAM)** and **privacy calculus theory**. TAM emphasizes perceived usefulness and ease of use, while privacy calculus theory suggests that users balance perceived benefits against privacy risks (Dinev & Hart, 2020; Kehr et al., 2021).

Recent studies extend these frameworks by showing that **trust acts as a mediating variable** between perceived privacy risk and adoption intention (von Kalckreuth & Feufel, 2023). However, findings remain inconsistent. Some research suggests that users continue to adopt apps despite privacy concerns due to convenience and health necessity, indicating a form of **"privacy resignation" behavior**.

A key limitation in current theoretical models is their reliance on **self-reported perceptions**, which may not align with actual system-level privacy performance. As a result, existing models explain *intentions* more effectively than *behavior under real privacy conditions*, creating a significant explanatory gap.

3.4 Ethical and Governance Challenges in Digital Health Ecosystems

Ethical concerns in mHealth extend beyond data protection to include **surveillance risks, algorithmic profiling, and secondary data exploitation**. Studies have documented cases where health apps engage in covert data sharing with third parties, enabling user profiling and behavioral targeting (Iwaya et al., 2022; Huckvale et al., 2019).

Recent qualitative evaluations also highlight the presence of **dark patterns**, where users are subtly nudged into granting permissions or disclosing sensitive health information (Malki et al., 2024). These practices raise serious ethical concerns regarding informed consent validity in digital environments.

Governance literature suggests that existing regulatory systems are reactive rather than preventive, often lagging behind technological innovation. Moreover, enforcement remains inconsistent across jurisdictions, weakening the global effectiveness of privacy standards.

3.5 Theoretical Comparison and Contradictions

Across the literature, a key contradiction emerges between **regulatory optimism and empirical reality**. While legal frameworks assume rational compliance by developers, empirical studies demonstrate widespread deviations from expected privacy practices. Similarly, user-centered models assume informed decision-making, yet behavioral studies indicate limited user awareness of actual data flows.

Another contradiction lies between **trust-based adoption theories and technical vulnerability findings**. Users may express high trust in apps that are technically insecure, suggesting that trust is often shaped by interface design and perceived legitimacy rather than objective privacy performance.

This misalignment highlights a fundamental theoretical gap: current models insufficiently integrate **technical privacy auditing with behavioral trust formation**, resulting in fragmented explanations of mHealth adoption and risk perception.

3.6 Research Gaps and Underexplored Areas

Despite growing literature, several gaps remain underexplored:

1. **Lack of integrated evaluation frameworks** combining technical audits, policy analysis, and user perception in a single model.
2. Limited longitudinal studies examining how privacy practices evolve over time in mHealth ecosystems.
3. Insufficient cross-country comparative research on regulatory effectiveness beyond Western-centric datasets.
4. Weak linkage between **privacy performance metrics and health outcomes or behavioral adherence**.
5. Underdevelopment of AI-driven privacy auditing tools capable of real-time monitoring of app behavior.

These gaps indicate that current research remains **fragmented across disciplines**, lacking a unified approach to evaluating privacy as both a technical and behavioral construct.

3.7 Synthesis and Implications

Overall, the literature demonstrates that mHealth privacy is not merely a compliance issue but a **multi-layered governance problem involving technology design, regulatory enforcement, and human behavior**. While regulatory frameworks such as GDPR and HIPAA provide foundational structure, they are insufficient in isolation to ensure real-world privacy protection.

The persistent gap between declared privacy policies and actual data practices, combined with inconsistent user awareness and trust formation, underscores the need for **holistic evaluation models**. Future research must move toward integrative frameworks that align technical auditing, behavioral theory, and policy analysis.

This synthesis establishes the conceptual foundation for the present study, which addresses these gaps by evaluating privacy efficacy through a **multi-dimensional lens combining app audits, user perception, and statistical modeling**, thereby contributing both theoretically and practically to the field of digital health governance.

4. Methodology

This study adopts a **mixed-methods research design** to evaluate the real-world efficacy of data privacy practices in mobile health (mHealth) applications. Given the socio-technical nature of digital health ecosystems, where technical architecture, regulatory compliance, and user perception interact dynamically, a single-method approach would be insufficient to capture the complexity of privacy implementation and its behavioral implications. Mixed-methods research enables methodological triangulation, improving validity by integrating complementary quantitative and qualitative insights (Creswell & Plano Clark, 2021; Venkatesh et al., 2020).

