Consumer expectations for personal data management in the digital world

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Executive summary

The aim of this study is to better understand consumer attitudes towards the collection and use of their information online. This is intended to establish a firm basis of consumer perspectives in practice, which can be used as a basis for practical recommendations, or to measure proposals and practice against.   The research results are an important contribution to on-going debates about how the current system of personal data use and management can be improved.

The purpose of this research: was to understand what consumers meant by key terms principles used in digital and personal data debates, and how these could be translated into practical steps to meet their needs in the digital world better. The specific aims were:

- To understand what meaning consumers assign to key concepts and principles in the digital world
- To understand consumers' ideas on what could be put in place to meet their needs
- To understand what consumers think they would use from a practical perspective in daily online interactions

Rationale: there is a wealth of existing knowledge on general consumers' attitudes to privacy issues and the collection and use of personal data. However, there has been a lack of detailed, qualitative evidence of how consumers experience digital markets and how concepts such as trust, concern, privacy, value and control in personal data are interpreted by consumers. This has led to various stakeholders applying these key terms in ways that may not align with consumers' interpretation. This lack of clarity on terms and definitions makes it difficult to both develop sensible policy directions, or to assess the success or value of various interventions.

This study was needed to add value to the existing foundation of insight so that stakeholders could understand what consumers mean by key terms such as trust, transparency, control and choices. It was important to provide deep understanding of what consumers think and feel about these terms and concepts, and how they expect them to be applied to the use of their data in the digital world. This study focused on providing a richness of insight, ensuring the consumer's feelings, attitudes and ideas were captured and brought to life, and put in context of their previous experiences, knowledge and lifestyles.

Six lively day long discussion groups were held in Cardiff, Leeds and London in January and February 2016 with 41 consumers, across a broad range of age, gender and social grade. All had experience and some knowledge of digital technology but differed in their levels of confidence. Consumers were recruited to have a range of opinions about the collection and use of their personal data in order to stimulate interesting debate.

Moderators employed a range of techniques to uncover the feelings that sat beneath their experiences. As well as direct and indirect questioning, group and individual tasks and exploration of a selection of visual stimuli, two experienced illustrators were present in order to capture the essence of the consumers' feelings and the concepts they described.

Key findings: The digital world for consumers is fun, free, fast, flexible and familiar but can also feel unbalanced, unfair, unclear and impervious. Rectifying this (by trying to gain knowledge, trust, control and choice) currently requires a high effort and consumers are doubtful that making such effort will pay off.

While consumers may not be vocally expressing concern, they are far from content with the current situation. A lack of knowledge, a sense of powerlessness and a feeling that too much data is out there to be able to bring it back under control all drive this. But they do care, and have many worries about the data system in its current form.

The sense of balance and fairness between people, technology and large companies is about more than just the individual relationships to companies. As well as just feeling they lack control in direct transactions with organisations, consumers feel a lack of choice and control over their participation as a whole in digital technology given how integral it is to social and economic activity. This feeling of a lack of control feeds into yet more reservations about future direction of travel and where things might end up. They are worried by:

- Invasive marketing
- Companies knowing too much about them and their families
- The anonymity of online brands and their inner workings
- How the continual march of data collection will affect the next generation
- An underlying sense that the benefits are too good to be true

However, consumers are easily able to conceptualise new ways to do things that would restore some balance, clarity and trust without impacting too much on the convenience and speed that they value in the digital world. To consumers, these ideas feel simple and achievable and so they are frustrated that they are not available. They would like to see:

- Clearer information on what happens with their data and how companies make money from it
- Greater accountability for large companies
- Sign up to good privacy practice guarantees
- Ways to track exactly who has data and why
- The ability to withdraw permission for use if desired

Background to the study

1. Building a deeper understanding of consumer attitudes, behaviours and needs

In the past ten to fifteen years, consumers' interaction with digital devices and services has grown rapidly with the increasing ubiquity of connected devices like smartphones, tablets, computers, transport or televisions. An increasingly large part of consumers' lives are lived online, from interactions with government and health providers, social life, to the purchase of goods and services. All of these interactions involve consumers knowingly or unknowingly imparting their data.

At the same time, it has also become easier and cheaper for more types of businesses to collect and analyse a much deeper range of data on their customers. These trails of information can reveal personal habits, income, family and behavioural patterns, from which inferences and predictions can be made about individuals or groups of people. It is very difficult for consumers to understand and control how their data is collected and used.[1]

This has obvious implications for privacy, data protection and security as well as bigger questions about consumers' ability to control and gain value from the use of their data. Surveys of consumers, across the UK, EU countries and the rest of the world suggest rising levels of concern about data use by companies, and the desire for more control, transparency and choice. Citizens Advice has for a long time worked with stakeholders on these issues, and there is now some agreement that major changes are needed to increase consumer confidence. However, reviving consumer confidence requires a much better appreciation of consumers' perspectives on key concepts, which has so far been lacking.

There is no shortage of studies on data use, collection and privacy issues. However, previous research has focused on particular angles, such as general sentiment towards privacy and data use[2]; a particular device or platform or type of data (eg health), or potential attitudes towards discrete experiences or new proposals[3]; a cross-cutting practice, such as data sharing in public services [4] or backing up a particular stance.[5]

These have given a useful understanding of general attitudes and concerns, but have tended to be expressed in broad terms, and without an awful lot of context. Thus, they may not suitably reflect the many different situations in which people now engage with data and digital services.[6] To date, there has been a lack of detailed, qualitative evidence of what consumers think, feel, and expect about how their data is or should be used in the digital world. There has also been a lack of insight into how consumers' knowledge of digital technology and data flows may affect their attitudes and expectations. It is needed to provide a firm understanding of how consumers' experiences

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[1] see page 21 of Personal Data Empowerment: time for a fairer data deal?
https://www.citizensadvice.org.uk/personal-data-empowerment-time-for-a-fairer-deal/
[2] www.ipsosglobaltrends.com/personalisation-vs-privacy.html
[3] www.wellcome.ac.uk/About-us/Publications/Reports/Public-engagement/WTP053206.htm
[4] www.digitalcatapultcentre.org.uk/personal-data-trust-report-download
[5] www.truste.com/resources/privacy-research/uk-consumer-confidence-index-2015/
[6] Deliberative methodologies have been very important in exploring attitudes and feelings towards potentially controversial data collection techniques, but they work by raise awareness of the related privacy issues in order to test responses

may have shaped their behaviour, or attitudes towards existing practice. It is important to understand this in order to ensure practical remedies properly address both underlying and surface consumer concerns, expectations and attitudes.

This study was designed to bring to life consumers' feelings about their experiences, their interpretation of key terms in play such as value, control and choices, and what they would like to be in place to feel reassured and confident in the digital world of which they are such an integral part. The concepts involved were first explored in Citizens Advice 2015 report 'Personal Data Empowerment: time for a fairer data deal?' which created a vision and principles for personal data control centred around the consumer.

Vision: *Consumers are able to exert meaningful control over their personal data. They can determine how data about them and created by them is used and the benefits they wish to derive, within a trusted and safe system.*

Guiding principles:

Personal data can empower consumers towards better individual and collective outcomes – this should be given as much attention as the potential risks and detriments.

Consumers have an appetite for greater personal data sharing and aggregation but they want a fair value exchange – they should be able to get a clear benefit from sharing their personal data.

The ability and means to gain a benefit from sharing personal data should be accessible to all consumers, and contribute towards challenging wider detriment

Consumers want to control how their data is used and by whom – these choices should be organised around an individual's personal preferences, not the organisation's needs.

Organisations should be transparent in their use of data - information should be accessible and clear so consumers can easily understand what is happening with their data

Organisations should recognise the importance of transparency in showing they can be trusted to handle personal data – their business model, security standards and lines of accountability should be obvious so that consumers can easily establish whether they meet their trust requirements.

Consumers' information and data protection rights must be properly enforced and upheld

Mechanisms to manage privacy and consent should be designed to reflect actual behaviours, not those of the legislators' and regulators' idealised consumer, or data gatherers' convenience.

2.   Research objectives

The research objectives were:

1. To understand what meaning consumers assign to concepts and principles in data systems

2. To understand consumer perspectives on how they ideally expect these concepts and principles to be met

3. To understand how such expectations could be practically delivered in real life consumer interactions

The research also sought to assess how likely consumers would be to actually engage with mechanisms that deliver these expectations. However, the study did not allow for any behavioural testing and so the assessment was limited to explicit statements of likely use.

3.   Methodology

As the research aimed to provide a deeper understanding of the consumer context and attitudes towards data use, it needed to move beyond the broad and general assumptions about consumers and online data use, which has been the focus of research to date.   It needed to surface and capture the breadth of consumers' feelings, attitudes and ideas towards digital life and data use in the context of their previous experiences, knowledge and lifestyles or life choices.

In order to do so, a multi-layered qualitative approach was used to provide a rich, deep insight into consumers' feelings, and what they mean when they talk about issues such as trust, control and choices. To uncover the range of feelings and expectations that consumers had, some of which were anticipated to be implicit or unconscious, numerous different elements were employed. The power of the approach was using these techniques in conjunction with each other, to provide the richness of insight required.   The following elements were used:

-   Discussion group recruitment

-   Observation by pre-task workbooks

-   Discussion group format

-   Range of discussion group techniques

3.a. Discussion group recruitment

Six discussion groups were run in central locations in Cardiff, Leeds and London to provide a balance of views from consumers in different types of cities, and to allow for efficient recruitment of respondents.

As this research was designed to help inform policy frameworks for managing and controlling data, the target group was people who have digital services, internet and connected devices integrated into their lives to a greater or lesser extent.   The participants therefore had experience of a range of online tools, with the hope that they would be able to engage in conceptualising different ways in which how things might be delivered.

This type of consumer was chosen so that participants could effectively engage in a group discussion with the topic, which would not have been possible with a truly representative sample of all consumer types across the UK.

Consumers were recruited to be in one of two user groups: confident/informed, or confident/working knowledge. Both user groups had a range of experiences:

- breadth: across a range of devices or areas of life
- depth: making use of the capacities of digital tools, and time spent engaged in technology

The confident/informed, groups had both a broader reach of usage and engaged more deeply with the services (for example using an online banking app to do all aspects of banking as opposed to just checking balances online).

The group into which consumers were recruited was determined by screening questions about the number of devices used, time spent online or on mobile devices, and the range of digital services, websites and applications used regularly..

It was expected that higher and deeper levels of usage would result in higher levels of knowledge and insight into how digital tools and systems work behind the scenes, and the role of personal data, which would in turn bring some confidence in being able to assert control. This was not always the case, with some consumers being extremely heavy users, but having little understanding of personal data use and digital tools, hence low levels of confidence in their ability to affect control. Equally, some confident/working knowledge users were very confident in understanding and using digital technology, and had a higher feeling of confidence in their ability to affect control.

The feeling of confidence in digital technology is a more important discriminator when it comes to consumers feeling able to make informed decisions about an individual's personal data, rather than the level of usage across devices and services.

A cross section of consumers who had experience in switching energy, communications or financial services supplier was also recruited. This was to be able to explore attitudes towards new proposals for third parties to utilise transactional data for in order to make switching processes easier. This specific exploration was chosen in order to see if there was any insight we could bring to the government's midata initiative which aims to improve outcomes for consumers by reducing choice burdens in switching markets.[7]

In order to stimulate a lively discussion, consumers were recruited to reflect a range of attitudes within each discussion group. Some had strong concerns about the collection and use of their personal data by digital brands, and others had no particular views one way or the other. Consumers were encouraged to express their true opinions, and were reassured that a degree of mild conflict was useful to allow a stimulating debate, covering all angles of the topics under discussion.

