Jigsaw Research

Potential consumer demand for midata

Findings of qualitative and quantitative research

Prepared for

midata Strategy Board

midata

Contents

1 Executive summary

1.1 Introduction

midata is a programme of work that the Government is undertaking with leading businesses and consumer groups in order to give consumers access to their personal data in a portable and electronic format. The intention is for consumers to use this data to help them better understand their own consumption behaviours and patterns, as well as make more informed purchasing or consumption decisions. It is also hoped that this pool of information will stimulate innovation as applications and services are developed to support it.

A programme of research was commissioned to explore the initial consumer response to the midata concept. This research included a qualitative stage comprised of an exploratory focus group and then three workshops held in London, Nottingham and Leeds, and each involving 16 people. This was followed by an online survey of a representative sample of 1,000 UK online users. The research was conducted in November and December 2011 by Jigsaw Research.

1.2 Key findings

Whilst consumers have nagging concerns about the security and privacy of their data online, the majority of those who choose to transact online currently put these concerns to the back of their mind. This is because most people perceive the benefits of being online to outweigh the risks; it is also due to most not fully understanding the nature of the 'threat' as they have limited understanding of how their data is currently collected and used by third parties as well as about what value it holds or how to protect themselves against misuse. People therefore avoid dwelling on these nagging and undetermined concerns and rely on the absence for most of any serious incident in their previous experience. In many respects, they can be described as 'sleep walking' in the age of data.

This lack of consideration about data contributes to the lack of spontaneous demand by consumers for their personal data to be made more widely available. When initially shown an expression of the midata concept, consumers were bewildered about why this is being proposed and what difference it would make. As consumers typically define personal data as personal identity information, they struggled initially to identify what benefits the release of such data (which they already own/know) would have for them.

In addition, the use of the phrase 'personal data' tends to bring their previously latent concerns to the fore. Thus, there were also some strongly held upfront concerns and suspicions expressed about organisations holding, using and potentially misusing their personal data. Concerns were typically around identity theft, data security, privacy and exploitation. Ultimately, there was a fear of losing **control** over how their data would be shared and used.

In the research, consumers were also presented with a series of potential usage scenarios or applications which were based on the vignettes contained in the *BIS 'midata' Company Briefing Pack*. These were included to help bring the concept to life and to make it more concrete for respondents. Whilst some applications were more appealing than others, in general being exposed to usage scenarios served to increase the understanding of, and interest in, midata because most could identify personal benefits in at least some of the examples provided. Being presented with these usage scenarios also inspired consumers, upon prompting, to come up with

their own suggestions, which is indicative of the concept having potential if it can be expressed via practical applications rather than as an abstract idea.

The main potential benefits perceived related to saving money or time, or more generally making consumers' lives easier. There appears to be most immediate interest in the concept from those who lead busy and complex lives, particularly if they can also be described as 'savvy' consumers, and are regular and confident transactional internet users (e.g. for banking, shopping, government services etc.).

As with any form of online transaction, if the potential benefits are seen to be great enough there is a greater willingness to downplay the perceived risks.

However, the research also suggests that considerable reassurance will be required in a number of areas particularly:

- how to ensure data security and protection against data misuse
- how to enable consumers to retain control of how their data will be shared and used
- who is behind the initiative and who will keep it honest
- how it will be funded

It is apparent from the research that data security concerns were connected to a general lack of confidence in organisations to manage data competently and ethically. As a result, prior to launch, consumers are likely to require considerable reassurance around the safety and security of their data, particularly if financial data is involved.

The impact of various reassurances was also tested in both the qualitative and quantitative research. In the survey, the most compelling reassurances were guarantees that data cannot be used without permission and that secure passwords and encryption would be in place. Reassurance that data would not be stored centrally, general brand assurance and positive word of mouth were also important. Most wanted to see the Government take a leadership role in policing midata and ensuring that safeguards would be in place to protect consumers.

The combination of lack of immediate understanding as to how the applications would work in practice, and concerns over the types of safeguards that will be put in place, means that many remained undecided as to the appeal of the midata usage scenarios.

1.3 Conclusions

It seems likely that the future for midata will be driven by the release of products or applications which appeal to consumers with clear benefits in terms of time or cost savings.

There is unlikely to be very much initial consumer interest in the overarching principle of companies releasing personal data for use by consumers. If anything, this news is likely to be received with suspicion until the benefits of this can be observed in practice.

Nonetheless, the release and wider use of personal data will enable applications to be developed which will potentially appeal to consumers.

Given the need for considerable reassurance around the risks and the need to create engagement with the benefits, we would anticipate uptake of the midata applications would follow a fairly classic adoption curve. It is likely that the more engaged 'early adopter' consumers would lead the way with others following once they see examples of the benefits in practice.

Key to the success of this concept is the need for applications to emerge with demonstrable benefits, which are simple to set-up and create an on-going sense of engagement. In addition, sufficient controls would need to be in place to reassure consumers on the security of their data and ensure they retain control as to how their data would be used.

2   Introduction

2.1   Background

As part of the Government strategy to empower consumers to make better choices and source better deals, a significant programme of work is underway known as 'midata'.   The intention of midata is to give consumers more control of, and access to, their personal data. As service providers and retailers, many businesses store purchasing information about their customers. Government wants to work with these businesses to come up with a solution that allows consumers to access this information, analyse it according to their own preferences, and make better decisions as a result.

