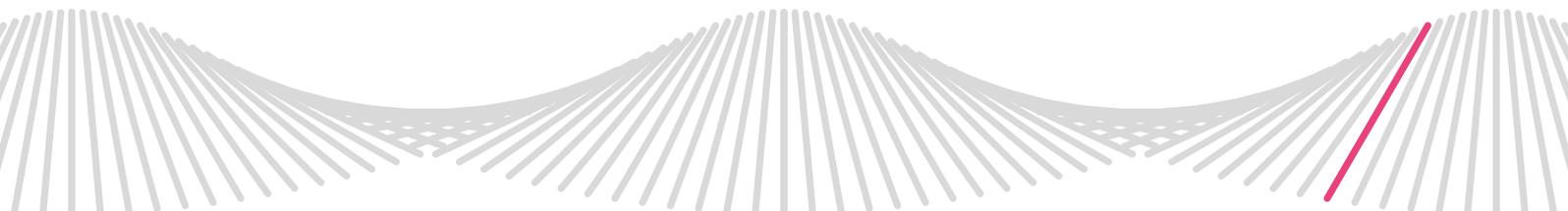


# TRUST IN PERSONAL DATA: A UK REVIEW

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Following and assessing the  
UK's journey to becoming a  
data-driven nation

**CATAPULT**  
Digital



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# FOREWORD



**Dame Wendy Hall**  
DBE, FRS, FREng

**W**e live in a connected society. Even those who may not deem themselves “digital first” will probably, at some point, use a connected device. When we do this, we instantly download, send and, in many cases share information. It is this final step, which we as a data-consuming public continue to struggle with.

The sharing of personal data happens all the time – whether that is through social media, or online services such as banking. We are constantly sharing information about ourselves. It is part of the fabric of a modern society but I wonder if the public realise quite how valuable that data is?

We are constantly sharing information about ourselves. It is part of the fabric of a modern society.

When I say ‘value’, I don’t simply mean the notion of individuals being able to sell their data for monetary gain. I am talking about how vital the sharing of personal data is in technological, and specifically digital, innovation. I am also talking about the way in which access to an individual’s data can help deliver the best service to that person - a tailored service based on unique data.

Many in the industry have talked about innovations such as smart watches which can monitor your health and warn of problems, or cars which switch on lights, heating and other connected home devices as you drive up to your home. These innovations are not far

away. But the need to access and use personal data is what makes them possible.

Mobile app, wearables or smart tech developers will always reach a moment where they have a platform or set of codes ready for market – but without the data needed to let that technology reach its potential, the chances of success are limited. The problem is that the UK public has a very real concern about the sharing of personal data.

It is the responsibility of every digital stakeholder to address this. From large corporate organisations, to academia and the Government – all players need to come together and address the main challenge facing digital innovation: personal data and trust.

All organisations across all industries and sectors need to prove to the public that data will be used responsibly, be stored safely and called upon sparingly. It will be used only to benefit them, and ultimately benefit the digital society in which we now live. The public needs to not only trust the organisations holding and using their data but also to fully understand why the data is needed.

This report tells us that the public does not understand the concept of personal data, and without this digital literacy, we are at risk of losing out in the race towards a digital-first society.

The UK is the home of some of the greatest digital innovations the world has seen. Every organisation and individual needs to put the work in now to ensure the public is on-board and ready to take advantage of the digital innovation around them.

# INTRODUCTION



**Neil Crockett**  
CEO, Digital Catapult

Data has become one of the most important words in the English language. Since the explosion of the internet, the amount we share on a minute-by-minute basis has grown exponentially. In 2014, consumers across the world sent a staggering 204 million emails every minute<sup>1</sup>. In the same amount of time, Google received over four million search queries. 90% of the data currently in the world was created in the last two years.

Alongside this rapid growth, data has become ingrained in public consciousness. From high profile cases such as WikiLeaks to Sony Pictures Entertainment and most recently Ashley Madison - data has become an everyday topic of conversation.