Consumers were double-screened, i.e. contacted initially by the recruitment teams, and then telephoned by the discussion group moderators in order to ensure they were articulate, energetic and enthusiastic about contributing to

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[7] https://www.gov.uk/government/news/the-midata-vision-of-consumer-empowerment

a five hour discussion group on this topic. In total, six discussion groups were run with a total of 41 consumers, with a mix of gender, age and social grade.

Group 1: 16.1.16

Location: Cardiff

Digital users: Confident/working knowledge

Group 2: 16.1.16

Location: Cardiff

Digital users: Confident/informed

Group 3: 23.1.16

Location: Leeds

Digital users: Confident/working knowledge

Group 4: 23.1.16

Location: Leeds

Digital users: Confident/informed

Group 5: 6.2.16

Location: London

Digital users: Confident/working knowledge

Group 6: 6.2.16

Location: London

Digital users: Confident/informed

3.b. Workbooks completed before the discussion group

Twenty two of the participants, half from the confident/informed, groups and half from the confident/working knowledge groups completed detailed workbook tasks prior to the discussion groups. They answered questions about their interactions with the digital world and were encouraged to use words, drawings and images to bring these tasks to life. Workbook tasks are intended to create a space where consumers can be entirely open and honest in what they express as they are done in their own time, unobserved, with no input from other respondents or evaluation by moderators.

The workbook questions focused on what, when and how digital technology impacts their life in order to avoid capturing rationalised responses, which can occur if respondents are asked about *why* they did something. By requiring respondents to describe or record what they actually did and then ask them to describe the thought processes that brought them to that point, there was a higher chance of capturing the causal story underlying a decision as is accessible to the decision-maker by introspection, anchored in the evidence of how they state they have behaved.

3.c. Discussion group format

Each discussion group lasted five hours with discussion, tasks, evaluation of video and other stimuli to ensure respondents remained engaged. The sessions were energetic, filled with interesting and sometimes fervent debate covering a wide range of topics about the digital world.

The morning session focused on understand consumers' existing attitudes to and behaviour in the digital world, thus providing an early understanding of what key terms such as trust, control, value and choice meant to them in a general sense. The session was designed to elicit spontaneous responses, moderation was very light-touch in order to establish a picture with as little input from moderator as possible of what digital lives feel like to consumers in their day to day lives and to hear directly from consumers how they describe what is going on. The key terms of trust, control, value/benefit and choice were not pre-determined by the moderator, but were raised spontaneously by consumers.

Consumers also provided an understanding of what good experiences looked and felt like from their perspective, by describing what it's like to feel confident interacting with a digital brand and what makes them feel wary and cautious. With the consumers' needs and expectations established, the afternoon sessions focused on understanding how these expectations could be practically delivered in real life.

A range of techniques were used to tap into conscious and subconscious thought processes including: direct questioning, creative tasks (both individual and group), ideal world scenario visualisation, stimulus tasks, indirect questioning using implicit behavioural-insight based tasks, observation and visualisation of concepts by illustrators.

Results of the study

4. Reporting the results

This report seeks to provide a new rich, deep understanding of consumer attitudes towards data use in the context of digital technology, reporting the results of qualitative research carried out in January and February 2016. Chapters five and six lay out the context of current knowledge, behaviour and attitudes towards personal data use and then show the blend of pleasure and worry that consumers feel in the digital world.

Key themes identified by the consumers are then explored in detail in chapters seven to ten, bringing to life consumers' interpretation, attitudes and needs in practical terms. Although no one theme worked in isolation, the segmentation into different chapters is an attempt to bring some clarity to the rich and wide- ranging discussions. The final chapter presents practical ideas generated by consumers on how they would like to see company practice, individual knowledge and the surrounding system change in the real world.

Throughout the report, consumer quotes, workbooks, sketches and illustrations are used to demonstrate the variety of their feelings and experiences.

5. Gratification versus reservations

'I don't even notice that I'm using technology – it's just so much part of everything I do'

Confident/informed, female, age 28, social grade E, Cardiff

'I can just do my Sainsbury's shopping on the way home on the train – saves me so much time and allows me to have more time at the weekend'

Confident/informed, female, age 33, social grade B, Leeds

Key findings

5.1   **Consumers find deep gratification, convenience and pleasure in the digital world in which they are deeply embedded**

5.2   **Explicit and implicit reservations sit behind the convenience and satisfaction of the digital world**

    5.2.1   **Requests for too much information**

    5.2.2   **Unexpected, unwanted and overly invasive marketing**

    5.2.3   **Anonymity of people and companies behind digital brands**

    5.2.4   **Fear of the unknown**

    5.2.5   **Fear for the next generation**

5.3   **Consumers are deeply aware of this tension, and want solutions that will offer confidence and convenience**

5.1   **Consumers find deep gratification, convenience and pleasure in the digital world**

Consumers' gratification with and appreciation of the benefits they experience in the digital world was palpably strong. They feel that being connected with the digital world has made their lives easier, more flexible and more enjoyable.

Consumers make use of digital technology constantly, and find it hard to imagine how they managed their lives before they had such access. As they have grown up with access to the digital world, younger people are often associated with heavy and enthusiastic use of technology. However, in our discussions, older consumers (broadly those aged 40+) were often greater evangelists than their younger counterparts, as they have experienced life before digital advancements, and appreciate how much easier life is nowadays as a result. Access to digital technology has provided older consumers with social benefits, both by freeing up time spent on mundane tasks, or by opening up new ways to more frequently engage with people.

'It's so easy to keep in contact with the grandkids now.'

Confident/working knowledge, female, age 59, social grade B, Leeds

For younger consumers (broadly up to the age of 40), being digitally connected is the way they lead their lives nowadays, and there is little consideration of an offline approach.   For many, the fact that so many of these goods and services appear to be free (as they are not directly paid for) and instantly available is tantalising. Having such a wide choice, accessed so easily, provides the consumer with great convenience and in some instances immediacy, such as the ability to watch a full season of your favourite programme through digital streaming.

'I never really watch TV like in the old days anymore – I watch everything on demand'

Confident/informed, male, age 29, social grade C2, Leeds

Familiarisation with the convenience that the digital world brings also creates high expectations for speed and ease of use. As discussions developed it became apparent that this ease of use is now a fundamental expectation which needs to be found in any solution regarding data management.

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5.2 **Reservations sit behind the convenience and satisfaction of the digital world**

The speed, low cost and widespread availability of digital services and products gives the consumer the sense of being almost too good to be true. And so, as consumers have become increasingly dependent on digital technology, concerns are starting to surface. They express the sense that perhaps nothing is actually really free and that there will be consequences at a later date, for example, in the form of a loss of control over personal information or choices.

Throughout the course of the discussion groups, techniques were used to draw out these reservations and concerns in different ways. For some consumers, the implicit concerns had been latent and surfaced for the first time in the discussion group, with those who had more knowledge and stronger opinions sparking questions and debate amongst the group as a whole. The explicit concerns were more readily expressed as they tended to be front of mind for many, and related to either direct experiences or knowledge of other people's experiences:

Explicit concerns:

Identity theft and fraud

Large-scale company hacks

Stalking or trolling or bullying

Other individuals knowing more about you than you would like

Over-reliance on technology, affecting family life negatively

Technology eventually replacing core public face to face services

Implicit concerns:

Imagining scenarios where detailed information could be used against a person

Questions over the future consequences of loss of control over information

Fears for future generations

This section explores these concerns in detail, providing a balanced view of the discussions held in the discussion groups. These reservations and concerns, implicit and explicit all coalesce to erode consumers' trust in digital brands, and the system in which they operate.

5.2.1 Requests for too much information

Consumers feel detailed personal information is asked for in order to use a site, regardless of whether it is essential or not. As opposed to shopping offline, it is difficult for consumers to anonymously browse or transact with a digital or online brand which frustrates consumers.

> 'If I'm asked to provide information that I think isn't relevant to what I want to do, then I just don't bother – I don't want to give all this information to sites I don't know'
>
> *Confident/informed, male, age 69, social grade B, London*

> 'It's not like in a shop – even one with a loyalty scheme [which requires providing personal information] because I get to choose whether I want to give my details – on the internet, or with an app, you just don't have any choice'
>
> *Confident/informed, female, age 33, social grade B, Cardiff*

> 'I prefer sites that have guest accounts so that I don't have to give all of my personal information when I am shopping online'
>
> *Confident/working knowledge, female, aged 32, social grade D, London*

As a result, consumers feel digital brands know far more about them than traditional retailers or service providers. Consumers do not always understand why this information is collected, and what is done with it. They do not feel

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they are given sufficient choices in what information they must provide; if they do not want to accept the brands' terms, they are left with the only option of not using it, and this does not feel like a fair choice. Consumers feel that the digital brands have all the control and the examples they cite of how digital brands offer limited choices are considered to be unfair.

5.2.2   Unexpected, unwanted and overly invasive marketing

The most cited, tangible downside to online activity is the receipt of unexpected and unwanted marketing.

> 'Price comparison sites are the worst – even if you tick the box to say you don't want to be contacted, the insurance companies start phoning you immediately'

> *Confident/informed, male, age 36, social grade B, London*

The marketing is often unexpected because it does not come from the brand with which the original exchange took place. When this marketing does not feel relevant, consumers do get frustrated, and some regret having agreed.

> 'I must have ticked something, but I couldn't for the life of me tell you what it was'

> *Confident/informed, male, age 39, social grade C1, Cardiff*

Consumers are aware that their data is often shared with third parties, but do not fully understand this aspect of data capturing, processing and sharing. This awareness of sharing doesn't preclude the desire to have more meaningful control over it.

> 'I wish I could trace where they started from'

> *Confident/informed, male, age 31, social grade C1, Leeds*

There is widely held concern about the number of companies that hold personal data, and how many it is shared with – and when or whether this passing on of their data ever ends.

who buys my information?

'I don't think we're talking about 30 companies being sold my data – I think you'll find it's thousands, maybe even hundreds of thousands'

Confident/informed, male, age 49, social grade C1, Leeds

'What if a company buys another company? Now they know everything about me'

Confident/working knowledge, female, aged 32, social grade D, London

Of course, sometimes consumers appreciate this targeted advertising if it is useful and especially if they clearly recognise that the adverts are based on what they were browsing for. In this case, the link between browsing behaviour, sharing that information with others, and offering advertising that could result in a transaction is clear. This exchange also feels fair, as the use of information has resulted in something useful - proactive suggestions are made, which can save the consumer time, effort and money:

'The top came up that I'd been looking at, and when I clicked onto the site, the sale had started, so I grabbed myself a bargain! I wouldn't have known about the sale had it not popped up on Facebook'

Confident/informed, female, age 33, social grade B, London

But for many, the same experience in a different context can feel invasive, for example if it reveals more than a person is comfortable with, or if the consumer does not feel they have expressly given their permission to pass their browsing behaviour to another organisation.

'I was searching for Pandora jewellery for my wife for Christmas – and all of a sudden, ads for Pandora jewellery came up on her facebook page – it completely ruined the surprise. I definitely didn't tick a box to say they could do that so I don't know how that's happened'

Confident/informed, male, age 49, social grade C1, Leeds

Again, the sharing of browsing behaviour between brands creates a range of reactions. Some consumers appreciate it, some don't mind it, others dislike it in particular circumstance, and others dislike it generally. Across this range of attitudes, all consumers would like to feel with more certainty that they are able to make the choice on who

targets them, on which sites, and how their browsing behaviour is used, so that they feel in control. They want these choices to be made easy, so that if they do agree adverts do not come as a surprise.