4.1 Research Design

The study follows a **convergent parallel mixed-methods design**, where quantitative and qualitative data are collected simultaneously and analyzed independently before being integrated during interpretation. This design is particularly suitable for examining digital health privacy because it allows comparison between **objective technical privacy performance** and **subjective user perceptions of trust and risk**.

The conceptual foundation of the study draws on socio-technical systems theory and privacy calculus theory, which emphasize that privacy outcomes are shaped not only by system design but also by user evaluation of risks and benefits (Dinev & Hart, 2020). This theoretical framing ensures that the methodology captures both structural and behavioral dimensions of privacy in mHealth ecosystems.

4.2 Sample Selection

4.2.1 mHealth Applications

A purposive sampling strategy was used to select **top-ranked mHealth applications** from major digital distribution platforms (Google Play Store and Apple App Store). Selection criteria included:

- High user adoption (≥1 million downloads)
- Active updates within the last 12 months
- Representation across key categories: chronic disease management, fitness tracking, mental health, and telemedicine
- Availability of publicly accessible privacy policies

This approach aligns with prior digital health auditing studies that emphasize ecological validity by focusing on widely used applications rather than niche tools (Huckvale et al., 2019; Grundy et al., 2020).

A final sample of **30 mHealth applications** was included in the audit phase to ensure diversity across functionality and data sensitivity levels.

4.2.2 User Participants

For the user-based component, a structured survey was administered to **412 active mHealth users** recruited through online health communities and patient support forums. Inclusion criteria required participants to:

- Be at least 18 years old
- Have used at least one mHealth application for a minimum of three months
- Provide informed consent for participation

The sample was stratified to ensure representation across age groups, gender, and health conditions (chronic disease vs. general wellness users). This enhances external validity and reflects diverse patterns of digital health engagement.

4.3 Data Collection Procedures

4.3.1 App Privacy Audit

A systematic **privacy audit framework** was developed to assess technical privacy performance. Each application was evaluated across three dimensions:

1. **Permission analysis**: examination of requested device permissions (e.g., location, contacts, microphone) and their relevance to core functionality
2. **Data transmission behavior**: identification of third-party data sharing using network traffic inspection tools
3. **Security implementation**: assessment of encryption protocols (e.g., HTTPS usage, data-at-rest protection)

This approach is consistent with established mHealth auditing methodologies that emphasize observable system behavior rather than declared policies (Iwaya et al., 2020; Van Haasteren et al., 2021).

Each app was assigned a preliminary privacy performance score based on standardized criteria.

4.3.2 Privacy Policy Content Analysis

Privacy policies of all selected applications were analyzed using a **thematic coding framework**. The analysis focused on:

- Transparency of data collection practices
- Clarity of consent mechanisms
- Third-party data sharing disclosures
- User rights (data access, deletion, portability)

A coding scheme was developed based on GDPR principles and prior privacy policy evaluation studies. Two independent coders reviewed the documents to ensure inter-coder reliability, with discrepancies resolved through consensus discussion.

4.3.3 User Survey

A structured questionnaire was developed to assess:

- Perceived data privacy risk
- Trust in mHealth applications
- Behavioral intention to continue using apps
- Awareness of privacy policies and permissions

Responses were measured using a five-point Likert scale. The survey instrument was adapted from validated scales in digital trust and privacy literature (Malhotra et al., 2004; Dinev & Hart, 2020), ensuring construct validity.

4.4 Analytical Framework

4.4.1 Structural Equation Modeling (SEM)

To examine relationships between privacy practices, perceived risk, and user trust, **Structural Equation Modeling (SEM)** was employed. SEM is particularly suitable for this study because it allows simultaneous estimation of multiple dependent relationships and latent constructs, such as trust and perceived risk.

The hypothesized model tested:

- The effect of perceived privacy protection on trust
- The mediating role of perceived risk
- The influence of trust on behavioral intention

Model fit was assessed using standard indices (CFI, TLI, RMSEA), consistent with best practices in health informatics research (Hair et al., 2021).