According to the BIS website - *"midata aims for data to be portable and safe. Consumers can choose how to share this data to take advantage of the growing number of computer and phone Apps that can tell them how to find a better deal, or provide more information about their spending habits. Consumers will not have to share or access data and Government will not see any of the data."*

Current Data Protection legislation enables consumers to request access to personal data that businesses hold about them.   However, a recent survey by Which? revealed that over half of respondents were not even aware of this right and only a small minority of consumers have ever exercised it. In addition, it can be slow to access the data, taking up to 40 days and there is no legal right to access this in electronic form.

Richard Thaler, co-author of Nudge: Improving Decisions About Health, Wealth, and Happiness, said: *"This approach will give honest, high quality firms an edge in their battle with competitors who use obfuscation as their chief marketing strategy. Simple electronic disclosure is not costly for large firms to provide, and can provide enormous benefits to consumers. Eventually, this approach has the potential for replacing much more intrusive and burdensome regulations that firms inevitably find ways to evade."*

Not only is midata seen potentially to benefit consumers, but there is also a belief, as part of the broader consumer empowerment strategy, that midata will deliver significant benefits to the economy and for companies. Government does not intend to design the process; it will be up to the market to do this. The role of Government will be to set the vision, help create interest among consumers, businesses and commentators, and to help the market operate in an effective and safe way.

As part of the process of moving the midata concept forward, this research was conducted to assess whether there is consumer demand for the idea and how to shape it in line with consumer needs.

2.2   Research objectives

As midata is currently at a very conceptual stage, no formal primary research has previously been conducted into the concept.

Research was therefore required in order to validate the benefits and inform the further development of the concept.

More specifically the research objectives were to identify:

- opportunities for the midata concept

- demand – both spontaneous and prompted once the concept has been fully explained
- perceived challenges from consumers and how to overcome these
- whether (and how) there is an opportunity for the midata concept to assist in this space

2.3   Research approach

The research approach consisted of:

1) A qualitative stage comprised of an exploratory focus group followed by three workshops, each involving 16 people, which were constructed to represent a cross-section of the public in terms of age and life stage, socio-economic scale and different internet usage/confidence levels.

2) An online quantitative study with a representative selection of 1,000 consumers across the UK.

More detail on each of these stages is provided below.

2.3.1   Qualitative stage

Exploratory Stimulus Evaluation Group

The role for the exploratory focus group was to help refine the stimulus and flesh out the issues likely to emerge prior to the main fieldwork taking place. The group was two hours in length and took place in London on 1 November, 2011. The group was comprised of eight people aged between 26 and 50 and represented both genders as well as a mix of social grades B, C1 and C2. To ensure a diverse range of perspectives, both people who had a greater interest in data and those who were less engaged were included in the group.

Consumer Workshops

The workshops were designed to enable the concept to be unveiled progressively and explained to respondents so that both their unprimed and more considered views could be ascertained. The sessions each involved 16 people and were each three hours in length. They involved parallel group discussions as well as self-moderated tasks and plenary feedback sessions.

The composition of each workshop, along with its location, is summarised below:

	18-24 years - at least half pre-family	25-45 years - at least half parents	46yrs + - a mix of parents and empty nesters
London	ABC1	-	C2DE
Leeds suburbs	-	C2DE	ABC1
Nottingham	C2DE	ABC1	-

- Minimum quotas were set on users/buyers of a variety of online and offline sources and sectors (e.g. retail, financial, insurance)

- A minimum quota of respondents from more rural areas was included

- Minimum quotas were set on owning loyalty cards & those providing data to a variety of online/offline sources (e.g. price comparison sites)

- A minimum quota was set to include consumers who are more discerning around issues relating to data usage

- Each workshop included a spread of online confidence

- There was a 50/50 split of gender in each workshop

The workshops took place between 8th and 15th November 2011.

A copy of the discussion guide used in the workshops is contained in the Appendix to this report.

2.3.2 Quantitative stage

A relatively short (15 minute) online quantitative survey was also conducted to provide numeric data to validate some of the hypotheses arising from the qualitative stage. The survey was conducted amongst a representative sample of 1,000 online users in the UK and quotas were applied to ensure representativeness by age, sex, region and gender.

The questionnaire contained the following sections:

- Questions about consumers' lives, including the complexity of their needs, switching behaviour, and internet usage and confidence
- Questions about the interest in potential midata services, including drivers and barriers, and what would be needed to reassure on main concerns

- Demographic and additional profiling questions

The profile of respondents is detailed in the charts overleaf.

Basic demographics

Gender

49%	51%
Male	Female

Age

18-24	25-34	35-44	45-54	55-64	65+
12%	16%	20%	17%	15%	20%

SEG (Socioeconomic Group)