5.2.3 Anonymity of people and companies behind digital brands

The anonymity of the people and companies behind digital brands means that consumers do not know who is behind the brand, or where they are based. They feel that they cannot easily get a direct, personal response from some digital brands and have to rely on email, webchat or FAQs which do not feel as responsive as the original service provided.   This is a significant difference between traditional businesses, such as banks or supermarkets which have maintained a high street presence alongside their online platform. Some consumers have more confidence in buying from these organisations, as it reassures them that they can physically see a person to help resolve any issues.

'I will always be with a bank that has a high street branch in case things go wrong'

Confident/working knowledge, female, age 55, social grade E, Cardiff'

5.2.4   **Fear of the unknown**

Some concerns are harder to articulate and are based on fear of the unknown. They were described as reservations, worries or misgivings. Consumers express this type of *underlying* feeling, rather than something clear and distinct, such as anger, and the causes are not always clear or easy to identify. Some consumers cope with these reservations by simply hoping that nothing bad will take place, but an underlying fear that something could go wrong remains.

This could be through the misuse of their personal data, whether that be fraud, with someone using their name and address details, or even burglary or stalking as a result of knowing location-based data. Worries about individuals finding out and exploiting personal information were front of mind when asked about concerns, rather than misuse by large corporations, or corporations holding so much information on so many people.

'The internet is like a big rollercoaster with loads of highs and lows; what I'm worried about, the stuff that I don't know about – the things that are hidden underneath the slide'

Confident/informed, male, age 39, social grade C1, Cardiff

These unknowns are wide-ranging in nature. Consumers don't understand the digital brands' business models and as such, they don't understand how the brands make money from collecting, storing and selling it. In some cases, consumers do not even realise that companies do make money from capturing and sharing their data.

'Why would anyone be interested to know about what I'm browsing for? I just don't get it'

Confident/informed, female, age 25, social grade C1, London

They are particularly unclear about the value of their own search or shopping behaviour, as opposed to the value of their names and addresses, which they understand is used for direct marketing. They understand that their data is

sold to a range of third parties, but they don't know who they are, how many, and why they would pay to have access to this data. Consumers don't know how their data is stored, how long it is stored for, and what security measures are in place, if any, to protect this information. These concerns drive some of the practical ideas outlined in Chapter 10.

One particular area of concern is one organisation knowing too much about an individual, linking key elements such as name and address with time and location-based information. This worry refers to government and digital brands equally.

'The government aren't always clear cut about what they're doing with your data, I mean the mass surveillance that goes on by MI5, I don't know what they heck they want all that for, but it's not a good thing that anybody collects data about you without you being able to control that data'

Confident/informed, male, age 32, social grade C1, London

'Even with smart meters, I worry as people could see if you're not using any energy which means you're not at home – they know your address, who lives there and can even see on Facebook if you're posting photos from holiday'

Confident/informed, female, age 33, social grade C1, Cardiff

For some consumers, these concerns are exacerbated by their lack of understanding of how things work in the digital space. They know they don't have the knowledge about what happens with their personal information, and they realise that it changes at such a fast pace that they could never keep up with it. They feel that their lack of understanding of how digital brands make money puts them at a disadvantage, and having that information would alleviate many of their concerns.

The net result of these unknowns is that consumers feel far from being in control, and are uncomfortable with this.

5.2.5   Fear for the next generation

The fears for the next generation reached across many aspects of childhood and growing up. Many consumers who are parents, or about to be parents, expressed fears that children use digital technology too much, with concerns that they are losing the ability to play games based on 'old fashioned, good values', and to make real friendships, based on shared experiences of having fun in person.

'They'll have no social skills but will be brilliant online'

Confident/working knowledge, female, age 50, social grade C1, London

There are also fears that children face new types of threats found in the digital world, such as grooming, bullying and trolling. Although these are outside the scope of this project, they are important examples of where consumers feel a lack control that causes them significant concern more widely about digital technology.

The concerns which relate to the scope of this project are based on the feeling that consumers do not currently have control over the personal data and information out there, and for those who have been online for many years, it is effectively too late to regain any control. For these adults, they can feel a resigned acceptance about the process. They expect it would be impossible to find out where all of their personal data is being held, and to regain control over it.

When thinking of the next generation, consumers are united. There was agreement that it is *essential* to put in place measures to protect their data so that their children have the choice and ability to take more control over their own information. They feel that, unless action is taken now, the situation will get worse, with digital brands being able to dictate any terms they like, in order for consumers to participate in their services. The next generation will continue to feel compelled to subscribe to these brands in order to successfully participate in the digital world.

There was strong agreement that the current situation needs to be reined in, so that the next generation can enjoy the benefits of a digital world, whilst being provided a fair deal by digital brands across the world.

'It's not fair that their [children] information is out there and there's no control'

Confident/working knowledge, male, age 39, social grade B, London

5.3 Consumers are deeply aware of the tension between enjoying flexibility yet wanting more control, they want solutions that offer confidence and convenience

Whilst considering the feelings of gratification and convenience, accompanying the feelings of gratification, consumers also feel they have little control over the collection and use of their data in the digital world.

Consumers were aware of the contradiction in expressing the desire for more control, and yet being aware that this may slow down the speed and gratification of their digital experiences. In some cases, we saw consumers going to great lengths to exert some control (see 9.4) which suggests that they recognise and are willing to take action.

Understanding how to resolve the tension between gratification and reservation will be critical to developing solutions that offer both confidence and convenience and are likely to be taken up.

In summary

- During the discussion group, the consumers were shown a video clip of a man sliding down a very long waterslide, as a stimulus for a discussion on feelings about the digital world. The analogy of a waterslide fits well for the digital journey that consumers are on. There are enormous highs, which bring delight. There are stomach-churning lows, which fill some consumers with fear and dread. And there are quite a lot of worries about what lurks beneath, both now and in the future. It is a journey that has started and now

can't be stopped – they can't get off, even if they wanted to, and are unsure of how fast it will go or where it will take them.

- When consumers stop and think about how they would like their (and their children's) journeys in the digital world to continue, they imagine that life will become even easier and more enjoyable. But there are lots of issues that they want addressed, in order to allay their concerns of lack of choice, control and transparency. They want be able to trust digital brands, and to feel that they're getting a fair exchange. What this actually means may well differ depending on the situation and the consumer, but at the moment, some consumers do not even realise that there is an exchange taking place, let alone a fair one.

- Consumers suggested some simple ideas to address their concerns, which would give them a greater sense of being in control. More, simple choices should be offered to consumers, so that they can decide how their personal information is used, even if that means having to pay more for the service.

- Being able to track back emails to the originator will allow them more control over what is sent to them. If all of the companies who hold an individual's data could be found in a central place, consumers would be able to understand who knows what about them, and can choose whether they are happy with that, or whether they want their details to be removed.

6. Reading consumer concern about data

6.1 Levels of concern about what digital brands do with their data differ amongst consumers, with few clear cut distinctions by consumer segment or type of data

6.2 Levels of concern are influenced by: knowledge of possible data uses, perception of the value exchange, acceptance of status quo, attitudes towards privacy

6.3 Low levels of concern are very easily raised with a small amount of information or consideration

6.4 Level of concern does not impact hugely on appetite for use of a range of digital services, nor on appetite for more fairness and control.

6.1 Levels of concern about what digital brands do with their data differ amongst consumers, with few clear distinctions by consumer segment

Consumers' views differ widely about which data they are most concerned about. Generally there was more front of mind concern about personal information which a consumer would input into a site or app (such as name, address etc) than inferred data which may be collected by a digital brand (such as behavioural inferences from time spent browsing, device usage, location, or comments posted), perhaps because it is much easier to imagine what might be done with this information.

General levels of concern reflected the recruitment approach, covering the whole spectrum, with a smaller number of people either totally unconcerned, or very concerned and a middle ground of people with mixed concerns depending on context.

For example, some consumers were worried about any organisation or individual knowing their movements based on their location, others couldn't see any problem with this. In another example, some were very concerned about their employment history being widely available, whereas others were comfortable with and saw value in using services such as LinkedIn to share their professional profile.

Some consumers wonder why anyone worries about the collection, use, storage and sharing of some data, beyond the very personal information such as bank account details. They cannot conceptualise a scenario where anything but the very personal information is valuable, and they don't understand any consequences of a digital brand collecting, using or sharing it.

'If you're not doing anything wrong, why does it matter?'

Confident/informed,, female, age 25, social grade C1, London

Some also feel there can be benefits of the authorities being able to access personal data, for example in the case of suspected terrorists, or being able to track down your location if you were in difficulty.

Attitudes towards privacy: some consumers feel that being present in any way in the digital world requires an acceptance that 'personal privacy is dead', and see this reinforced all around them by the willingness of social media participants to share a lot of revealing information:

'Seeing all the celebrity news photos and stuff like that, I don't feel comfortable putting stuff into a cloud, and then not knowing who can sort of access all the stuff - but then how stupid are they, you're a celebrity, why are you storing this stuff?'

Confident/informed, female, age 23, social grade B, Leeds

However, although this is a common practice to share more online, the idea that privacy was no longer relevant is not a widely held view, especially amongst older consumers. Most consumers feel they have a fundamental right to privacy of their data, and that they need to be able to trust brands to respect this – and currently, they can't.

'It's my data - just the idea of it [a company making use of it without consent] infuriates me; it's unacceptable'
Confident/informed, male, age 31, social grade C1, Leeds

The context in which the data is being shared influences the level of concern a consumer may have, which means that tools must be responsive to the context in which the information is being shared, collected, stored or used.

6.2 Levels of concern are influenced by: knowledge of possible data uses, fairness of the deal, acceptance of status quo, attitudes towards privacy.

Knowledge of what is possible to be done with data

Much concern (or lack of) was based on imaging a scenario in which data might be used. However, because there is a lack of knowledge amongst consumers, and a lack of transparency by the digital brands, the consumers found it hard to establish whether these fears are rational or not, or whether they could be easily mitigated. If consumers felt more informed, and had greater control over their personal information, and greater trust in the digital brands, they would be less concerned about these potential scenarios.   Concern is higher when various disparate pieces of information can be viewed or pieced together, especially if the consumer hasn't made these connections themselves.

'I don't like the thought that my Oyster card is linked to my bank account – if someone wanted to track my movements and what I was spending my money on, it would all be there together'

Confident/informed, male, aged 32, social grade C1, London

Perception of whether they are getting a fair deal: expressed concerns were also related to the perception of what they were receiving in return for their data. Some consumers are very pleased to have received a service which they feel was free, and were reluctant to question or worry about the terms of the exchange why for fear that it may be taken away. As covered in chapter one, the sense of freedom, convenience and flexibility is a source of

huge gratification to consumers and so it is understandable that they would be reluctant to challenge the status quo, despite some reservations.

For others, the purpose of using the data was an important element in whether concern was high. In the case of inferred data, some consumers identify a difference between entertainment sites that make recommendations based on your past choices, such as Netflix or Spotify, compared to retail sites trying to make you buy more things, eg Amazon.