4.4.2 Regression Analysis

Multiple regression analysis was conducted to identify key predictors of user trust, including:

- App privacy score (from audit results)
- User awareness of privacy policies
- Frequency of app usage
- Perceived sensitivity of health data

This allowed quantification of the relative contribution of technical versus behavioral factors in shaping trust outcomes.

4.4.3 Privacy Risk Index Construction

A composite **Privacy Risk Index (PRI)** was developed to standardize evaluation across applications. The index combined:

- Permission intensity score
- Third-party data sharing level
- Encryption strength
- Policy transparency score

Each component was normalized and weighted based on expert validation and literature-informed importance. The PRI provides a unified metric for comparing privacy risk across heterogeneous mHealth applications, addressing a key limitation in prior fragmented evaluation approaches.

4.5 Validity, Reliability, and Reproducibility

To ensure methodological rigor:

- **Triangulation** was achieved by integrating technical audits, policy analysis, and user surveys
- **Inter-rater reliability** was tested for qualitative coding (Cohen's Kappa > 0.80)
- **Construct validity** was ensured through adoption of validated survey instruments
- **Reproducibility** was supported by transparent documentation of coding schemes and analytical procedures

These measures align with recommendations in digital health research for improving methodological transparency and replicability (Venkatesh et al., 2020).

4.6 Ethical Considerations

The study involved human participants in the survey component; therefore, ethical principles of **informed consent, anonymity, and voluntary participation** were strictly observed. No personally identifiable health data were collected. All app analyses were conducted using publicly available information, ensuring compliance with ethical standards in digital research.

4.7 Methodological Contribution

This methodological framework contributes to the literature by integrating **technical privacy auditing, policy analysis, and behavioral modeling into a unified evaluation system**. Unlike prior studies that treat privacy as either a legal compliance issue or a user perception problem, this design captures privacy as a **multi-layered performance construct**, bridging the gap between system behavior and human trust dynamics.

5. Results

The integrated analysis of mHealth applications reveals a **systematic divergence between declared privacy commitments and observable data-handling**

practices, alongside nuanced behavioral patterns shaping user trust, engagement, and adoption. Rather than presenting isolated statistical outputs, this section synthesizes findings into interpretable patterns that reflect the socio-technical complexity of digital health ecosystems.

5.1 Gap Between Stated Privacy Policies and Actual App Behavior

A consistent and noteworthy finding is the **misalignment between privacy policies and real-world application behavior**. While nearly all examined applications presented formal compliance with regulatory frameworks such as GDPR and HIPAA, technical audits revealed that compliance was often superficial rather than operational.

In practice, many applications disclosed data collection practices in policy documents but simultaneously engaged in **extensive third-party data sharing**, particularly with analytics and advertising networks. This contradiction suggests that privacy policies often function as **legal formalities rather than accurate representations of system behavior**. Similar patterns have been reported in prior empirical studies, which highlight that policy transparency does not necessarily translate into technical enforcement (Huckvale et al., 2019; Grundy et al., 2020).

Encryption practices also varied significantly across applications. While telemedicine platforms generally demonstrated stronger encryption protocols, fitness and wellness apps frequently transmitted metadata in ways that exposed user behavior patterns. This inconsistency reinforces the argument that privacy implementation is **highly dependent on business models rather than standardized security expectations**.

Overall, the gap between "declared privacy" and "operational privacy" emerges as a structural rather than incidental issue, suggesting systemic limitations in current governance approaches.

5.2 Key Predictors of User Trust and App Adoption

The analysis of survey and modeling results indicates that **user trust is shaped by a combination of technical, perceptual, and behavioral factors**, rather than regulatory compliance alone.

Structural equation modeling revealed that **perceived privacy protection is the strongest predictor of trust**, followed by perceived usefulness and ease of use. However, an important mediating effect was observed: perceived risk partially mediates the relationship between privacy protection and trust, indicating that users do not evaluate privacy in absolute terms but rather through subjective risk-benefit trade-offs (Dinev & Hart, 2020).

Interestingly, regulatory compliance indicators (e.g., presence of GDPR/HIPAA statements) had **limited direct influence on user trust**, suggesting that legal assurances are largely abstracted from user decision-making processes. Instead, users responded more strongly to visible indicators such as app interface transparency, permission requests, and perceived control over data.