The bad news is that distrust can put the brakes on reaching the full value of shared personal data. The good news is that we are on the cusp of developing new products and services that will change the way individuals control their personal data and allow it to be shared. From the insights sharing personal data creates, we can unlock the full potential of the digital society.

This report examines the issues that still remain around personal data and suggests the actions we must take.

Building trust in the use of personal data is the responsibility of every digital stakeholder in the UK. It is a joint effort, which needs to be a focus for the Government, business, academia and the public.

At the Digital Catapult, we believe that by bringing these parties together, we can resolve the challenges of building trust between organisations and the public. Through:

- Convening the Personal Data and Trust Network [www.pdtn.org](http://www.pdtn.org)
- Building a Trust Framework with organisations across all sectors [www.digitalcatapultcentre.org.uk/open-calls/trust-framework-initiative/](http://www.digitalcatapultcentre.org.uk/open-calls/trust-framework-initiative/)
- Creating a set of voluntary industry standard icons which consumers can use to make informed decisions about who they trust with their personal data.

We believe that the UK can take the lead and break through the impasse that currently exists and unlock huge benefits for the economy and society.

In future, the creation of trust in the way consumers share personal data will be one of the defining competitive differentials for business. Moreover, it will be one of the key dependencies in creating better services and improving the way we all live. There is a huge opportunity for the UK if we recognise and address this issue - we must act now.

## Distrust can put the brakes on reaching the full value of shared personal data.

Yet the opportunities are huge. Data is vital to our advance – and our power – as a digital nation. For instance, should the public sector share information more freely, consumers would see a noticeable impact on their daily lives. Intelligent sharing of online behaviour may result in a far superior experience for the user – whether they are shopping, receiving medical treatment, paying bills or simply catching up on the news.

However, the question still remains: do we, as consumers, understand and trust how our data is being shared? This is an important question which is crucial to the development of digital services. This report clearly demonstrates that the UK has a long way to go.

<sup>1</sup> <http://www.domo.com/blog/2014/04/data-never-sleeps-2-0/>

# EXECUTIVE SUMMARY

## The public care about personal data but knowledge gap remains

Consumer knowledge of personal data is growing and the public realise the importance they play in protecting their own data. Of those surveyed in this study, nearly a third (29%) felt they should protect their own information, with only the organisations holding the data being seen as more responsible for its protection (31%).

The public is also taking an interest in education, with nearly a third (30%) viewing it as their own responsibility to learn and understand issues around personal data.

Yet, 30% of consumers remain unaware of what ‘personal data’ actually means. Despite nearly all (96%) respondents claiming to understand this term fully, only 6 in 10 (64%) got the actual description – “All information about me in existence” – right.

## Consumers don’t trust organisations with their data

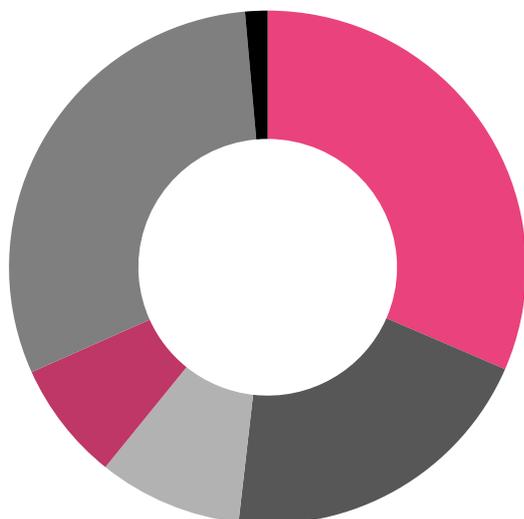
In addition to confusion about the meaning of ‘personal data’ and who is responsible for protecting it, consumers still don’t trust organisations to use data responsibly. Looking at which industries they most trust with their personal data, the Public Sector and Financial Services were identified as the sectors most trusted by 4 in 10 (44%) and just over a quarter of consumers (29%) respectively. However, there is still a long way to go. Other sectors fared poorly. In telecoms (2%), utilities (3%) through to media (2%) – the share of trust was much lower, highlighting the huge gulf, as well as the huge opportunity for the UK if this trust gap was bridged.