'When it's for leisure, fine, but not when you're trying to get me to spend more money'

Confident/working knowledge, male, age 26, social grade D, London

Consumers want to receive a fair deal, even if they do not express concerns upfront about this not being the case. However, many consumers said they did not understand how companies use their data and what they are collecting, storing and selling, which means consumers cannot understand the value that is attached to it. Without knowing this, they cannot judge whether they are getting a fair deal.

Resignation/acceptance: the study strongly challenged the common conception that because consumers are not vocally concerned about what digital brands do with their personal data, they are therefore content with the current situation.

'There's just no point – what can I, or even we, do against the likes of Google?'

Confident/working knowledge, female, age 58, social grade B, London

For many consumers, part of their acceptance is driven by the fact that they feel 'it's too late', having been shopping, browsing and downloading for many years. Underlying this concern is a feeling of guilt where consumers know that they haven't taken enough care of their own personal data over the years, and a fear of facing up to the realisation of how many digital brands hold their personal information.

"The genie is out of the bottle…I've been buying online for over 10 years now…'

Sophisticate male, age 28, social grade C1, Cardiff

More informed consumers tended not to feel this guilt, as their deeper understanding of the digital companies meant they felt the brands had made it too difficult to take care of your own data.
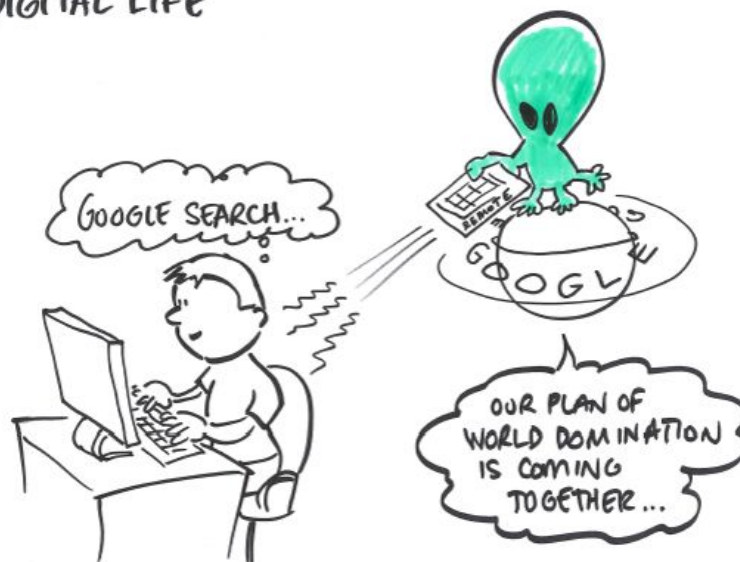
For others, it is simply that it is too disquieting to consider what could happen with their data, and so, as transactions demand it, they share it and often hope for the best and assume that nothing untoward will happen to them. On probing, they do realise that there are not sufficient controls in place to *ensure* that something won't happen with their data, but they hope there is enough in place to make it unlikely.

The net result of the lack of knowledge and not feeling in control is that many consumers seem disengaged from the issue. It can be mistaken for consumers not caring about the situation, but this is not the case – they do care, they are concerned, but they don't feel there is anything they can do to take control and achieve some equilibrium. Expressing concern feels futile.

'We've all become digitalised now, it is just part of what we do is going on the Internet. We've been conditioned in a way, I think.'

Confident/working knowledge, female, age 50, social grade C1, London

6.3   Low levels of concern are very easily raised with a small amount of information or consideration

When prompted, the consumers who appear accepting do have latent worries about the consequences of so many companies knowing so much about them, and a feeling that these brands hold the power. Concerns may be more accurately represented as unexpressed reservations, or being 'not unconcerned'.

So, while these consumers may not be fully aware of how digital brands make money from their personal data, they are wary of what the companies are getting out of it versus what they are getting out of it. Prompts from more concerned participants revealed these latent worries without much effort, and those who were initially claimed to be unconcerned expressed that they do not want to be manipulated or cheated out of a fair deal, and they do not like to be watched. For example, not all consumers realised that address details can also uncover a wealth of information about a consumer.

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'If I knew your address, I could find out everything about you – people have no idea how valuable address details are'

Confident/informed, male, age 28, social grade C1, Leeds

'It's getting too much like Big Brother now'

Confident/working knowledge, male, age 26, social grade D, London

Less initially concerned consumers felt that their worries could be addressed through the building of trust and knowledge. They felt there was more that they can do to build their knowledge, such as reading terms and conditions.

More concerned consumers were less convinced that information and knowledge would help, perhaps being less willing to blame themselves because they had more of an insight into the lack of control. Or perhaps because they had tried to make an effort to inform themselves and not felt better off as a result. Terms and conditions were repeatedly cited by consumers as an unhelpful, consumers feel they are currently not designed to be read and understood easily. This issue will be picked up in the later chapters on trust, knowledge, choice and control.

6.4 Level of concern does not impact a great deal on appetite for use of a range of digital services, nor on appetite for more fairness and control.

A higher level of concern does not impact hugely on appetite for use of a range of digital services. Given the expressions of gratification and satisfaction in the first chapter, consumers are aware that their reservations and concerns do not prevent them fully participating in the digital world, however they would still like things to be different.

Similarly, an initial lower level of concern does not impact on appetite for more control. Once prompted, consumers who did not express initial concerns, were able to express and share their concerns, and are glad that there are 'people' fighting for consumers' rights in the digital world.

'I'm glad there are the Pippa's [a respondent who was knowledgeable and vocal about her concerns on personal data use] of this world, letting us know what the dangers are – we need people like her'

Confident/informed, male, age 28, social grade C1, Cardiff

So even those consumers who don't actively worry on a daily basis feel that there are better ways for their data to be collected and stored in a digital environment, and that brands need to improve the clarity, communication and choices they offer consumers in practical easy-to-use ways.

In summary

- Consumers' lack of understanding of how their personal data is captured, used and shared can be interpreted as a lack of concern, but this doesn't give the full picture. Many consumers feel they do not have any choice over how the digital system works, and this is often misinterpreted as 'acceptance'. However, it takes little prompting to 'awaken' these acceptors, and it is clear that consumers do have a multitude of concerns, ranging from little niggles, to big questions about whether or not they are getting a fair deal online.

- Different types of people are concerned about different types of personal data being collected and used by digital brands, which highlights the need for a more simple choices being available for consumers, rather than a one-size-fits-all approach, which they currently experience.

- Consumers accept that there is more that they can do to increase their knowledge so that they can make informed decisions, but they want the digital brands to take the lead in providing greater transparency in what they are doing, and communicate it in simpler ways.

- One contradiction identified in this study is the balance of need for personalised choice vs low-effort practical solutions. Consumers seek granularity when striving for choice and control, but do not want these measures to be burdensome. Advances in choice and control would alleviate some of their concerns, and they want access to these at all stages and for all aspects of their personal data processing. However, when challenged, the majority of consumers acknowledge that they would not like to use such measures in real life.

7. Trust

'We have to trust more, yet know less'

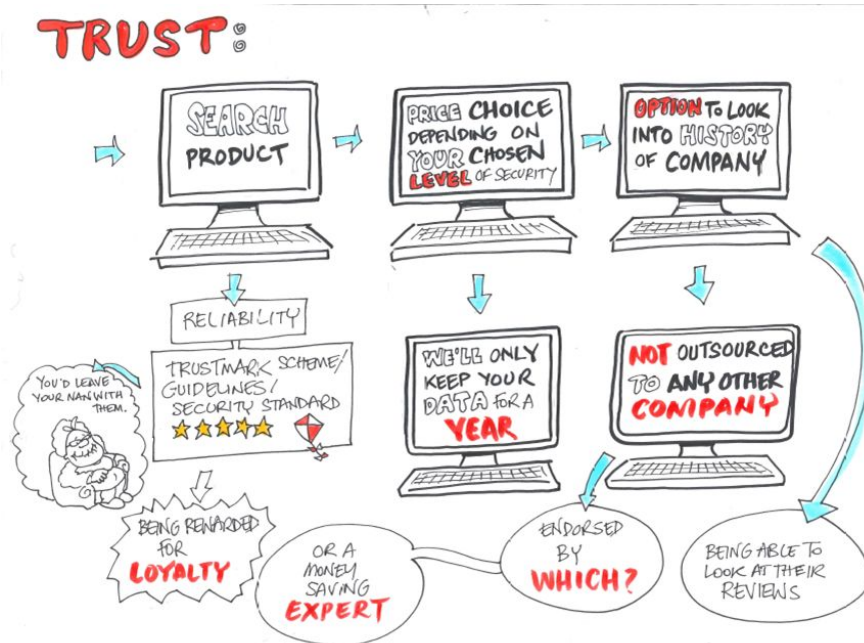*Confident/informed, male, age 49, social grade C1, Leeds*

7.1   Consumers want to trust brands to do the right thing with their data

7.2   Trust in how digital brands use data is eroded by: not respecting privacy choices, lack of transparency, revisions to terms and conditions

7.3   Consumers have confidence in using mechanisms and measures to reassure trust in terms of financial data security and/or customer service

7.4   Consumers do not have the same level of confidence in mechanisms and measures to reassure trust in data use

7.5   Trust in how digital brands use data could be built by: honesty about data use and business model, intermediaries, joint responsibility, commitment to a shared understanding of acceptable data use

7.1   Consumers want to trust brands to do the right thing with their data

Consumers want be able to trust digital brands, to feel that they're getting a fair exchange and that their concerns about lack of choice, control and transparency are being addressed.

However, currently consumers do not have the information required to know if they can trust a brand or not – they do not know what data is used, and how, so cannot determine if a company is truly trustworthy in this aspect. As

consumers don't understand the value of this information to the brands, they don't know whether they are getting a fair deal, and whether the brands are behaving in a trustworthy way with their data.

Consumers feel that digital global brands need to be responsible and trustworthy, as they have too much at stake to risk any bad practice. Brands such as Google, Facebook, eBay and Amazon were given as examples of brands which are trusted by consumers due to their sheer size.

'They just couldn't afford to make any mistakes as they are valued on having such huge subscriber numbers across the world, they need to do everything they can to protect their reputation'

Confident/informed, male, age 31, social grade C1, London

But, when probed, this trust is more in these brands' processes and control over *data security*, rather than in terms *of personal data protection.* Indeed, the same brands which consumers feel have strong data security are those that consumers feel may be exploiting their monopoly position in terms of their personal data.

The reality is that consumers are now use global digital brands who they don't completely trust, but feel compelled to use due to their sheer scale. They feel they are almost too big to fail.

This section looks at the type of things that can erode and build trust, and how trust is reassured for other digital interactions.

7.2 Trust in how digital brands use data is eroded by: lack of transparency complexity, not respecting choices

A key cause of consumers' lack of knowledge around digital brands' business models is that this information is difficult to come by. Consumers who are actively interested in finding out how their personal data is collected, used and monetised, find that digital brands are not transparent with this information (see also finding 8.2).

Consumers feel that terms and conditions and privacy policies which communicate how their data is used, are overly complex, and adopted to discourage understanding of what they are signing up to. The problems with small print and terms and conditions generally are familiar to consumers, but the sheer scale of interactions and complexity of data use make them a bigger problem.

Consumers feel that trust is eroded when they have taken the time to specify their personal privacy settings, only to find that they have reverted to the default settings, without clear communication that this will happen. This has made consumers very wary of digital brands, as they feel that these settings must have changed on purpose, in spite of the consumers' stated preferences. They feel disempowered, and lose faith in the values of the digital brands.

'What's the point, when it doesn't work?'