Regression analysis further identified that **frequency of app usage and perceived health relevance** significantly increased trust levels, even when privacy risks were acknowledged. This pattern aligns with prior findings in digital health adoption literature, where necessity often overrides privacy concerns in behavioral decision-making contexts (Kehr et al., 2021).

5.3 Relationship Between Privacy Protection and User Engagement

A nuanced relationship emerged between **privacy protection strength and user engagement levels**. Contrary to expectations, higher privacy scores were not always associated with higher engagement. Instead, a **non-linear relationship** was observed.

Applications with moderate privacy safeguards but high usability tended to achieve the highest engagement rates. In contrast, highly secure applications sometimes experienced lower engagement, potentially due to increased friction in authentication or restricted functionality.

This suggests a persistent **privacy–usability trade-off**, where stronger privacy mechanisms may inadvertently reduce user interaction. However, when privacy features were integrated seamlessly into user experience design, engagement remained stable, indicating that the negative trade-off is not inevitable but design-dependent.

This finding aligns with emerging digital health research emphasizing that **privacy is not only a protective mechanism but also an experiential design factor influencing sustained usage behavior** (Venkatesh et al., 2020).

5.4 Differences Across Application Categories

Significant variation was observed across app categories, reflecting differences in data sensitivity, monetization strategies, and regulatory exposure.

Fitness and Wellness Applications

Fitness apps exhibited the **highest levels of third-party data sharing**, often linked to advertising and behavioral analytics ecosystems. While these apps generally offered user-friendly interfaces and high engagement, their privacy risk scores were comparatively elevated. This category demonstrated the strongest misalignment between privacy policies and actual practices.

Chronic Care Management Applications

Applications focused on chronic disease management showed **more consistent alignment with privacy standards**, particularly in terms of encryption and data minimization. These apps tended to operate within closer integration with healthcare providers, which likely imposed stricter compliance requirements and reduced reliance on external monetization models.

Telemedicine Platforms

Telemedicine applications demonstrated the **strongest overall privacy performance**, with higher encryption standards, clearer consent mechanisms, and reduced third-party data exposure. However, user engagement in this category was more dependent on clinical necessity rather than voluntary usage behavior, which

influenced interaction patterns differently from wellness-oriented apps.
These differences suggest that privacy performance is not uniform across the mHealth ecosystem but is instead **structurally shaped by functional purpose and economic incentives**.

5.5 Cross-Model Synthesis: Trust, Privacy, and Behavioral Outcomes
Integrating findings across technical audits, policy analysis, and user surveys reveals a coherent pattern: **user trust is primarily constructed through perceived experience rather than formal compliance signals**.
Apps that demonstrated transparent data practices, even without the highest technical privacy scores, often achieved higher trust ratings than technically secure but opaque systems. This highlights a critical insight: **trust is socially constructed and interface-mediated**, not purely determined by backend security architecture.
Moreover, the results indicate that privacy protection influences engagement only indirectly through trust formation. In other words, privacy functions as a **latent behavioral driver**, shaping user engagement via psychological mediation rather than direct technical perception.
This finding challenges conventional assumptions in digital health governance, where privacy is often treated as a binary compliance attribute rather than a dynamic behavioral determinant.

5.6 Summary of Key Analytical Patterns
Across all analytical dimensions, three overarching patterns emerge:
1. A persistent and systemic gap exists between **policy-level privacy claims and operational data practices**.
2. User trust is primarily driven by **perceived control and usability**, rather than regulatory compliance signals.
3. Privacy protection interacts with engagement in a **context-dependent, non-linear manner**, shaped by app category and design architecture.

5.7 Interpretive Insight
Collectively, these results suggest that mHealth privacy cannot be understood solely through regulatory compliance or technical security metrics. Instead, it operates as a **multi-layered construct involving system design, economic incentives, and user cognition**.
The divergence between formal privacy assurances and actual system behavior raises important concerns for digital health governance, particularly as reliance on mHealth applications continues to expand globally. At the same time, the central role of perceived trust highlights opportunities for designing more transparent, user-centered privacy architectures that align technical safeguards with behavioral expectations.
These findings provide a strong empirical foundation for the subsequent discussion on regulatory implications, theoretical contributions, and policy recommendations.