Respondents have reservations over whether organisations are using data without being clear that they are doing so. Both the media and retail sectors fared badly here; over a quarter (28% and 30% respectively) of consumers commented that these are the sectors they feel are most guilty of using their personal data without consent.

## Consumers don’t understand the benefits of sharing personal data

Consumers are unaware of the benefits that come from organisations storing and utilising the data they hold. Nearly 8 in 10 (79%) believe personal data is being used solely for an organisation’s economic gain. Meanwhile, when considering the sector that makes best use of personal data, only the Public Sector fares well. However it should be noted that, even in the Public Sector, fewer than half of the consumers surveyed (45%) believe data is being used beneficially.

Exploring what benefits the public want to see from the sharing of personal data, the majority (43%) stated they would be happy to share their information if it was to be used to benefit society as a whole via the likes of healthcare and education. Nearly a third (29%) said the use of data to improve their own personal experience with an organisation would convince them to share their data.



### Survey question:

Who do you believe holds most responsibility for educating people about protecting or controlling personal data?

	%
Government	31.5
The organisations holding that data	20.3
The organisations wanting to use your personal data	9
Schools and other educational establishments	7.5
You as an individual	30.3
Other, please state	1.4

# INCREASE IN INTEREST, BUT A LACK OF REAL UNDERSTANDING

While there is a widespread belief that consumers understand the terminology, a secondary question highlighted the first gap in knowledge. 96% of respondents claimed to understand the term 'personal data'. However, when it came to describing it, less than two-thirds (64%) chose the correct definition.

## Consumers hold themselves responsible

In spite of recent uproar around high-profile data breaches, with the likes of Sony Pictures, Ashley Madison, JP Morgan Chase and UPS all falling victim, consumers view themselves as increasingly responsible for their own education in how to protect and control their personal information. More than 3 in 10 (30%) of respondents placed the burden on their own shoulders, second only to the Government at 32%. Organisations come third, with a significant gap, as only a fifth of consumers hold them the most responsible.

This extends to protecting it too. While organisations do take pole-position in being viewed as primarily responsible for protecting information, it is only a minority lead over the individual. With a 2% margin (31% versus 29% respectively), the present consumer mindset is clear. All who hold data are responsible for its safety.

## Consumers believe data is shared without consent

Despite this desire for knowledge, respondents lack clarity on how and when data is being shared. Predictably, they are eager to gain more control of this, arguably a reflection of them holding themselves responsible for protecting their personal information. Consumer concern over this is highlighted throughout the study. The findings showed that nearly two-thirds

of those surveyed (65%) are unsure whether data is being shared without their consent. At the other end of the scale, just over 1 in 10 (11%) of respondents are confident with what is being shared and how.

The results are unanimous around the issue of control over personal information. 94% of those questioned would like to be more in control of the data they share, how they share it and what they get for it; something this report will come back to in the coming chapters. We are also seeing this reflected in the growing number of innovators creating products and services to meet this need.

## What consumers do know is that the use of data significantly impacts them

As part of this study, consumers were asked whether they felt the use of personal data affected their lives. The answer was a categorical 'yes' with two-thirds of respondents (66%) admitting they were personally affected by use of their data – perhaps again testament to the growing awareness around its use, in part driven by breaches seen in recent years.

With consumers clear that they want control over data, services which aid the management of their information are of great interest. Of those surveyed, 30% stated they would be interested in a service to help them collect, manage and preserve personal data. Such services would allow individuals to control data sharing with businesses, allowing organisations to gain greater knowledge, innovation and trust which will lead to higher engagement and value to both businesses and consumers.

## There's some way to go before consumers truly understand personal data.

The findings of this study highlighted an increase in data knowledge. However much of this, it seems, is driven by media coverage and negative breaches – all of which are marring the opportunities and potential benefits of data sharing.

Consumers have a desire to be educated; they also acknowledge they must play a big part in teaching themselves. However it is up to all digital stakeholders, from organisations to the wider Government, to make change happen and prove the positive impact of the use of personal data.