Confident/informed, female, age 28, social grade E, Cardiff

7.3 Consumers have confidence in using mechanisms and measures to reassure trust in terms of data security and/or customer service

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For purely digital brands that originated online, consumers have grown their trust and confidence in them through experience. Several large online brands such as eBay or Airbnb have proved themselves to many consumers by providing excellent customer service and resolving issues with third parties with renowned conflict resolution processes.

> "Amazon customer service is amazing. I was really taken aback at how good they were'
>
> *Confident/informed, female, age 33, social grade B, Leeds*

Consumers consider these experiences to have built trust over the years in online services where risks might be anticipated, for example, in peer to peer auction or accommodation sites, or even just in accepting payment overseas.

In other instances, consumers have adopted different approaches in order to gain trust in their own digital relationships with regards to payment mechanisms, delivery, customer services, or other interactions:

● **Limited repertoire of well-known brands**

Some consumers maintain a narrow repertoire of brands which they have come to trust over time. This provides them with reassurance that they have given their personal information (eg name, address, bank details) is only held by the brands which they trust. In doing this, they assume that they are interacting with the specific brands they have chosen. They do not actively consider that these chosen brands are selling their data on to third parties that they don't know or haven't carefully chosen.

Some consumers prefer to use traditional brands which have both an on- and offline presence for buying goods, as they present an extra level of reassurance that any issues can be resolved in person. Many consumers expressed concern that they would not know who they could talk to if there was a problem with companies based purely online.

> 'I avoid companies like Uber because if something went wrong, you don't have anyone you can talk to'
>
> *Confident/working knowledge, male, age 26, social grade D, London*

● **Trial new brands on a small scale or use consumer generated reviews.**

In order for a new brand to be trusted, consumers will test them out on a small scale to see if any issues arise and, if they do, how they are resolved. Many rely on consumer generated reviews in this instance, if possible, to gauge the reliability of a brand they have not personally used previously.

> 'I have a separate bank account I use just for online shopping which doesn't have much in it in case something goes wrong'
>
> *Confident/informed, male, age 49, social grade C1, Leeds*

● **Use of intermediaries to manage risk**

Services such as PayPal has been instrumental in creating confidence in transacting in the digital world, as it is perceived that they are accountable to the customer, regardless of who they buy from PayPal is seen as a trusted intermediary brand, whose purpose is to provide secure payments on behalf of consumers.

> "I just feel better that I have to give my bank details to one company - it feels safer. And if anything goes wrong, they're on the hook. I use them for everything'
>
> *Confident/working knowledge, female, age 55, social grade E, Cardiff*

Making payments by Visa credit or debit cards is also felt to be reassuring, especially for payments to unknown brands. As with PayPal, consumers feel the transaction is 'insured' by Visa, who will resolve any financial disputes and be accountable to the customer. The Verified by Visa adds an extra step during new transactions, which adds to a feeling of peace of mind.

● **Recognise trustmarks**

Many consumers are aware of some things to look out for to know that a website is secure, such as an *https* url, or a padlock symbol. Such standardised symbols have high levels of recognition, and reassure consumers even if people aren't aware of the technical specification sitting behind them. They may not know why it's safe, but they know that it is safe.

These mechanisms have been important in creating the reassurance in financial data security needed to transact without concern in the digital world. Other types of platform have built trust over the years in   where risks might be anticipated, for example, in peer to peer auction or accommodation sites. It would seem then that strong, overt commitments to customer service and security provides a high degree of reassurance and comfort to consumers, they feel the relationship is more balanced and the benefits for both sides clear. So, if aspects of the relationship are less clear, and there is less evidence of overt, strong customer commitments, consumers are left with a lack of understanding that leads to a feeling of an unbalanced relationship.

However no parallel currently exists for sites or apps in relation to their personal data management and respecting privacy preferences. Consumers were quickly able to engage with the idea of them as potential tools for managing data preferences. This will be discussed in more detail in Chapter 11 when we look at future ideas that would address some of the issues raised in this report.

7.3 Consumers do not have the same level of confidence in mechanisms and measures to reassure trust in data use outside of payment security.

While most consumers felt pretty confident that their use of such mechanisms would greatly reduce risks to data security, the same confidence was not in evidence with regards to how companies collect, manage and share

personal information. This is not surprising as there are few ways to do this currently that would give people the level of understanding or reassurance that they need to allay the type of implicit or latent concerns outlined in chapters earlier.

Trust is harder to quantify and apply with regards to data use, consumers find it hard to know who to trust, and what they are being asked to trust them with in terms of data, what could go wrong. To do this at the moment, takes a lot of time and effort for a consumer to research the trustworthiness of a site, service or application. They must scour reviews, read terms and conditions, and weigh up the general risks before signing up, buying, downloading, etc.

Trust works at two levels, one being about the delivery of the core service to a satisfactory standard, and the other being about the values of a brand, with consumers having to trust that the organisation will act in their best interest. Generally, consumers can recognise if they can trust a brand's service – they know what to look for, and recognise when a brand is not delivering it. But values are harder for consumers to understand and interpret, and they do not know whether or when digital brands do or don't have their best interests at heart to place trust in this organisation, despite not knowing them or their values well enough to be able to know whether this is possible.

Despite the lack of tangible examples available about what might build trust in data use, consumers could draw parallels with other methods and outline what would build trust.

7.5 Trust in how digital brands use data could be built by: honesty about data use and business model, intermediaries, joint responsibility, commitment to a shared understanding of acceptable data use

Despite the lack of tangible examples available about what might build trust in data use, consumers could draw parallels with other methods and outline what would build trust.

Offering choice: consumers have learnt that they need to set up their personal privacy settings to meet their own personal preferences. Digital brands that offer this option are seen as more trustworthy as they are, even only on the surface, giving consumers some more control over their personal data.   Reminding consumers about the privacy options they chose, and the consequences of those would be disarmingly honest, and would earn the respect of consumers, a fundamental principle in order to earn trust of the consumer. The specific ideas consumers came up with are clearer design of terms and conditions, to remove any shroud of mystery, providing simpler choices when it comes to the business model – does the consumer want to provide lots of personal information which is sold on, and get the service for free, or do they want to pay a monthly amount, in order to retain some privacy?

Transparency: trust is earned over time, and requires digital brands to be open, clearer and more transparent about what information they are collecting, why, and what they intend to do with the data. They want brands to be upfront and honest in their language, for example not using the word 'share' when they mean sell. They also want to know how many companies they are planning to sell this data to. Consumers need to feel the digital brands are organisations with strong values, and genuinely want to provide good and fair value.   If the brands were more transparent about the value that consumer data provides them, it would allow the consumer an understanding of

their worth in the value exchange. This, by itself is not necessarily empowering, but it will allow a more honest relationship, which is a prerequisite to build trust.

Accountability: In order to feel able to trust digital brands, many consumers wanted to see the introduction of an internationally recognised governing body to set minimum international standards, and to enforce adherence to them. This would make consumers feel protected, and reassured that an independent body is holding the digital brands to account with consumers' personal information.

'Surely there's like an Ofcom or something policing it all? There should be!'

Confident/informed, female, age 25, social grade C1, London

'Who would be able to police the big brands like Google or Facebook? They're bigger than our government'

Confident/working knowledge, female, age 58, social grade B, London

However, consumers recognise how difficult this may be. They know that companies across the world have some type of digital relationship with their customers, and as such they feel the scope would be too broad and widespread to strictly regulate, and they fear it would be ineffective.

'Financial Services are a clearly defined industry, and are tightly regulated – and look how much good that did us, when it came to the crash?'

Confident/informed, male, age 31, social grade C1, London

Joint responsibility: trust can only be gained in the digital world if there is strong co-operation and responsibility amongst three parties, who all had some part to play in keeping personal data safe and respecting privacy, sharing and usage preferences.

'It shouldn't just be up to us'

Confident/informed, female, age 25, social grade C1, London

Oversight body: responsible for setting minimum standards, and holding wrongdoers to account	
Digital brands: responsible for adhering to the rules and standards set by oversight body, ensuring that consumers' needs and requests are met. Ethical and transparent use of consumers' data before profit.	The individual: taking the time to understand the rules and minimum standards so that they know what to expect when interacting with digital brands, updating security settings, responsible with data.

In summary

● Trust is important for consumers when deciding whether and which digital brands they want to interact with. In terms of brands, consumers have a conflicted view as they trust the large digital brands with data security, but many feel that the same brands are the least trustworthy when it comes to being open and honest in collecting, storing and using their personal data.

● They use a range of techniques and proxies to help them feel they can trust brands with sensitive personal data such as financial, including only picking those brands that seem 'too big to fail' and limiting the repertoire of brands they use. For unknown brands they only trial them on a small scale, which reduces their personal risk, and rely heavily on reviews from other consumers. Where possible, they set their personal privacy settings to suit their needs, and seek the advanced security options offered by intermediary service brands such as PayPal and Visa.

● However, many consumers do not have the information required to know if they can trust a brand or not – they do not know what data is used, and how, so cannot determine if a company is truly trustworthy in this aspect. So consumers feel overwhelmed and don't even try to understand what digital brands do with their personal information, and have to rely instead on 'blind faith' – blind in that they do not know what to look out for, and faith, meaning that they have to place trust in this organisation.

● There is a general consensus that, some form of accountability is required, as that gives a level of reassurance that companies are being policed on whether or not they meet agreed standards of data use in ways that are comparable with other sectors.

● For the digital brands, they need to be more transparent in what they do with personal data, and make simple choices clear for consumers so that they have some more control over the value exchange with the digital brand. The specific ideas consumers came up with are clearer design of terms and conditions, to remove any shroud of mystery, providing simpler choices when it comes to the business model – does the consumer want to provide lots of personal information which is sold on, and get the service for free, or do they want to pay a monthly amount, in order to retain some privacy?

● There is also acknowledgement from consumers that some of the responsibility should individual users themselves. And if the digital brands so provide clear, simple, practical choices, consumers need to take the few seconds to make these decisions, to design the experience to meet their needs.

- If the brands listen to what consumers want in terms of control, choice and transparency and if they implement the practical ideas they suggest, this could be the first step in demonstrating to consumers that the brands are trustworthy, and want to offer them a fair deal.

8. Knowledge

8.1 The business models of free to use digital providers are not understood

8.2 Brands are not open about how data is monetised and so it is difficult for them to become informed

8.3 More knowledge of processes and models is cited as a way to improve understanding, control and trust

8.1 The business models of free to use digital providers are not well understood

The business models of the digital providers are widely used but not well understood. Digital retail brands or those involving direct payment for some form of goods are easier to understand, as they are similar to the interaction with traditional brands. For brands that offer services for free or very low cost and require sharing of data in exchange are not well understood by consumers, even though they have been established for many years. Because consumers do not understand how digital brands are able to monetise their personal data and online behaviour, they are unable to judge whether or not they are getting a fair deal from the transaction. Once made aware that digital brands are able to make additional money in this way, consumers wonder how they can be sure they are getting a fair deal.

'How can I know if I am getting a fair deal?'

Confident/working knowledge, female, age 55, social grade B, Leeds

We asked the consumers how they think businesses like Google make money from their personal information. When they realised that very few knew the answer, they were collectively curious to find out.

"So where is that data being held, by who… and how are they making their money?"

Confident/working knowledge, male, age 48, social grade C1, Leeds

Without this knowledge, or even the ability to find out what happens with their information, consumers feel they lack control. Consumers' lack of knowledge in how digital brands make money from their personal data erodes their opportunity to control how it is used, and who it will be shared with. They do not know answers to the fundamental questions of *what* personal data is provided to *whom*, and *why* – and what they can do to ensure that they are in control of how it. Even the more confident consumers feel that they don't know everything that happens with their personal information.