AB	C1	C2	DE
26%	29%	21%	24%

Working Status

Full Time	Part Time	Retired	Student	NW - seeking	NW - not seeking
45%	12%	27%	5%	4%	7%
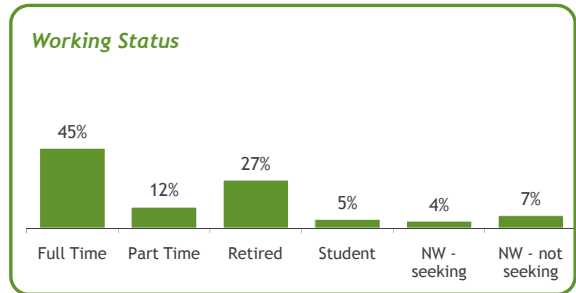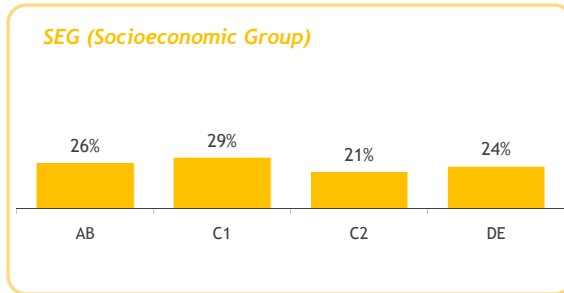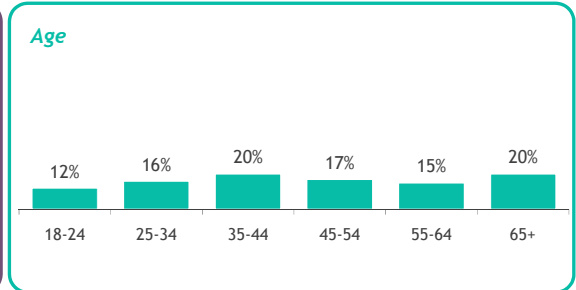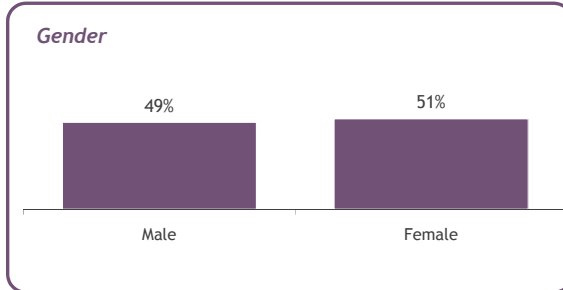
SOURCE – VARIOUS QUESTIONS
BASE Total Sample n=1002

Household demographics

Children in Household

Yes	No
21%	79%

Marital Status

Single	Married/Co-hab	Divorced	Widowed
25%	65%	6%	4%

 # people in Household

1	2	3	4	5 or more
14%	45%	19%	12%	5%

Housing Status

Home with parents	Rented	Home Owner	Social/council
10%	23%	59%	7%
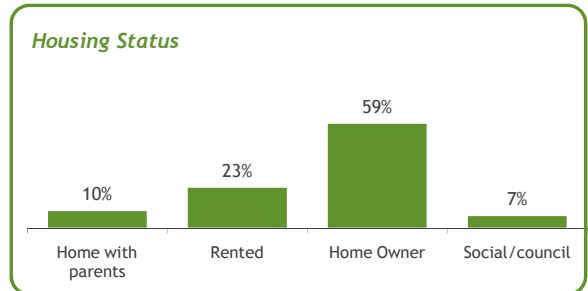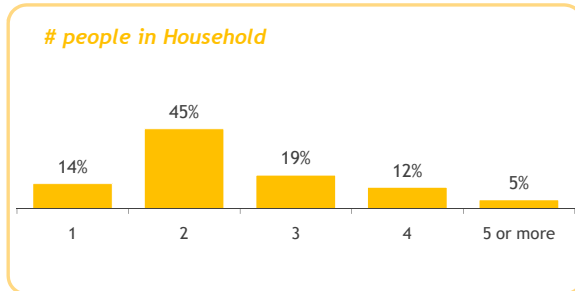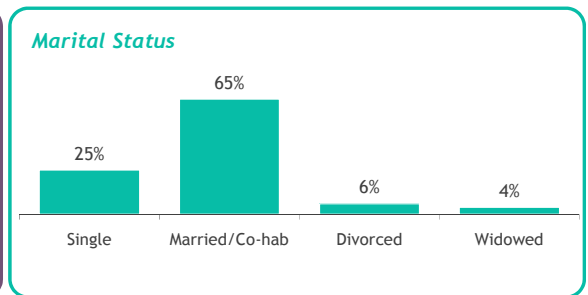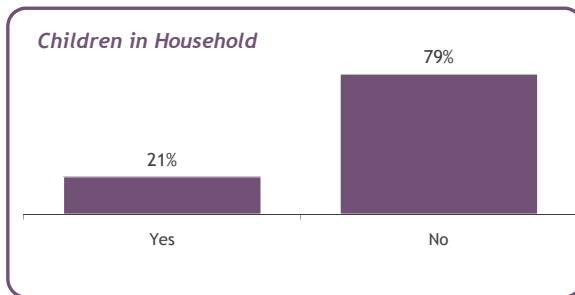
SOURCE – VARIOUS QUESTIONS
BASE Total Sample n=1002

Region, finance & attitude towards the Internet

Region

England	84%
Scotland	8%
Wales	5%
NI	3%

Household income before tax

<£20k	30%
£20-29,999	24%
£30-39,999	16%
£40-49,999	9%
>£50k	12%
Prefer not say	10%

Product Holdings (at least one)

Savings/current acc	96%
Insurance	84%
Loyalty cards	81%
Credit cards	75%
Pension	60%
Investments	46%
Life assurance	37%
Mortgage	30%
Personal Loans	20%