## KEY STATISTICS:

**96%** of respondents claim to understand the term 'personal data' but less than two-thirds (64%) picked the correct definition

**65%** of consumers are unsure if data is being shared without their consent

**30%** of respondents believe they are responsible for educating themselves on the use and protection of data

**32%** believe this responsibility lies with the Government

**30%** interested in data management service

# CONSUMER DISTRUST IN WHY PERSONAL DATA IS NEEDED

What is abundantly clear from this study is that respondents do not believe they benefit from sharing personal data with organisations. Instead they believe it is only the organisations that are gaining from their data.

This study asked consumers why they believe most organisations want to access personal data – the resounding answer? Organisations use it for their own economic gain. Nearly 8 in 10 consumers (79%) believe this to be the case – with the second most popular reason identified, ‘to track / monitor you’, coming second with 9% of consumers believing this to be the case.

With such a strong monetary focus, it is perhaps unsurprising that consumers are keen to see themselves paid for the data they share.

In fact, for a fifth of respondents (21%), monetary gain would most convince them to share their personal data.

Of that fifth, consumers have high expectations on what fee they can expect. More than 6 in 10 (61%) expect to be paid £30 per month for the use of their data – while only 9% would accept between £2 to £5 per month.

If £30 per month was actualised across each adult in the UK – that would create £15bn of untapped wealth for UK consumers.

These results emphasise the potential size of the prize for the UK if businesses and the public sector can address lack of trust and adopt best practice. There is a huge potential value for consumers in terms of better services and a better society as well as economic productivity gains if individuals and organisations can work together to build trust.

## Who is losing the data race?

An overwhelming finding from this survey was the continued lack of trust in organisations when it comes to how they protect and use personal data.

This study spanned several core business sectors and found that media, retail, telecoms, utilities and transport all suffered under the consumer spotlight, with not one scoring above 5% when consumers were asked to pinpoint the sector they most trust with their information.

It was a similar story when the study explored which sector consumers believe uses data in the most beneficial manner.

Here, only retail saw a boost, with just over 1 in 10 (11%) commenting that it was the sector that best used their personal data.

## Winner takes all

There are two sectors the public trusts most with its data. public sector organisations and financial services came out on top when it came to both trust in and benefits gained from the use of personal data.

The public sector was the most trusted, with over 1 in 4 (44%) decreeing it to be the one they trusted most. A similar story was told when it came to the sector that used data most beneficially – once again, a massive 45% opted for public sector.

Financial services meanwhile, came second only on both trust and benefits. This is undoubtedly a vertical maligned in the media – and one which has suffered a fall in consumer trust over the last few years. Yet financial services, with its continued investment into data-reliant services such as online and mobile banking and contactless payments is a leader in trust in the use of personal data.

Similarly, when asking respondents which sectors they believe are most guilty of using their personal data without being clear they are doing so, financial services was identified by only 11% of consumers – again showing there is a good level of trust. Once again, public sector fared very well with only 8% of respondents pinpointing this as the sector they believe is most guilty of misuse.

Retail was the vertical identified as the most guilty in this section of the study. 30% of respondents pointed the finger at the retail industry with the media being close behind with 29%.

## KEY STATISTICS:

**79%** of consumers believe the primary use of personal data is for organisations' own economic gain

**21%** of consumers admit monetary gain would most convince them to share their personal data

**44%** of respondents said the public sector is the most trusted in the use of personal data

Financial services (**16%**) and retail (**11%**) round-off the top three sectors consumers believe use personal data most beneficially

**30%** of respondents believe the retail sector is most guilty of using their personal data without being clear they are doing so

# CLEAR INCENTIVES ARE NEEDED TO ENCOURAGE THE SHARING OF PERSONAL DATA

When assessing and gauging consumer attitudes to the active sharing of personal data, the results were unanimous – give the public clear reasons to share and they will, at the very least, consider it.