'It's like on the waterslide, you just don't know what is lurking underneath'

Confident/informed, male, age 39, social grade C1, Cardiff

8.2 Brands are not open about how data is monetised and so it is difficult for consumers to become informed

In chapter five, the issue of 'fear of the unknown' (see 5.2.3) was raised, this relates closely to the question of how exactly large digital brands make money. A key cause of consumers' lack of knowledge around digital brands' business models is that this information is difficult to come by. Consumers who are actively interested in finding out how their personal data is collected, used and monetised, find that digital brands are not transparent with this information (this also links to finding 7.2)

Even when a consumer does try to understand the digital brands' terms, they are often left bewildered, still lacking understanding – and somehow feeling worse as they feel the responsibility is theirs, having actually attempted to understand the terms and conditions – but still don't. The fact that terms and conditions are so difficult for an 'average' person to read does make some consumers feel that it's just not possible to understand them, and as such, they can't be expected to take personal responsibility. This is not a lack of willingness on behalf of consumers, but it is borne out of their lack of confidence in their own abilities.

'I read them but you still don't have a choice about what you're signing up to'

Confident/working knowledge, male, age 48, social grade C1, Leeds

For even the more unconfident of users, being shown the real consequences of their choices would help them to choose an option that is right for them. For example, explicitly telling them that if they agree to the terms and conditions, their personal information will be shared with a specific number of companies for a specific length of time (or indefinitely), provides context with which they can make an informed decision.

For some consumers, the lack of knowledge is even more fundamental – they don't know what to do to change their privacy settings from the default – whether that is on the site, the app, or on their device, or through their service provider. Some consumers are confident in their ability to tailor their settings to meet their own needs for privacy. Others don't feel confident about their skills and knowledge, and don't know how to do this. They often find that their available options are unclear, or that an advanced level of technical expertise, and therefore an increase is confidence, is needed to fully understand them.

'I didn't even know you could do that' [schedule for cookies and cache to be deleted from your browsing history on a regular basis]

Confident/working knowledge, female, age 58, social grade D, Leeds

8.3 More knowledge of processes and models is cited as a way to improve understanding, control and trust

Despite the difficulties of finding out and understanding how information is used, consumers still feel strongly that this is the best way to improve understanding, control and to build trust.

how many rules ?

Once consumers are informed about the tools they can use, and simple choices available, they will feel more empowered to make these choices. This is particularly the case for those who are less confident in digital technology, many of whom do not know what to do to take control. Consumers like to follow simple, sensible codes, such as 'five a day' for fruit and vegetables, to provide a healthy diet. There was an appetite for similar simplicity in understanding how to take responsibility for a healthy digital lifestyle.

In summary

- There is a lack of knowledge about both the process by which data is collected, analysed and used, and the business model that sits behind free to use services. This is common across both confident and less technically adept consumers.
- For technologists or businesses working in this area, it is easy to forget that for many people online business models (particularly those based on data monetisation) are shrouded in mystery, despite being an established part of consumers' lives for many years.
- Although consumers are cognisant of the difficulties with the current way in which information is delivered via terms and conditions, they feel strongly that better information is the best way to improve understanding and control and to build trust.
- The challenge is to ensure that this information is delivered in a way that helps consumers take control and feel confident as opposed to creating more complexity

9. Choice and control

'You end up feeling backed into a corner; it's not a real choice'

Confident/working knowledge, male, age 27, social grade C2, London

9.1 The dominance of digital brands makes consumers feel out of control of their data

9.2 Consumers feel they have a limited choice available to them in terms of taking part in the system

9.3 Consumers are aware of the limited choices available to them in interactions and this adds to lack of control

9.4 Consumers have made efforts to assert some control over their data

9.5 Consumers have strong ideas on what control and choice would look like

9.1 The dominance of digital brands makes consumers feel out of control of their data

Consumers do not feel in control because they think balance of power is with the large digital brands as they pioneered the digital environment and fuel enormous growth, with no constraints. Consumers feel that the digital world is highly complex and operates on a global basis by large and small brands alike, and, unlike other complex industries, it is not regulated or overseen. For consumers, regulation is seen as a way to keep organisations in check, adhering to proper processes and protecting consumers' rights.

They think that digital brands have too much control over what happens to their personal data and have no one to answer to. That they know far more about what happens behind the scenes than consumers ever could and that they set the terms on which relationships happen.

'They can do whatever they want'

Confident/informed, male, age 36, social grade B, London

Nowadays, consumers feel that so many organisations have their data in the digital environment that they can't keep track of who has what. But what really creates a feeling of lacking control is when organisations track consumer behaviour, as consumers don't understand the value of these data trails to digital brands, and how this insight is being used.

'Your data gets shared with so many companies… it is impossible to track'

Confident/working knowledge, male, age 27, social grade C2, Cardiff

Consumers use vague terms such as "out there" to describe what happens when digital brands obtain their personal data because they do not fully understand the process. They struggle to visualise where their data goes and what

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happens to it. It is difficult for them to comprehend how they could retrieve information that many did not know had been collected, or aggregated with other sources in the first place.

For some, this feeds a strong sense of resignation, as consumers have been online for so many years, in which time they recognise there has been no control over the use of personal information and so the situation is irreversible.

9.2 Consumers feel they have a limited choice available to them in terms of taking part in the system

The large global digital brands are known to have millions of subscribers, which in itself drives their popularity and dominance. They are the foundation of social lives for many consumers of all ages, and in particular younger people

> 'To be part of the modern world, we have to be on all of the key sites – Facebook, Linkedin, WhatsApp – you have no choice. But the problem is that they have a monopoly because of their size. If you weren't on these sites, you couldn't have a social life. If I wasn't on LinkedIn, people would ask what I'm trying to hide'

> *Confident/informed, male, age 31, social grade C1, London*

Consumers feel they have to be signed up to all the main social media platforms in order to have a social life, and yet simultaneously feel they have limited control over how their personal information is tracked and used. This adds to the feeling that all of the power lies with the global digital brands.

Due to their sheer size and reach, it is considered essential to be 'on', have or use these brands to be leading a modern life. This is particularly felt amongst younger consumers, whose social lives now rely heavily on social media.

> 'They're so powerful – they're not going to listen to me. You either go with it or you come off it'

> *Confident/informed, male, age 28, social grade C1, Cardiff*

Consumers worry that these monopolies will become even more powerful than the global digital brands are, meaning they will have greater ability to do what they like with consumers' personal information. With greater consolidation, consumers feel that separate elements of their lives can be pieced together in one organisation, which is not what they signed up to in the first place. As they know so little about what these brands do or can do in the future with this data, it makes consumers worry that they will have even less control as this consolidation continues.

This reference to monopolies was repeated when discussing the advancement of technology. Consumers are aware of the sometimes pervasive nature of new developments when they are forced to adopt new technology. For example, companies stop accepting cheques, or require an email address in order to register for a service. It is becoming harder and harder to opt out.

> 'How quickly you could be made to take part in new tech'

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Confident/working knowledge, male, age 26, social grade D, London

The net result of the lack of knowledge and not feeling in control is that many consumers seem disengaged from the issue. It can be mistaken for consumers not caring about the situation, but this is not the case – they do care, they are concerned, but they don't feel there is anything they can do to take control and achieve some equilibrium.

'There's just no point – what can I, or even we, do against the likes of Google?'

Confident/working knowledge, female, age 58, social grade B, London

9.3 Consumers are aware of the limited choices available to them in interactions and this adds to lack of control

As well as feeling limited in their choice as to whether participate in the digital system as a whole, there is also a sense that within particular services or brands, there is again a narrowing of choice in how to interact. This is felt by consumers in many different ways:

The effect of personalising things for more convenience, can lead to a feeling of a narrowing of choice for consumers. For example, a grocery site repeating your shopping list preferences each time you order online, or suggested films on a streaming site, can lead to a feeling a loss of autonomy. Convenience of personalised recommendations sits uncomfortably next to a loss of discovery or control over choices.

Choice is also narrowing as brands are consolidating. Consumers are not fully aware of this happening, and if they are (eg that Facebook now owns Instagram), they are not sure of the impact it will have on them and their personal data. Without knowing the details of buyouts, consumers know there is an increased consolidation of brands, resulting in a narrowing of choice for consumers, and fewer organisations knowing more about individuals.

'WhatsApp was well known for having no ads and being very secure .Then it was bought by Facebook and I worried how it was going to change'

Confident/working knowledge, male, age 26, social grade D, London

Some consumers do not currently consider that they have ever been offered a true choice, beyond the "all or nothing". Many say they want to be able to have more choice in what data they provide and is captured, who this data is shared with and for how long it is retained. They think that the brands will not want to make these choices more obvious, and give the consumer more control, as they realise that more consumers are likely to refuse.

Consumers are aware of this lack of choice. It does not often result in a refusal to use the service, but neither does this translate into a lack of concern or care. In these circumstances, convenience is more important to the consumer, but that is not to say that they are not concerned, or at the very least, aware that they are not being presented with a genuine range of options.

An example of this would be the Cookie Law; an EU Directive from 2011 that was developed to give individuals the right to refuse the use of cookies that reduces their online privacy. Whilst compliant websites now display pop-ups informing consumers that cookies will be used, if they wish to continue browsing that site they have to accept the terms and conditions.

Consumers feel that digital brands can do a lot to give them more choice over the business model, but they know that the brands don't want to relinquish control for commercial reasons.

'If they're going to make a pound out of us, I'd rather give them a pound, not to make that pound, by selling the data. Buy my own data effectively – but they would never let us do that'

Confident/informed, male, age 36, social grade C1, London

Younger consumers are less likely to challenge, as they feel this is the norm, and that it is necessary to relinquish control, in order to enjoy the many benefits offered in the digital world. But when given permission to express their fears or concerns, young consumers are as concerned about the lack of control they have over their personal information as older consumers. Indeed, as more of their lives have been captured and uploaded into cyberspace, they feel they have a lot to be concerned about, such as employers, future partners or children seeing their history.

'I don't want my fiancé seeing what I used to get up to – I want to be able
to properly delete that whole era of my life'
Confident/informed, male, age 32, social grade C1, London

9.4 Efforts are made to assert some control over their data

Despite choices feeling constrained, consumers put effort into asserting some level of control over the way in which their data is used, or in dealing with the consequences of it being used in ways they dislike.

Consumers do take some steps to try and control what personal data is collected, used, and shared, but they may not specifically define this as taking control. In their minds, they are trying to ensure they can feel confident, minimise hassle or find the right balance of providing enough personal information to get a fair service in return. In some cases, they are doing all they can to protect their information, and yet do not feel confident that they have control over how their data is collected, stored and used.

The fact that there are no clear, easy ways for consumers to take control of their personal information is borne out by the many different strategies adopted. For those who actively take measures to mitigate the lack of control, they have to make the effort themselves, in order for them to take or re-gain some control. Consumers don't feel that it is fair that *they* have to do all the work, but they don't feel they have any choice. Some of these involve taking up options provided by the brand, others are consumer strategies:

- **Use guest accounts and provide the bare minimum:** consumers often prefer to use guest account whenever the option is available and others only fill in the minimum required to use service.

- **False details**: recognising that digital brands need fields to be completed, but do not necessarily check for accuracy, some input false details.