Internet Attitude

Confident	80%
Anxious	13%
Non-purchaser	6%
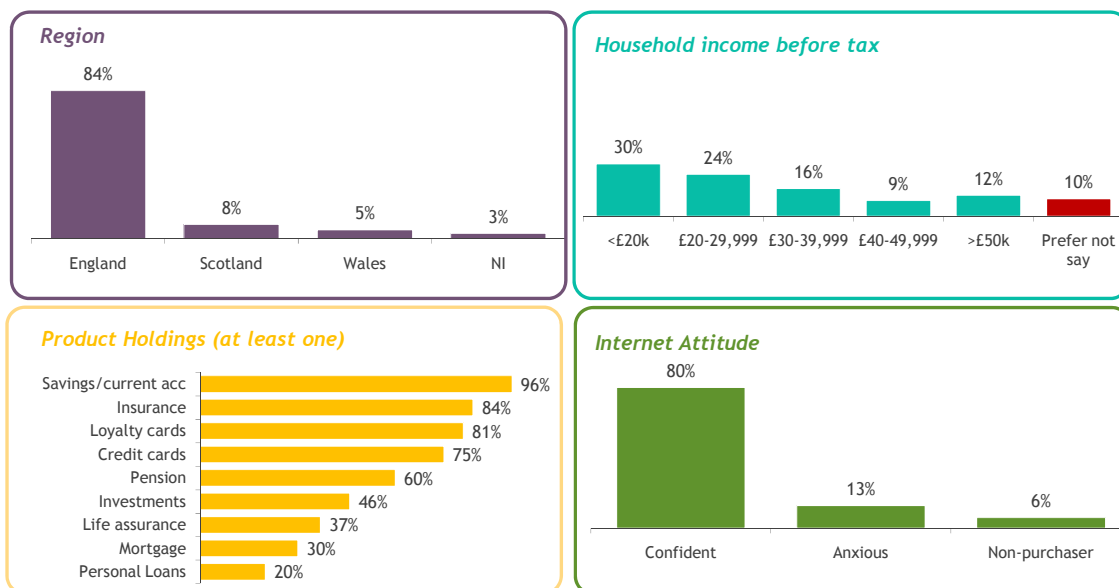
SOURCE – VARIOUS QUESTIONS
BASE Total Sample n=1002

The fieldwork was carried out between 9th and 16th December 2011.

A copy of the full questionnaire is contained in the Appendix to this report.

3 Findings in more detail

3.1 Current attitudes and behaviour

The qualitative research identified a number of behavioural factors which impacted on reactions towards midata. These behavioural factors were subsequently quantified in order to provide a better understanding of the relative size of these subgroups.

Some of the key contextual findings which emerged from both the qualitative and quantitative research include that:

- **People typically have busy and complex lives.** For example, the average number of financial products held by respondents in the quantitative survey was twelve. In addition, around one-third took part in four or more different non-work activities each week.

- **The vast majority of online users are confident with the internet.** Overall, four in five (80%) in the quantitative survey would describe themselves as confident. By contrast, just over one in ten (13%) said that they are anxious online and one in twenty (6%) was a non-online purchaser. Anxious online users and non-purchasers were more likely to be older (particularly 65+).

- **There is a great deal of transactional usage of the internet already.** Internet banking and use of social networking sites were the most common regular online activities and, in addition, as many were shopping online as in store each week. Quantitatively, less than one in ten (7%) had not conducted any transactional activities online over the last year.

- **A significant proportion could be described as at least tending towards being savvy consumers.** In the quantitative survey, the great majority (82%) regularly shopped around to get the best deals, whilst half (50%) used comparison sites; expert as well as user reviews were also turned to by significant minorities (42%). In addition, two in five (41%) said they 'pay very close attention' to their household budgets. Moreover, three-quarters (75%) reported having switched, or to have considered switching, over the past year. The most common sectors for switching or consideration were insurance and phones followed by energy and broadband.

- **Younger respondents (i.e. under 24 years) tend to have less complex lives.** While younger respondents had busy **social** lives, they tended to hold fewer financial products and were less likely to have responsibility for bills and other household decisions. As a result, their need for information and data tended to be lower.

These findings are relevant to an understanding of consumers' reactions to midata because a key hypothesis to emerge from the qualitative research was that potential demand for midata is positively correlated to each of these factors (i.e. to complexity of lives, confidence with the internet, existing transactional usage online, and general consumer savvy). The quantitative survey also supports this hypothesis.

The chart overleaf profiles the key lifestyle factors which influenced the appeal of the midata usage scenarios. The bars shaded in purple (or darkest in a black and white version) represent those audiences where the greatest potential demand for midata was demonstrated.

However, it is also important to note that there did not appear to be significant latent demand amongst consumers for their data to be made available. Most appeared to be satisfied with existing products and services and, qualitatively, did not spontaneously identify gaps or areas where midata could improve their lives.

Another noteworthy point is that despite some nagging concerns around data security, privacy and 'misuse' of their data by companies, most chose to turn a blind eye to the risks. This is both because they did not fully understand the potential 'threats' which being online exposes them to, and because the perceived benefits of being online ultimately outweigh most people's concerns. In addition, while consumers complain about unsolicited emails, spam and their data being shared with third parties, they did not know how to prevent this and so begrudgingly accepted it as a drawback of transacting online. It could be described that consumers are currently 'sleep walking' through the age of the internet.

However, the use of the phrase 'personal data' in the context of the midata concept tended to bring these fears to the fore or, in other words, to lead to an activation of what were previously latent concerns.