Assessing how comfortable consumers currently are with sharing data, 60% of those surveyed stated they were uncomfortable sharing their personal data, with a further 14% admitting they refuse to share any personal data at all.

## Why are consumers uncomfortable?

Delving deeper into why the respondents are uncomfortable and, more specifically, where exactly their concerns lie, the answer was clear: people want control of their data. 76% of all those surveyed identified their main worry being that they have “no control over how their data is shared or who it is shared with.”

Perhaps indicating that we are moving away from the ‘Big Brother’ concerns that previously hindered digital, the concern that they were being “spied on by organisations” was only the main concern for 9% of those surveyed. Indeed, almost as many (7%) said their main concern was that they do not benefit from sharing it.

## What data would consumers share?

When considering what personal information they would share, consumers were most comfortable sharing their internet browsing history – which included desktop, mobile and wearables data. 41% of consumers were most uncomfortable sharing their health records, which indicates the scale of the trust challenge facing the NHS and the health sector in this country.

## What would convince consumers to share personal data?

In contrast to the previous point, the majority of consumers (43%) would be convinced if they knew it would improve society – the example given being healthcare and education purposes. This highlights the huge potential benefits for the UK if organisations build trust and understanding in the use of personal data.

Perhaps referencing back to the point that consumers are keen to be compensated for data they share, personal interest and gain is also a key influencer in encouraging active sharing of information. 29% of those surveyed stated they would be convinced to share personal data if it “was going to improve their personal experience with that organisation.” An example of this may be sharing data with a retail bank in order to more easily access bank accounts when abroad. Another incentive to encourage the sharing of personal data was monetary gain, with 21% of those surveyed stating they wanted to be paid for their data.

## KEY STATISTICS:

**60%** of those surveyed stated they were uncomfortable sharing personal data

**14%** admitted they refuse to share any personal data at all

**76%** of respondents said the main concern in sharing personal data is that they have “no control over how their data is shared or who it is shared with”

**43%** of consumers would be convinced to share personal data if they knew it would improve society

**29%** of respondents would be convinced to share their personal data if doing so would improve their experience of that organisation’s service

# CONCLUSION

## Summary

In future, the creation of trust in the way consumers share personal data will be one of the defining competitive differentials for business. Moreover, it will be one of the key dependencies in creating better citizen services and improving the way we all live. There is a huge opportunity for the UK if we recognise and address this issue – we must act now.

## Education is everyone's responsibility

There is a clear disparity between awareness and understanding of 'personal data'. The media has made the term commonplace but more than a third of consumers do not understand what it actually means. Similarly, while consumers understand that use of personal data impacts their lives, they do not understand how it is used.

As innovation continues and technologies including smart tech and wearables become common, the use of personal data will open up opportunities for businesses and with this comes the potential to dramatically improve the services being delivered to consumers.

For example, if the UK is to become a leader in digital healthcare, the sharing of personal data in order to support these services is absolutely vital.

All personal data and trust stakeholders must address consumer confusion and concern now.

Building trust in the use of personal data is the responsibility of every digital stakeholder in the UK. It is a joint effort, which needs to be a focus for the Government, business, academics and the public. The good news is that consumers are willing to be involved - 30% of respondents believe they are responsible for educating themselves on sharing and protecting data, (almost as many as those that placed the burden on the Government (32%)).

One approach may be a sustained education campaign similar to that led jointly by the Government and digital stakeholders in the run-up to 2012's Digital Switchover.



Building trust is the responsibility of every digital stakeholder in the UK

**Stakeholders must showcase the benefits of data sharing and the innovation it will allow**

We have touched on the benefits of data sharing as we move further into the connected age. For most working within the digital or wider technology industry, these may seem obvious, but this study has shown that consumers do not have this same understanding.

Looking specifically at why businesses may wish to use personal data, the notion of this information being used to provide better service or to aid society or future technological development is lost. Instead, the vast majority (79%) of consumers believe businesses use their personal data for economic gain.

Yet the most popular reason respondents gave when asked what would convince them to share personal data was, "if it was going to be used to benefit society". The disparity between how the public wants data to be used and how they believe it is currently being used is clear.