'It's a fake mobile number and all sorts that you have to put in, it's all fake and everything gets signed up to that account so they can download all these games. And that's how I control it'

Confident/informed, male, age 49, social grade C1, Leeds

- **Junk folder or spam email address:** consumers will set their email filters to direct all 'spam' emails to a specific junk folder, so that it doesn't clutter up their inbox. Or use a specific 'spam' email address for all digital transactions, for examples newsletters and price comparison sites.

'I have three emails; a work one, a personal one, and one for when I am
signing up to things'
Confident/working knowledge, male, age 39, social grade B, London

- **Unsubscribing from spam mail on a regular basis and deleting cookies and cache:** Consumers will regularly unsubscribe, even though they feel that this doesn't necessarily always work. More knowledgeable consumers regularly delete their cookies and cache:

'I delete my cookies all the time but you'd have to delete them every day to make a difference!'

Confident/working knowledge, female, age 32, social grade D, London

- **Setting filters, or asking more experienced friends or family to help with settings or set filters:** Some consumers have tried to take control by choosing high privacy settings, only to find that these settings have been reset to allow open visibility, without their knowledge. Many consumers were aware of this automatic resetting to default, open options when software updates are run, and feel they have to regularly check the status of their settings. It creates uncertainty and a real sense of feeling out of control, as they feel they have tried to control their personal data, and yet this effort has been for nothing.

'My daughter had set it all up so that only the family could see my photos and posts. But then all of a sudden I got approached by an old business contact - and I found that all the settings had changed'

Confident/informed, male, age 69, social grade B, London

- **Seeking removal of content or data:**

'I asked Flikr to delete photos of me from years ago but it became a huge battle – it took months to sort it all out, but I did eventually'

Confident/informed, male, age 49, social grade C1, Leeds

- **Read terms and conditions:** Many feel that the terms and conditions are designed to be purposefully long and too complex for a 'normal' person to understand. This has the potential to make consumers exasperated.

'Sometimes you have to tick the box to opt in, or sometimes you have to tick to opt out – it's never the same'

Confident/informed, male, age 32, social grade C1, Leeds

Consumers feel let down by this, as they think that this overly complex approach is being adopted to discourage understanding of what they are signing up to. They feel their requirements for simplicity and clarity are reasonable, and cannot understand why designers who are driving the digital world don't develop simple solutions to issues like this.

'They're a joke; no-one could understand them'

Confident/informed, female, age 28, social grade E, Cardiff

- **The ultimate sanction - unsubscribing:** some consumers feel their only real control is over whether or not they subscribe/transact with a certain site.

'You either sign up to what they want or you can't join in – in or out, it's as simple as that'

Confident/informed, male, age 69, social grade B, London

Some consumers will deliberately veto sites that they feel capture too much personal data, or who are not transparent about what they are going to do with it. This is not the way some consumers want to start a relationship or interaction with a brand, so they would rather not take up the service, rather than have to give information which they feel is not relevant.

'I'm not on Facebook for that exact reason [personal data collection]'

Confident/informed, male, age 69, social grade B, London

There was awareness however, that as an increasing number of services become exclusively available online, and that this will become an increasingly untenable stance, if the consumers want to fully participate in the modern world.

Many of these options may not seem as if they require great technical understanding, but even some consumers who were recruited as heavy users of digital technology, were unfamiliar with the terminology or how to do some of these things. Thus, consumers across the spectrum of significant usage can appear disengaged, if not taking control is perceived as not caring, when in actual fact they just don't know where to start.

9.5 Consumers have clear ideas on what control and choice would look like

Consumers want to carry on enjoying the great benefits they love about the digital world, without having the worries and niggles that come from feeling out of control. They want simple, practical and honest ways of re-balancing control in favour of consumers.

Consumers think there are simple ideas which would give consumers more control, such as allowing them to properly delete their data, allowing them to change their minds, and see who holds what information about them.

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These do not feel like complex initiatives and would make a huge impact on the consumers' sense of control. To consumers, these ideas feel simple, honest and fair; hence causing real frustration when they feel the brand owners will not be willing to implement them:

Tie choices to context: An obvious solution for consumers wanting more choice might be to simply provide them with more options. However, they require context in order to make an informed decision. For example, if a consumer does not understand how Google's business model works, they are not in a position to question how their data is being used or stored and demand a fairer deal from the process.

More standardisation: On an ongoing basis, they want to have to do and think as little as possible about this, with as much as possible set up as the default. They compare the control they want to riding a bike, or driving a car – it requires some learning, knowledge, skill and practice but once mastered requires less effort. It also requires all other participants to adhere to the same approach – standardisation is an important way for consumers to feel they can master the road once, and not have to constantly re-learn the rules.

Consumers recognise the benefit in having standardised terms and conditions that remove some of the confusion from data privacy. Lengthy terms and conditions that are presented with legal jargon and in very small font are seen as being deliberately off-putting and confusing to remove the consumer's ability to choose.

'They do it on purpose [make it confusing] so you don't read them'

Confident/working knowledge, female, age 33, social grade C1, Cardiff

Consumers were shown a hypothetical example (shown in the Appendix) where standardised terms and conditions are required for all brands that collect and use personal data. Only terms and conditions that stray from these standards need to be displayed, shortening the amount of information that a consumer needs to read. The consumers we spoke to found the idea of this to be incredibly appealing.

'I think it would be great if they all did it in the same way and it was all really clear'

Confident/informed, female, age 22, social grade C1, Leeds

Opting out of data sharing as default: make opting out of data sharing the default so that consumers would have to make a proactive choice to opt in. The wording, format, font and layout would all be standardised to avoid any confusion. The detail of this is included in the final chapter, where all the consumers' ideas are presented.

'I'd like to have a bit more control over which third parties have the information, but I don't know if you can choose… if it were absolutely ideal I wouldn't want that to happen at all'

Confident/working knowledge, male, age 48, social grade C1, Leeds

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Clearer guidance: guidance on how to make the right choice needs to be presented in a simple, easy-to-understand language that avoids confusing legal jargon. The options need to be practical, simple and easy to follow; engagement in this process has to be quick as consumers expect all aspects of their digital exposure to be quick, easy and convenient.

Terms and conditions could be translated into simple language or symbols, which are large and bold, so that they could be understood at a glance.

Deletion rights: Consumers would feel greater control of their own information and history if they could fully delete any information about them which is held by any brand or in 'the cloud'. Currently they feel that there is no possibility to finally and fully erase information, or personal details such as photos, as they may be held across any number of organisations and are no longer owned and held by the consumer. This causes real frustration as consumers feel it is their data and they should have the right to delete it if they want.

> 'I can think of plenty of occasions where a company will have got hold of your information quite innocently, or you've given it at some point in the past, like your family photos for example, and now actually you want to take that back'
>
> *Confident/informed, male, age 49, social grade C1 Leeds*

Consumers also want the option to delete not only their browsing history and cookies, but the personal data they have previously shared. This is especially the case when they feel they did not have the choice over whether or not to share the information in the first place. An example of this is when a consumer has used a price comparison site to get a quote for car insurance – they agree to share their personal information with multiple brands, in exchange for the quote, but after selecting the company that is right for them, the other brands are able to retain their personal information, and it is unclear what they will do with that information going forward.

> 'If I get 30 quotes from a price comparison site and only pick one company, what happens to the data the other 29 have? What do they do with it? Can I get it back?'
>
> *Confident/working knowledge, female, age 58, social grade B, London*

Consumers would be more reassured if data was deleted permanently and completely along every avenue in which the data was originally shared.

Right to change your mind: Consumers also want to be able to change their mind, whether that be about privacy settings, having given permission for their data to be collected or shared – regardless, it's their data and they want to have full control, which includes the ability to change their minds.

> 'It feels like you're on the waterslide and there's no going back – I should be able to change my mind whenever I like!'
>
> *Confident/informed, male, age 39, social grade C1, Cardiff*

Easily see where your information has gone: Again, consumers think a simple way to give consumers control would be to allow them to see who holds what information about them, and then to give them the choice to review whether they want these details to be held. They don't feel this is unreasonable, but they fear that the digital brand owners would resist co-operating to provide them this central source of information.

Right to review and retrieve: Consumers found practical solutions that offered them choice to be empowering. Having the option to review their selections and potentially change their mind, with cooling off periods and periodical reminders, gave them a sense of control, even if they would choose not to actually use the option.

When prompted, consumers would very much want the ability to retrieve their personal data from digital brands, especially third parties who they feel they did not give explicit permission to access their information. They would want to be able to reverse track who has their information, and request for it to be permanently deleted.

'If we could see everywhere that our data has been shared and delete it; that would be amazing'

Confident/informed, male, age 31, social grade C1, Leeds

Option to personalise privacy settings: The chance to adjust their own privacy settings was very appealing, especially when they understood the consequences of their decisions. They are seeking bespoke, tailored options that meet their specific needs. In addition, if consumers make proactive decisions regarding their personal information, they do not want these to be changed if a website or app upgrades. Respondents were shown a tool from BT which offers three levels of cookie settings that clearly show what the website will and will not do at each level.

'I love the tool that BT offered – it could be even better, and it could be much clearer on their website – in fact they should make more of it because it's the first time I've ever seen anything like that'

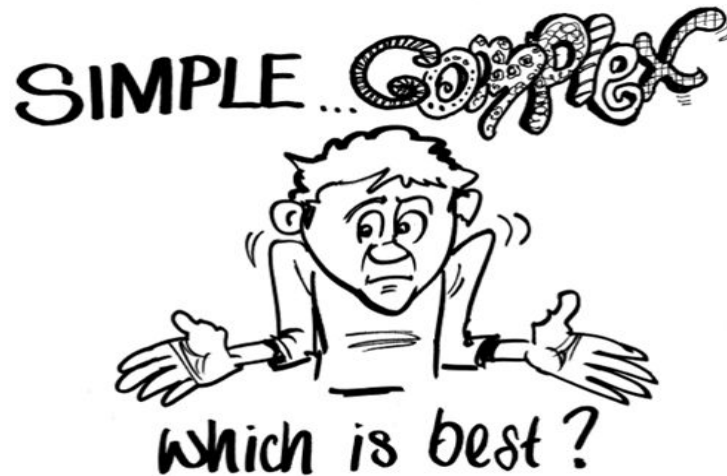*Confident/informed, male, age 32, social grade C1, London*

Choices over terms of the data exchange: Consumers in London were asked to respond to stimulus (see the Appendix) in which three simple choices were given for buying an ebook, or using a social media site. In each case, they were asked which option they preferred – the current option, where they don't pay anything additional, but have to agree to the brands' terms in respect of collecting and selling their data. A middle option was offered of having some control over their data for a small additional cost – and the third option offered the choice of paying more, but having total control over their own data. Respondents had different preferences, but they unanimously liked being offered the choice. This is the type of simple, practical choice that they would like to be offered, to give them more control.

> 'This is the type of thing that the brands should do – but I bet they won't as they make money out of selling our data'
>
> *Confident/informed, male, age 36, social grade B, London*

Summary

- The discussion on choice and control reveals a dilemma for consumers. They feel they don't have sufficient control of their personal data now, and yet they don't want to spend a lot of time and effort in getting that control. Consumers are not seeking full control for what happens to their personal data, as they do not want to take the full responsibility, but there are small practical steps that can be taken to give consumers *more* control than they have now.