Key lifestyle elements influencing midata appeal

■ = Greatest potential for midata   ■ = Other segments
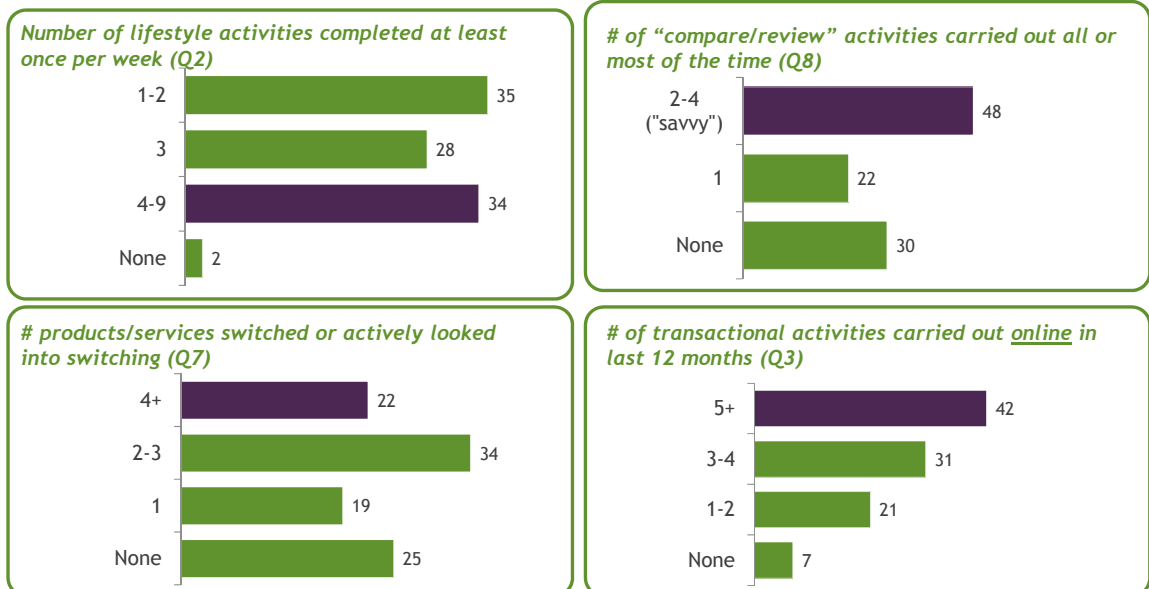
Number of lifestyle activities completed at least once per week (Q2)

1-2	35
3	28
4-9	34
None	2

of "compare/review" activities carried out all or most of the time (Q8)

2-4 ("savvy")	48
1	22
None	30

 # products/services switched or actively looked into switching (Q7)

4+	22
2-3	34
1	19
None	25

# of transactional activities carried out _online_ in last 12 months (Q3)

5+	42
3-4	31
1-2	21
None	7

SOURCE – VARIOUS QUESTIONS Q2 & Q8 How frequently do you take part in each of the following activities? Q3 Which of the following have you done online in the past 12 months? Q7 Which of the following have you either switched or actively looked into switching (i.e. compared deals between providers) in the last year?
BASE Total Sample n=1002

3.2 Overall reactions to concept

3.2.1 Reactions to the general principle

The midata concept was initially introduced in the qualitative workshops as a general principle, which was described to respondents in the following way:

People to harness the power of their personal data

Now government and companies are discussing a proposal to supply individuals with all the data relating to them, on demand, in an easy to store electronic format.

This will enable people to easily check, analyse and use their personal data for a wide variety of purposes.

New services are likely to appear to help you make better use of this.

You would be in control of how the data is used.

The initial consumer response was one of uncertainty and disengagement. A key reason for this was that the notion of 'personal data' was not well understood. Most tended to associate the term solely or primarily with personal profile information, whilst only the most savvy made the link to observed and transactional data. This focus on the personal profile side of data, which consumers already own, meant that the benefits of midata were not initially apparent. A typical reaction was that *"I already know this so what's the point?"*

In addition, thinking about consumer data being held, stored or used by companies and government provoked a general sense of suspicion and anxiety amongst consumers. This caused them to focus on the risks associated with data, such as hacking and identity theft, rather than on the potential advantages. In other words, the tendency was to think about giving up rather than receiving data and therefore about ceding rather than gaining control.

"I would feel concerned and wary about it" (Leeds Workshop)

"I would describe my reaction as worried, threatened and anxious" (Nottingham Workshop).

3.2.2 Reactions to potential applications

A number of potential applications of midata were then presented to respondents to help further explain and bring the concept to life. These were based on the vignettes contained in the *BIS midata Briefing Pack* and included the following (although not all were shown in every group):

1. **Checking data** (by enabling consumers to check their credit rating and whether any information is being used fraudulently)
2. **Helping with moving home** (by enabling consumers to inform individuals and organisations of their new address at a touch of a button)
3. **Finding warranties** (by enabling consumers to store all of their warrantees and guarantees in one place and determine when they expire and how to contact organisations where the warrantee is still active)
4. **Managing health** (by enabling consumers to access all of their medical records and store all their health information in one place)
5. **Understanding energy use** (by enabling consumers to use a specialist service to access and analyse their energy usage data in order to help them save energy and money)
6. **Organising finances** (by enabling consumers to use a service which brings together all personal financial data one place to keep track of spending and help with budgeting)
7. **Keeping up with events (**by enabling consumers to access a service which, with their permission, would use their purchase behaviour on other sites to make tailored recommendations)
8. **Tracking purchases** (by enabling consumers to store e-receipts of all purchases in a central place and analyse their spending patterns)
9. **Using price comparison sites more effectively** (by enabling consumers to access the information that they need to input at a touch of a button and allow forms to be pre-populated)
10. **Taking the hassle out of arriving at a new job** (by enabling consumers to provide a new employer with all necessary documentation at a touch of a button)

In general, discussion of these usage scenarios served to increase the appeal of, and interest in, midata. This was because most could find at least some scenarios or applications which personally appealed. It was also in seeing these applications that respondents were able to envisage better what the overall principle could mean to them as consumers.