While it is true that businesses do stand to benefit, that economic impact does not come from the selling of data. It can only come from using information to provide improved and more tailored services and technologies.

For example a mobile application may want to use personal data including gender, age and other information to provide relevant location-based information to the end-user. This benefits the company as it will surely lead to increased sales and overall revenue, but also benefits the consumer by delivering a vastly improved service.

As much as there is a need to educate consumers on the meaning of 'personal data', there is also a need to help them understand the benefits of sharing their data .

There are many examples of this. For example, while increasingly, people donate to charity by text message, they rarely supply Gift Aid authorisation. Linking the donation to verified data certifying UK tax status as a nation would generate nearly £1bn extra each year for UK charities.<sup>1</sup>

<sup>1</sup><https://www.cafonline.org/about-us/media-office/2003-gift-aid-reform-budget>

**We must build consumer trust or risk future failure**

Whether we are talking about education or making the benefits of shared personal data clear, everything comes back to trust. We are asking the public to do something they are entirely unused to – sharing private, and often valuable, information. To build trust, it is imperative that organisations are open and transparent about how that data is being used, when, why and what the impact will be.

If we can create this open but secure environment and combine that with an education programme to improve understanding of ‘personal data’ - we prove how sharing benefits the end-user and then trust will grow.

Without trust, there is no sharing of data and the UK and its economy will fall behind in the race to maximise the potential of digital. We must act now.



We must build consumer trust  
or risk future failure



# APPENDICES

## **Methodology**

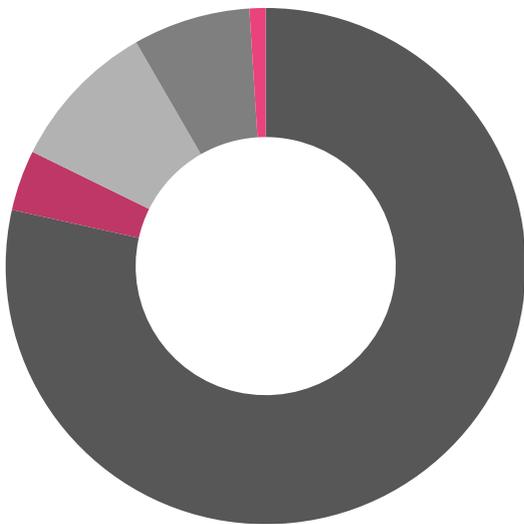
This survey sought to understand public opinion around trust in the use of personal data, to gauge their trust in organisations across various sectors and to assess what stakeholders need to do in order to encourage sharing of data in order to drive and support technological innovation.

Speaking to respondents from across a range of demographics, the study was commissioned by the Digital Catapult and conducted by Experian using its Mosaic platform which enables cross-channel consumer classification. The study saw 4,005 consumers aged 18-64 complete an online survey during Q1 2015.

## **More information**

For more information about the findings of this report or to speak with a Digital Catapult spokesperson, please contact: **catapult@harvard.co.uk** or **+44 (0)20 7861 2800**.

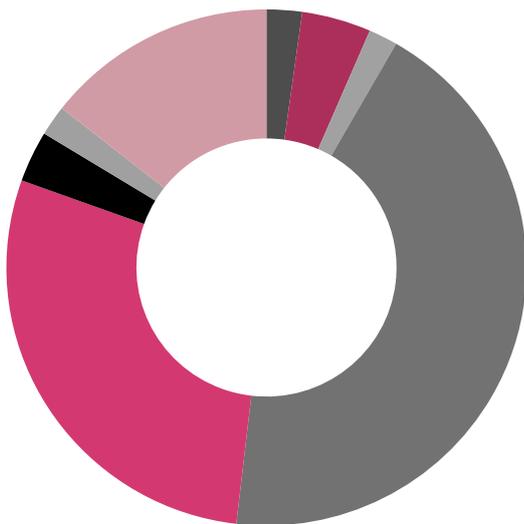
# SURVEY RESULTS



**Survey question:**

Do you believe most organisations share your personal data for...