6. Discussion
This study set out to examine whether mobile health (mHealth) applications genuinely protect patient data privacy in practice or whether privacy protection remains largely a formalized compliance exercise. The findings provide a nuanced answer: while regulatory frameworks such as GDPR and HIPAA establish important legal baselines, real-world privacy performance is highly inconsistent, context-dependent, and often disconnected from both user trust and regulatory expectations. This disconnect carries significant implications for digital health governance, ethical accountability, and theoretical models of technology adoption.

6.1 Interpretation of Findings in Relation to Existing Literature
The most consistent finding—namely the gap between stated privacy policies and actual app behavior—closely aligns with prior empirical work in digital health security research. Studies in *JMIR* and related journals have repeatedly demonstrated that many mHealth applications disclose privacy commitments that are not fully reflected in their technical implementation (Huckvale et al., 2019; Grundy et al., 2020). However, the present study extends this evidence by showing that this gap is not merely descriptive but structurally embedded across different application categories.
Fitness and wellness apps, in particular, exhibited extensive third-party data sharing despite formal compliance statements. This reinforces earlier findings in *NPJ Digital Medicine* suggesting that monetization models are often a stronger determinant of privacy behavior than regulatory obligations. In contrast, telemedicine platforms demonstrated relatively stronger alignment between policy and practice, supporting arguments that closer integration with healthcare institutions improves governance discipline.
Importantly, the results also refine existing literature by demonstrating that **privacy compliance alone is a weak predictor of user trust**, a finding that challenges assumptions in both regulatory and usability-centered studies.

6.2 Implications for Digital Health Governance and Regulation
From a governance perspective, the findings highlight a fundamental limitation of current regulatory frameworks: they are primarily **compliance-oriented rather than performance-oriented**. While GDPR and HIPAA define what organizations must declare, they do not consistently evaluate how privacy is technically executed in dynamic app ecosystems.
This creates what can be described as a **"governance visibility gap"**, where regulators and users alike rely on documentation rather than operational transparency. In practice, privacy policies become symbolic artifacts rather than enforceable representations of system behavior.
A key implication is the need to shift from static compliance audits toward **continuous privacy monitoring systems**, potentially supported by

automated auditing tools. Such systems could evaluate real-time data flows, third-party interactions, and permission behaviors, providing a more accurate picture of privacy performance.

Additionally, governance frameworks must better address the economic incentives embedded in mHealth ecosystems. The strong association between advertising-based models and increased data sharing suggests that privacy risks are not accidental but structurally incentivized. Without addressing these incentives, regulatory measures alone may remain insufficient.

6.3 Ethical Risks and User Vulnerability

The ethical implications of these findings are particularly significant. Users often assume that regulatory compliance guarantees meaningful protection of their personal health data, yet the evidence suggests that this assumption is frequently misplaced.

This creates a condition of **asymmetric awareness**, where users lack visibility into how their data is collected, processed, and shared. Such asymmetry increases vulnerability, particularly for patients managing chronic conditions who rely heavily on mHealth apps for daily health monitoring.

The study also reveals that user trust is often shaped more by interface design and perceived usability than by actual privacy strength. This raises ethical concerns regarding **"perceived safety bias,"** where users trust systems that appear secure without understanding underlying data practices.

Furthermore, the normalization of extensive data sharing in fitness and wellness apps introduces risks of behavioral profiling and secondary data exploitation. These risks are increasingly discussed in the literature but remain insufficiently regulated in practice, as highlighted in recent *JMIR* and *Lancet Digital Health* publications.

6.4 Comparison with JMIR and NPJ Digital Medicine Studies

Findings from this study both align with and extend existing research published in leading journals such as *JMIR* and *NPJ Digital Medicine*. Prior JMIR studies have emphasized gaps in app transparency and inconsistent privacy disclosures, while NPJ Digital Medicine research has highlighted the growing complexity of digital health ecosystems and associated security vulnerabilities.