- For these consumers, there is an inherent contradiction, as they say they would like greater choice, but they are not willing or confident to spend time in learning what choices they could make, and how they could do this. This is because they currently feel the digital world is overwhelming and moves at such a fast pace that they couldn't ever keep up, and learn exactly what to do in order to make the 'right' choices. Consumers feel they have very little choice in how they engage with digital brands. If they want to browse a website or use a digital service, they have to provide all of the information that is being requested. Many find that their only alternative would be to not use the site or service at all.

- Consumers want to be able to choose what data they provide, who this data is shared with, and for how long it is retained. However, in order to do so, they need to be given context that allows them to understand what a fair exchange would look like. This information is not easily available to them; the digital world is founded on speed, ease and convenience. Any information that gives consumers more choice, and therefore more responsibility, needs to be the same.

- Greater choice that is simple and easy to understand would offer an empowerment to consumers that they have not previously experienced with digital brands. Practical solutions that allow consumers to see the real consequences of their decisions would help to alleviate some of the concerns they have with the capturing and sharing of personal data. Even simple solutions, such as providing the choices offered by the BT cookies setting would make a big difference.

- Choice is at the heart of many of the ideas which consumers developed, both simple and more complex – seeing who holds information about each individual, so that they can choose whether they still want the organisation to hold their details, choice to decide who contacts them, through a digital version of the telephone preference service, and choice of personal privacy options held as part of an ESCROW-type personal passport.

- This is the one theme that underpins all of the issues and ideas suggested by consumers. They want more simple choices, because with that they will have more control, and with greater control they can ensure they get a fair exchange for their data.

10. Practical ideas

This final section details the practical ideas from consumers that they thought would meet their expectations of data use by companies.

10.1 Interaction and system level

In the previous chapters, the themes of trust, control, transparency, choices, knowledge of business models are reviewed as individual topics, and the inter-connections highlighted. However, the discussions revealed that the themes work on different levels, in ways that both reinforce and sometimes challenge each other, and so practical solutions must understand and reflect this.

At the level of interacting with brands, greater transparency of brands' business models and provision of clearer choices gives the consumer better control over their information, and allows a fairer value exchange which sets the foundations for a balanced relationship, based on trust.

At a system level, there is a lack of transparency and therefore knowledge about how major global internet brands actually make money, there is a sense of a lack of choice over participating or not in digital technology given how integral it now is to society, and there is a sense of lack of control over the future direction of travel with regards to further technological developments. The sense of balance and fairness between people, technology and large companies therefore is also about more than just the individual relationships to companies.   This final section detailing practical ideas attempts to present them within this framework.

10.2 How the insights relate to the practical ideas

The underlying concerns for consumers in the fast paced, frantic digital world in which they are deeply rooted, take on different forms in different contexts. They must also always be understood in the context of the enjoyment, freedom, convenience that the rise of digital technology has given them.

The digital world for consumers is fun, free, flexible and familiar but it is also felt to be unfair, unbalanced, unclear and gaining knowledge, trust, control and choice requires a high effort and is doubtful that it will pay off. The way forward will be to achieve knowledge and knowledge through greater choice and control but with a minimal effort, and a minimal impact on fun, free, flexible and are familiar. This will lead to a clearer more understandable system, that is fairer and where consumers feel more reassured of balance. They feel that these concerns can be dealt with through building knowledge and trust, control and choice enacted through tangible interactions, with all parties in the relationship enabled to take responsibility where necessary.

The consumers generated many ideas of how their concerns can be addressed, to create greater balance and fairness between themselves and organisations. There were some common themes:

o   As easy, quick and simple as best online experience: Consumers recognise that they are short of time, and now enjoy the immediacy of the digital world. Solutions need to take this into account as they will not be effective if they are too complicated.

o   Provide mechanisms that serve multiple purposes: control, knowledge and choice are all linked, so tools that answer all of these issues together are most useful.

o   Joint responsibility: recognition that many actors need to play a part, including consumers but must be made easier for all to take responsibility at right time

o   Parity with offline provision: matching expectations of regular, offline transactions and relationships

Consumers recognise that they are short of time, and now enjoy the immediacy of the digital world. Solutions need to take this into account as they will not be effective if they are too complicated. Some of the ideas they have suggested seem very simple to implement, and would be easy for consumers to understand and adopt, such as translating terms and conditions into clear, easy-to-read symbols and illustrations. Ideas like this were liked by all the consumers as they were so easy to grasp, and yet would make a huge difference to the understanding of what consumers are signing up, and in turn their feeling of control. However, these attempts to simplify or offer more options are useful, and will help on continuum of increasing understanding but are not sufficient. The interaction and system level problems will be best dealt with in tandem. The results from consumers suggest that a successful solution requires not just focusing on changing company practice but to ensure principles run through to all levels.

10.3 Ideas in more detail

Many of the ideas were spontaneously mentioned by the consumers in the discussion groups, and others were in response to stimulus shown and exercises which the respondents were asked to undertake. Consumers feel that the ideas need to be the responsibility of either: a regulatory body, the digital brands themselves or the individuals. However, they feel that this will only work if there is a co-operation between all three parties.

Please note that these are suggestions from consumers and were not tested or prioritised to any degree in the workshops. They are reported here to demonstrate consumers' appetite to address the areas of concern consumers have, they are not formal recommendations.

a.   Clearer information to consumers

Consumers want a set of minimum information standards to be established, which organisations must meet. These should cover:

- Standard wording and layout of terms and conditions and opt-in / opt-out choices, using plain language
- More visual communication to allow quicker understanding of what the brand is proposing to do with the data

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- Provision of layered terms and conditions, with a one page summary highlighting the key points, with more detail provided if required
- Communicate their planned use of consumers' personal data more clearly, this would be another way of assisting consumers in making informed decisions regarding which sites, applications and services they choose to visit and sign up to.

b.   **Ongoing relationship with regards to data preferences and usage**

Regular reminders of privacy settings and agreements, and options to change: Consumers raised the idea of regular reminders of the privacy settings and agreement they made when signing up to services. , as they were fully aware that many times they may sign up to a site, service or application without fully thinking of the future consequences – their focus is on what they're getting 'in the now'. Regular reminders of their settings and agreed terms and conditions would help them to consider the future implications. Cooling off periods could also be a useful mechanism by which, after agreeing to terms and conditions, consumers could receive a reminder a certain amount of time later, which clearly reminds them of what they have agreed to, including a proactive message allowing them to change their mind and/or cancel completely.

c.   **Independent advice**

Consumers would like to be able to access independent advice about digital brands' use of their personal data. This may be important when they are about to sign up to a site, service or app; in other cases, it may be to report a brand who the consumer fears is misusing their personal data.

d.   **Consumer education**

An education programme would be designed to allow consumers to be fully informed, so they can take greater personal responsibility for their own data. Amongst the topics to be covered would be:

- Possible implications of agreeing to terms and conditions

- Measures to increase personal security (eg how to set high privacy settings)

- Taking control of personal data (eg deleting cookies and cache)

- Who to contact for advice or report issues

e.   **Anti-privacy invasion software on devices**

Drawing parallels with anti-virus software that scans devices and warns against malware. Consumers raised the idea of a service that protect consumers' personal information, including warning users when websites do not meet minimum standards in personal data protection, and reminding them to read terms and conditions and delete cookies etc. Ideally, consumers would like this type of software / service to provided as standard across all devices, set up as the default for all websites and apps, and a core part of the internet service provider offering.

f.   **Consumer reviews of privacy practices**

Consumers are now very experienced in undertaking, reading and interpreting reviews and feel that a way of enabling consumers to review the privacy and data practices of services would be useful because:

- Apps and sites will be openly scrutinised by consumers, and so held to account
- Good performance will be encouraged
- Poor practice will be made public, and hopefully discouraged

However, given the opaque nature of data use, it may be difficult for consumers to pinpoint bad practice. For such a service to work it would need to also use information feeds from other sources, such as described below.

g.   Ratings system for services use of data

Consumers would like a standardised ratings system, which rates how well each digital brand manages customers' personal data. This could be similar the traffic light system used in food labelling, but would need to use a standardised approach so that all consumers can easily understand its meaning, across the world. Consumers felt that this standardised system needed to be developed and maintained by the overseeing regulatory body, in order to ensure its independence is clear.

h.   Intermediary data management services

Consumers were very positive about the idea of an intermediary managing the raft of permissions, contexts and relationships that they inevitably have with organisations. They likened this to an ESCROW service, whereby a trusted central body holds your information and only allows other to access it if they have the appropriate credentials.

i.   Ensure opt-out and highest privacy setting as default

Many of the consumers we spoke to felt that there was too much responsibility placed on them to ensure that their privacy settings are set out they want, and that they opt out of sharing their personal information if they do not want to. If opt-out and the highest privacy settings were default, this would protect consumers who know very little about how digital brands use their data, whilst still allowing more confident/informed, users the chance to adjust as they see suitable. However, there was awareness that this may be too blunt a tool as consumers did appreciate many benefits of data sharing.

j.   Adhering to strong minimum standards

Consumers want a set of minimum standards to be established by which all brands should treat personal data, which organisations need to meet. Exiting the relationship should be easy if consumers are unhappy. The standards need to cover:

- only information which is relevant to the specific transaction or service should be collected and stored
- the 'value exchange' needs to be transparent, and proportionate so that the consumer is getting a 'fair deal' for the personal information they are providing
- more choices should be given so that consumers can decide which option of privacy vs cost suits them the best

- the length of time they should be stored, that they should be fully and completely deleted at the end of this period

As in other industries, when an organisation meets the minimum standards, they would be able to receive a stamp of approval, or kitemark. This would be an internationally recognised stamp of approval, as consumers are used to seeing in other regulated industries, such as ATOL, ABTA and FCA.

k. **Enforcing adherence to agreed standards**

Consumers would like to see some kind of regulator or governance structure to ensure greater transparency, ensure that the digital brands offer more choices, and ultimately give consumers more control over the use of their data. They want digital brands to adhere to some clear, fair principles based on consumers desire to see more balance, and be open to scrutiny and reprisals if they do not live up to these standards. They look to other industries to see how similar complexities are managed across organisations on a worldwide basis.

l. **More paid-for options for different levels of privacy preference**

Consumers would like to have more choices, to allow them a greater feeling of control. They do not like the fact that they need to accept the digital brands' terms and conditions, or not use the service at all. Most digital brands business model are built on providing one option only – to accept their terms, or not to have the service. Often the service is offered for free, but consumers say they would prefer to have options in how they engage with the brand, and some would sacrifice the free offer for greater control over their data.

m. **Ability to track back and withdraw permissions**

In addition to being able to just block adverts and marketing, consumers would like to be able to trace them back to their original source would allow consumers to hold digital brands accountable if they feel they are receiving unwanted, unexpected emails.

n. **Simple and full delete options**

Many of the consumers we spoke to had anecdotes where they have requested for a digital brand to delete their personal information, only to experience obstacles, complications and delays. Giving consumers the right to demand a complete deletion of their personal information on request would give them back ownership of their own data.

o. **Centralised place to see who has your data**

In their drive for greater transparency, consumers would like to know who holds what information about them. Having this all in one place would make it easier to understand how their data is spread across different areas. For control as well as transparency, it should be made easy to review settings, revoke consent, or ask for 'full and complete' as outlined above.

p. **Data preference service**

 Consumers feel that they want to be able to stop emails and phone calls from third parties, if they become intrusive or overwhelming. They felt that consumers in the digital world could benefit from similar system to the telephone

preference service. This would allow consumers to report companies who are bombarding them with sales emails and calls, and allow them to stop receiving them.

13.0 Appendix