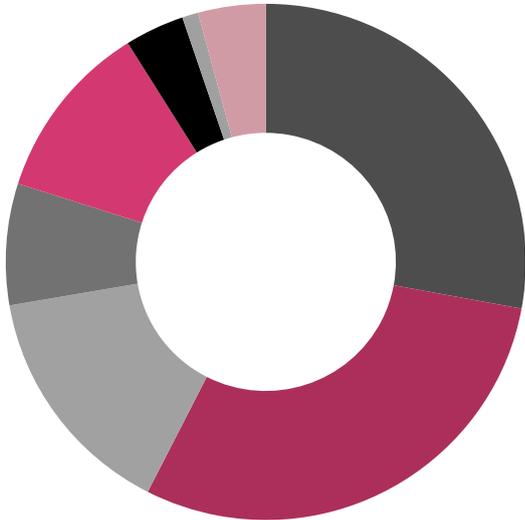
	%
■ Their own economic gain (e.g. advertising or marketing)	78.5
■ To be used to benefit society	3.8
■ To track / monitor you	9.4
■ To improve customer experience	7.3
■ Other, please state	1



**Survey question:**

Which sector do you most trust with your personal data?

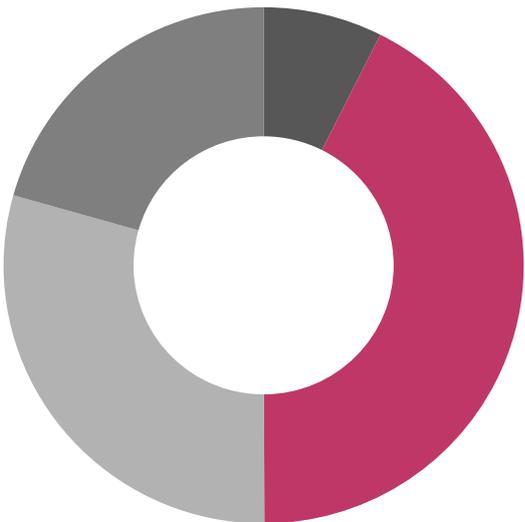
	%
■ Media (e.g. TV, internet companies such as Google)	2.2
■ Retail (e.g. online, mobile and high street stores)	4.3
■ Telecoms (e.g. internet providers, phone companies)	1.8
■ Public sector (e.g. Government, healthcare, education)	43.5
■ Financial services (e.g. banks, insurance companies)	28.6
■ Utilities (e.g. energy companies)	3.2
■ Transport (e.g. car manufacturers, auto service providers, rail companies)	1.9
■ Other, please state	14.4



**Survey question:**

What sector do you believe is most guilty of using personal data without being clear they do so?

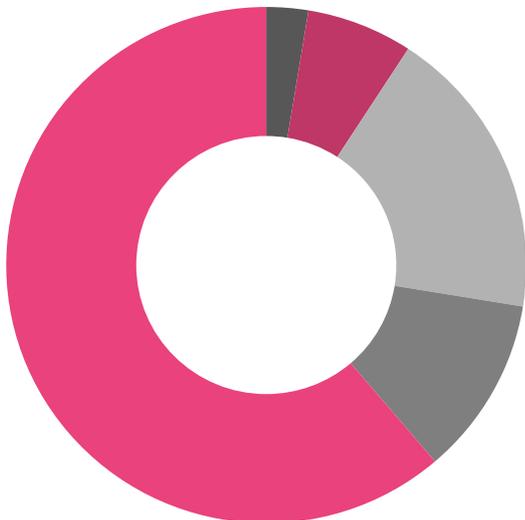
	%
Media (e.g. TV, internet companies such as Google)	27.9
Retail (e.g. online, mobile and high street stores)	29.6
Telecoms (e.g. internet providers, phone companies)	14.8
Public sector (e.g. Government, healthcare, education)	7.6
Financial services (e.g. banks, insurance companies)	11.2
Utilities (e.g. energy companies)	3.7
Transport (e.g. car manufacturers, auto service providers, rail companies)	1
Other, please state	4.2



**Survey question:**

What would most convince you to share your personal data?