However, there were also some differences in appeal. Some of the applications had more 'mass market' and immediate interest. Others appeared to have the potential for greater depth of benefit but were also regarded as being higher risk. There were also some which had more niche or lower appeal overall.

The easy wins were those which were easiest to understand, were perceived to provide genuine benefits over and above what people could already do, and were felt to present relatively low risk. These included checking data, helping with moving home, and finding warranties.

Re Checking data: *"They've got every single thing that goes back donkeys' years, and you don't realise just how much information is out there about you. I think that if you could have this information and control it, I think it'd be great . . . because I think a lot of people don't know"* *(Leeds Workshop)*

Re Moving Home: *"I think it's brilliant ... the convenience of it all, being able to just do it at the press of a button, in theory" (Nottingham Workshop)*

Re Warranties: "*Sounds brilliant, though when you've bought something and you've got a warranty, you would have to input that information, wouldn't you?" (Leeds Workshop)*

For some applications, reactions suggested potential for greater depth of benefit to consumers. These included understanding energy use, managing health and organising finances. However, there were also more concerns expressed in relation to some of these applications as data would need to be brought together from various sources, potentially opening up consumers to greater risk in terms of data security and possible misuse. In addition, with regard to health and finances the type of data required was seen as among the most personal.

The remainder were less appealing overall, either because it was harder for consumers to perceive sufficient additional benefit compared to what is currently available, or because the appeal was very niche. These included the applications related to keeping up with events, tracking purchases, using price comparison sites, and taking the hassle out of arriving at a new job. Interestingly, in some of these situations the idea of full disclosure was also a concern, for example, with insurance applications or applying for a new job there were those who preferred to 'control' the data shared.

The appeal of potential applications was also tested in the quantitative survey, and in the survey the applications were evaluated prior to any reference to an overall midata concept as it was felt that the overall concept would be difficult to describe to an unprimed audience without tangible examples. The applications developed for the survey were based on what did best in the qualitative research, with some additional tweaking to ensure the applications were as comprehensive and easy to understand as possible. The following chart summarises the findings, whilst a full list of the applications evaluated is detailed in the questionnaire within the Appendix.

Two-fifths to a half interested in many of the services, a similar number remained undecided. Interest in a 'My Money' or 'My Events' service was more niche

%	Rate 8-10	Rate 3-7	Rate 0-2
Specialist utilities/phone usage advice service	46	44	10
Warranties & receipts storage	46	40	14
Easily access info companies hold about you	43	47	10
Personal data store; updating details & informing	39	45	16
Medical & health info stored in one place	37	46	17
"My Money" service	28	48	23
"My Events" service	16	53	30
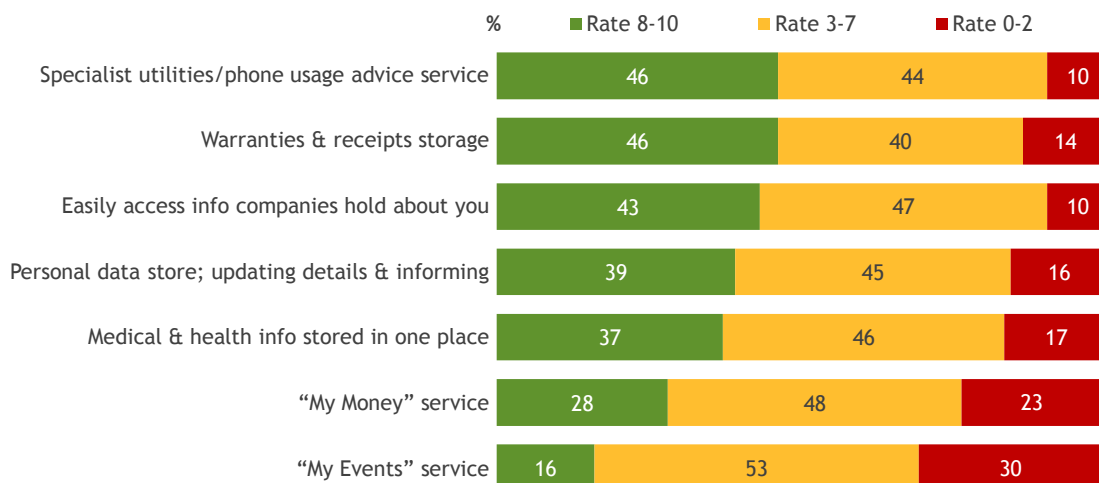
*Q10 How appealing would you find it to be able to do each of the following online services
on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002*

The chart above shows considerable interest in most of the illustrative examples, which in turn indicates a potential demand for midata overall.   Overall, five of the seven applications were regarded as very appealing (rating of 8-10 out of 10) by a significant minority of consumers (between 37% and 46%) and as having at least some level of interest (rating of 3 or more out of 10) by the vast majority.