However, this study contributes a more integrated perspective by combining **technical audit data, policy analysis, and behavioral modeling within a single evaluative framework**. Unlike many previous studies that focus exclusively on either technical or perceptual dimensions, the present analysis demonstrates how these layers interact to shape trust and engagement outcomes.

In particular, the observed non-linear relationship between privacy protection and user engagement adds a new dimension to existing literature. While earlier studies often assume a direct positive correlation between stronger privacy protections and higher trust, the present findings suggest that usability constraints and perceived relevance can override technical security advantages.

6.5 Theoretical Contributions: Privacy, Trust, and Digital Behavior

Theoretically, this study advances the understanding of privacy in digital health in three key ways.

First, it challenges traditional **privacy compliance models** by demonstrating that legal adherence does not necessarily translate into operational security or user trust. This supports emerging critiques in digital governance literature that emphasize the limitations of compliance-based frameworks.

Second, it extends **privacy calculus theory** by showing that users do not evaluate privacy risks solely based on rational cost-benefit analysis. Instead, trust is shaped by interface transparency, perceived necessity, and habitual engagement. This suggests a more complex, behaviorally embedded model of decision-making.

Third, the study contributes to **digital trust theory** by highlighting trust as a mediated construct influenced by both system design and perceived control. Rather than being a direct outcome of privacy protection, trust emerges through a layered interaction between technical systems and user cognition.

Together, these contributions suggest the need for a more integrated theoretical model that links **technical privacy performance, regulatory structures, and behavioral trust formation** within a unified framework.

6.6 Policy Relevance and Real-World Impact

From a policy standpoint, the findings underscore the urgency of transitioning from **declarative privacy governance to enforceable, performance-based regulation**. Policymakers should consider implementing mechanisms that go beyond policy documentation, including algorithmic audits, third-party data flow monitoring, and standardized privacy risk scoring systems.

Additionally, healthcare regulators and app marketplaces could introduce **transparency labeling systems**, similar to nutritional labeling in food industries, to communicate privacy risks in a standardized and user-friendly format.

Healthcare providers also play a critical role. As intermediaries between patients and digital tools, they can help guide app selection based on verified privacy performance rather than marketing claims.

Ultimately, improving real-world privacy protection requires coordinated action across regulators, developers, and healthcare institutions. Without such coordination, the gap between formal compliance and actual practice is likely to persist.

6.7 Concluding Reflection

In sum, this study demonstrates that mHealth privacy is not merely a technical or regulatory issue but a **multi-dimensional governance challenge involving trust, design, economics, and ethics**. The divergence between stated policies and actual behavior, combined

with the complexity of user trust formation, highlights the limitations of current governance approaches.

By integrating technical, behavioral, and policy perspectives, this research contributes to a more holistic understanding of privacy in digital health ecosystems. More importantly, it signals the need for a shift toward **performance-based, user-centered, and continuously monitored privacy governance frameworks** capable of addressing the evolving realities of mHealth technologies.

7. Limitations and Future Research

Despite the methodological rigor and multi-layered analytical approach adopted in this study, several limitations should be acknowledged to appropriately contextualize the findings. First, the **sampling frame of mobile health (mHealth) applications** was restricted to widely used platforms available on major app stores. While this enhances ecological validity by focusing on high-impact applications, it may underrepresent niche, region-specific, or emerging apps that operate outside mainstream digital ecosystems. As a result, the findings may not fully capture privacy practices in less visible segments of the mHealth market.

Second, the **geographic scope of user participants** was not globally uniform, with a disproportionate representation of users from digitally connected and high-income contexts. This introduces potential bias in interpreting trust formation and privacy perception, as cultural, regulatory, and technological differences can significantly shape user expectations and behaviors. Future studies should incorporate more geographically diverse samples to improve external validity and cross-cultural comparability.

Third, a persistent methodological challenge lies in the **measurement of "true" privacy effectiveness**. While this study operationalized privacy through a combination of technical audits, policy analysis, and user perceptions, privacy itself remains a dynamic and partially opaque construct. Certain aspects—such as backend data aggregation, algorithmic profiling, or secondary data usage—are inherently difficult to observe without direct access to proprietary systems. This limitation is widely recognized in digital health research and underscores the partial visibility of empirical privacy assessments.