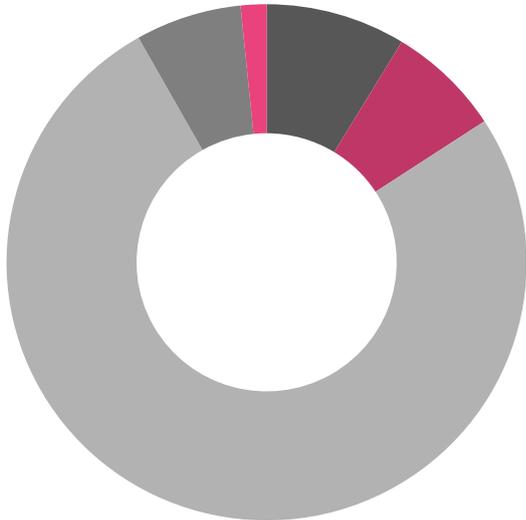
	%
If it was going to be used to benefit the UK economy	7.4
If it was going to be used to improve society, e.g. healthcare, education	42.5
If it was going to improve my own personal experience with that organisation	29.4
If I was paid for the data	20.6



**Survey question:**

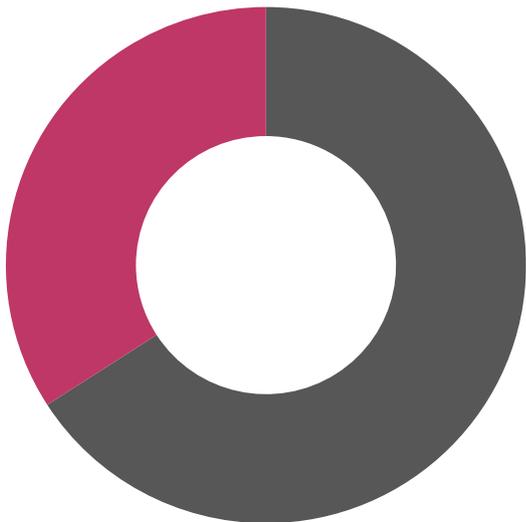
If you were paid to share your data, what price per calendar month would be attractive?

	%
£2per calendar month	2.6
£5per calendar month	6.6
£10per calendar month	18.4
£15per calendar month	11.2
£30per calendar month	61.3



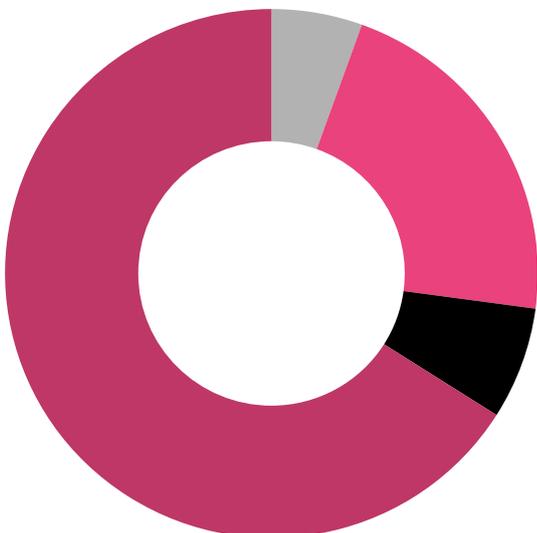
**Survey question:**  
What most concerns you about sharing your personal data?

	%
Being spied on by organisations	8.7
Being spied on by the Government	7.1
That I have no control over how it is shared or who it is shared with	76
That I do not benefit from sharing it	6.6
Other, please state	1.6



**Survey question:**  
Would a service that offers you insights about your actions be of interest?

	%
Yes	65.9
No	34.1



**Survey question:**  
Which of the below best describes personal data?

	%
All online data	5.3
All data collected about me by organisations	20.8
All data shared by me with organisations	6.6
All information about me in existence	63.5