Interest was highest quantitatively in services relating to utilities and phone usage, followed by warranties and receipts storage, and access to information that companies hold on consumers. At the next level of appeal were the concepts of a personal data store to update personal details and inform other parties of changes, and to hold medical/health information in one place. The 'My Money' and 'My Events' services had lowest appeal overall.

These findings broadly tie in with the qualitative research as they show that the easy wins or low risk applications, or those where the extent of potential benefits are seen to outweigh concerns about risk, were the most appealing overall. Conversely, those that were deemed to be most risky ('My Money'), or had least demonstrable benefit compared to low or the most niche appeal ('My Events'), scored least well overall. In addition, the qualitative research would suggest that some respondents who showed interest were in fact undecided and would need to know more and have greater reassurance around any concerns prior to making a definite take-up decision.

3.2.3   Consumers' own ideas for applications

Once respondents in the qualitative workshops had been exposed to potential applications they were able to generate ideas for additional bolt-ons and enhancements.   These included:

- adding a change of name application to the moving home application
- adding insurance documents to the finding warranties application
- adding other types of entertainment services (e.g. kids' activities, holidays) to the keeping up with events application
- linking analytical services to transactional opportunities (e.g. organising finances application to include recommendations for suitable savings products)

It was more challenging for respondents to think about completely new applications but some of the new ideas generated included:

- using personal data stored to auto complete Government and other forms to save time
- developing a more sophisticated spam filter which retains just the information which is personally relevant to the consumer
- creating an entertainment portal that recommends events based on consumers' spend patterns, provides priority ticketing opportunities and potentially links to financial information and household budgets
- creating a life portal/'life card' where consumers can 'switch on' services of interest to them and which can be expanded over time as consumer confidence in the service increases

Overall, the ability of consumers to come up with at least some of their own ideas after exposure to some pre-prepared applications indicates that midata has the potential to appeal to

consumers - provided that the specific applications capture their imagination and offer demonstrable benefits as well as reassurance on risks.

3.2.4 Reactions to midata after discussion of applications

In terms of the pre-prepared applications, it was the social good of public sector applications (e.g. managing health) that were easier for people to envisage, whilst some struggled to understand why commercial organisations would want to release their data to consumers.

It was also felt that some of the potential benefits of midata, as expressed in the applications presented, were already available to consumers to an extent. For example, respondents referred to price comparison sites, registering warranties online, financial management online tools, Annual Personal Statements from some financial providers, tariff comparisons provided by mobile providers and retailer recommendations based on usage (e.g. on Amazon). As such, what midata was offering was not seen as entirely new and the degree of benefit evaluated according to how demonstrably different the services were perceived be to what is already in existence.

In addition, the potential for sharing norms did not resonate with everyone, as for many the value of midata was perceived to lie in a tailored and personalised service rather than one that just makes generalised comparisons based on aggregated data. For example, knowing how much similar households spend on electricity was initially seen as interesting. However, respondents then started to question how 'similar' the households would really be and therefore how useful the information would be in reality. Ultimately, the value of norms is likely to depend on how well they can be implemented and the extent to which they can be tailored to niche interests and situations.

Some common questions emerged about the practicalities of the midata initiative, both before and after exposure to the applications. As noted previously, the number of unanswered questions around the concept made it hard for many people to give a definitive reaction both to the overall principle and any applications which were created as a result.

The key determinant of reactions overall tended to centre on where consumers felt that they would net out in terms of personal control. There tended to be a more positive reaction where it was felt that there would be a net gain of control, and a more negative reaction where it was thought that there would be a net loss.

Control was perceived to be gained where services helped consumers:

- save money
- save time
- make managing their lives easier

However, the potential for a loss of control was perceived where there were residual questions about:

- who can access their data?
- how the data will be used?
- whether there are security risks?
- how the service would work?

In the quantitative survey, consumers were asked to rank the top three benefits of their preferred midata applications. The results of this question are detailed in the slide overleaf. The most commonly mentioned benefits are highlighted in green, for each of the first, second and third ranking positions.

It is apparent that saving time, money and being easier to manage their lives were the main perceived benefits to emerge in the quantitative survey as well. By contrast, being 'fairer or more transparent' was not seen as a major benefit in the survey, whilst 'consumer empowerment' was equally discounted as a benefit in the qualitative research. It is not that the midata concept could not empower consumers to make better decisions, it is simply that people do not want to be told that they are being 'empowered' as it both sounds patronising and suggests they feel un-empowered at the moment – which is not necessarily the case.

Saving time, money and making their lives easier were the most salient benefits; people did not associate these products with fairness or transparency

Perceived benefits of the most appealing products

	Save me time	Save me money	Make my life easier	Be fairer/more transparent	Make it easier to understand where my money is going	Help me to make better decisions
Ranked 1st	17	38	13	4	6	7
Ranked 2nd	19	19	17	4	14	11
Ranked 3rd	15	11	21	6	11	20
Any mention (1-3)	51	68	51	14	31	38
Not ranked	49	32	49	86	69	62

(Legend: red = lowest ranking; orange = mid ranking; green = top ranking)

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

In the quantitative survey, views were also sought on the prospect of combining and sharing usage and spending data in order to access the applications that they had been asked about previously. As shown in the chart overleaf, one-third (32%) state that they would be very unfavourable (0-2 out of 10) about this, close to three in five (58%) remain undecided (3-7 out of 10), probably with too many questions to form a strong opinion, and only one in ten (10%) felt very favourable (8-10 out of 10) about this.

Here again, these findings indicate the level of concern that existed about control of data and data security; it also shows that, for many, the jury is out and they will need to be convinced about the consumer benefits and reassured about the practicalities.