Fourth, the **rapid evolution of mHealth ecosystems** presents a temporal limitation. Mobile applications are frequently updated, altering permissions, data practices, and security architectures over short timeframes. Consequently, the findings represent a cross-sectional snapshot rather than a continuously updated assessment of privacy performance. This dynamic nature of digital health environments limits the long-term generalizability of static evaluations.

Future Research Directions

Building on these limitations, several promising avenues for future research emerge. First, the integration of **AI-based privacy auditing systems** offers significant potential for advancing methodological precision. Machine learning techniques and automated code analysis could enable real-time monitoring of data flows, permission changes, and third-party interactions, thereby overcoming the constraints of manual auditing approaches.

Second, there is a critical need for **cross-country comparative studies** that examine how different regulatory environments influence actual privacy implementation. Such research could provide deeper insight into the effectiveness of frameworks such as GDPR and HIPAA in shaping real-world app behavior across jurisdictions with varying enforcement capacities.

Third, future studies should adopt **longitudinal designs to track user trust evolution over time**. Trust in mHealth applications is not static; it evolves with continued use, exposure to privacy incidents, and changes in perceived risk. Longitudinal analysis would allow researchers to better understand how privacy experiences shape sustained engagement and behavioral adaptation.

In addition, combining longitudinal user data with evolving app audit results could enable a more integrated understanding of the relationship between **technical privacy performance and behavioral trust trajectories**.

8. Conclusion

This study set out to evaluate whether mobile health (mHealth) applications truly ensure patient data privacy in practice or whether privacy protection remains largely confined to regulatory documentation and formal compliance claims. Across technical audits, privacy policy analyses, and user perception modeling, the findings consistently reveal a **structural disconnect between declared privacy commitments and actual data-handling practices**. While regulatory frameworks such as GDPR and HIPAA establish essential governance foundations, their translation into operational privacy safeguards is uneven and highly dependent on application design, business models, and platform incentives.

A central insight of this research is that **privacy in mHealth cannot be adequately understood through compliance alone**. Many applications formally meet disclosure requirements yet continue to engage in extensive third-party data sharing or implement inconsistent security mechanisms. At the same time, user trust is shaped less by legal adherence and more by perceived transparency, usability, and experiential interaction with the application. This misalignment highlights a critical shift: privacy is not merely a legal obligation but a **behavioral and design-driven construct** that directly influences user engagement and trust formation.

Another key finding is the non-linear relationship between privacy strength and user engagement. Stronger privacy protections do not automatically translate into higher usage, suggesting that usability and perceived value often mediate user behavior. This reinforces the need to move beyond binary notions of "secure versus insecure" systems toward a more nuanced understanding of privacy as a **multi-dimensional performance outcome** involving technical, behavioral, and contextual factors.

From a policy perspective, the results underscore the urgent need to transition from **compliance-based governance models to performance-based privacy regulation**. Policymakers should consider developing continuous auditing frameworks that assess real-time data flows, third-party interactions, and permission behaviors rather than relying solely on static privacy policies. In addition, standardized privacy risk indicators or labeling systems could improve transparency for end users and enable more informed decision-making.

For app developers, the findings highlight the importance of adopting **privacy-by-design principles** that embed data minimization, encryption, and transparency directly into system architecture. Beyond regulatory compliance, developers must recognize privacy as a core component of user experience and trust-building. Applications that integrate privacy seamlessly into functionality are more likely to sustain long-term engagement and user loyalty.

Healthcare institutions also play a critical intermediary role. As trusted actors in patient care, they are well positioned to guide patients toward applications that demonstrate not only regulatory compliance but also verifiable privacy performance. Institutional endorsement mechanisms, combined with digital literacy initiatives, could significantly reduce user vulnerability in increasingly complex mHealth ecosystems.

In conclusion, this study contributes to both theory and practice by reframing mHealth privacy as a **dynamic, multi-layered governance challenge rather than a static compliance requirement**. It demonstrates that effective privacy protection depends on the alignment of regulatory frameworks, technical implementation, and user-centered design. Future digital health ecosystems must therefore prioritize transparency, accountability, and measurable privacy performance if they are to sustain trust and ensure ethical, scalable adoption of mobile health technologies in an increasingly data-driven healthcare landscape.

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