One in ten consumers were favourable to the concept of combining & sharing data and six in ten were undecided/needed to know more

Favourability towards combining and sharing of usage & spend data #1

	Strongly Favourable (8-10)	Undecided (3-7)	Strongly Unfavourable (0-2)
Total Sample	10	58	32
18-24 (n=109)	15	62	23
25-34 (n=170)	13	69	18
35-44 (n=209)	9	67	24
45-54 (n=169)	11	51	37
55-64 (n-152)	7	49	44
65+ (n=193)	6	51	43
Children in HH (n=217)	11	70	20
No Children in HH (n=785)	10	55	35

■ Strongly Favourable (8-10) ■ Undecided (3-7) ■ Strongly Unfavourable (0-2)
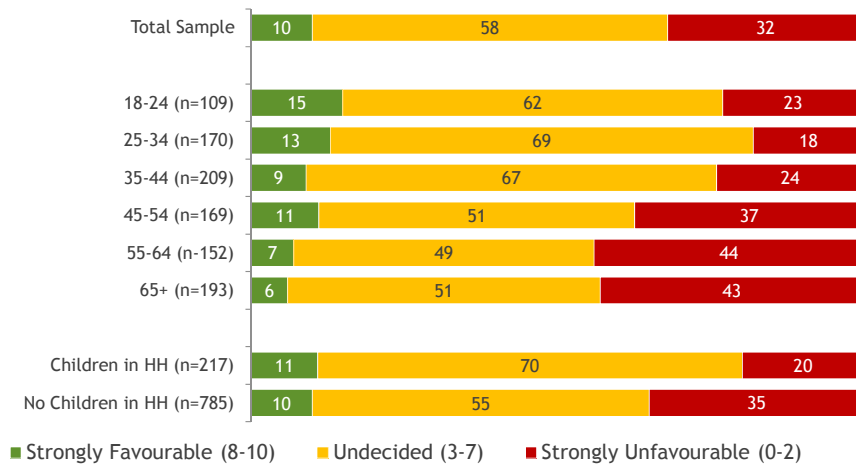
Q12 In order to make these products and services work it might be necessary to combine & share usage and spending data. How favourable do you feel about this as a way of delivering these products and services on a scale of 0 to 10 where 0 is not at all favourable and 10 is extremely favourable?
BASE: Total Sample n=1002

3.3 Sub-group differences in potential appeal

In the qualitative research there was most interest in the potential applications amongst:

- those with more complex lives (e.g. children, mortgages, multiple financial products etc.)
- those who are regular and confident transactional internet users (e.g. for banking, shopping, government services etc.)

Within these parameters, there were two groups of people for whom midata appeared to have most potential appeal:

- savvy consumers: i.e. regular users of price comparison/switching sites, and those who are generally well-organised in terms of their financial/life affairs
- those who would benefit from greater control: i.e. those who are time poor and do not feel on top of their financial/life affairs

On the other hand, the barriers appear to be greatest for less confident and less active internet users, who in turn are more likely to be older (particularly 65+). This group tended to find the applications less appealing as, for them, any potential benefits were outweighed by their considerable concerns about the security of their personal data. In addition, qualitatively it was apparent that this older audience often had already well-established systems in place for managing their data which they were reluctant to change.

These findings about sub-group differences were generally confirmed in the quantitative survey which found that midata-facilitated applications tended to be more appealing to:

- those who hold multiple financial products

- confident internet users

- regular transactional internet users

- regular switchers of services

- those who are have busier lives – carrying out more activities than average in a typical week

The age and lifestage differences were less clear-cut, but those aged 65+ tended to be least interested across the board, and some applications (e.g. 'My Money service') were found to be more appealing by those with children in their household. In addition, the youngest groups (particularly those aged 18-24 years), whilst generally confident online, tended to be less interested in several of the specific applications explored in the research as they were less relevant to their specific lifestage and therefore seen to be less personally beneficial. By contrast, the application related to keeping up with events was more likely to be of interest to younger groups who prioritised the social and entertainment aspects in their lives.

3.4 Barriers and safeguards

The greatest level of concern by a considerable margin was around data security and associated risks given the need to combine and share data to access midata applications. In the quantitative survey, seven in ten stated that they were 'very concerned' about the prospect of their data being shared without their permission and about identity theft. Majorities were also worried about spam, online security and uncertainty about how their data would be used. Concerns in this area were highest amongst older people (especially 65+ years), as well as those who are less confident and non-transactional internet users.

On prompting, around 7 in 10 were <u>very</u> concerned about their data being shared without their permission and/or identity theft

> - **More likely to be concerned**: 65+, unfavourable (0-2) towards data combining/sharing, non-purchasers on Internet, those with more financial products (but only about security issues not cost or "Big Brother" element)

Level of concern in relation to the concept of Midata

	Very concerned	Fairly concerned	Neither	Not particularly concerned	Not at all concerned	% NET "concerned"
Data shared without permission	69	22	7	1		91
Identity stealing	69	22	7	1	1	92
Selling/Spam	61	29	8	2	1	90
Online Security	60	29	7	2	1	89
Not knowing what do with info	59	30	8	1	1	89
How much it would cost	43	35	19	2	1	78
Bit "Big Brother"	41	30	21	6	2	71

■ Very concerned ■ Fairly concerned ■ Neither ■ Not particularly concerned ■ Not at all concerned
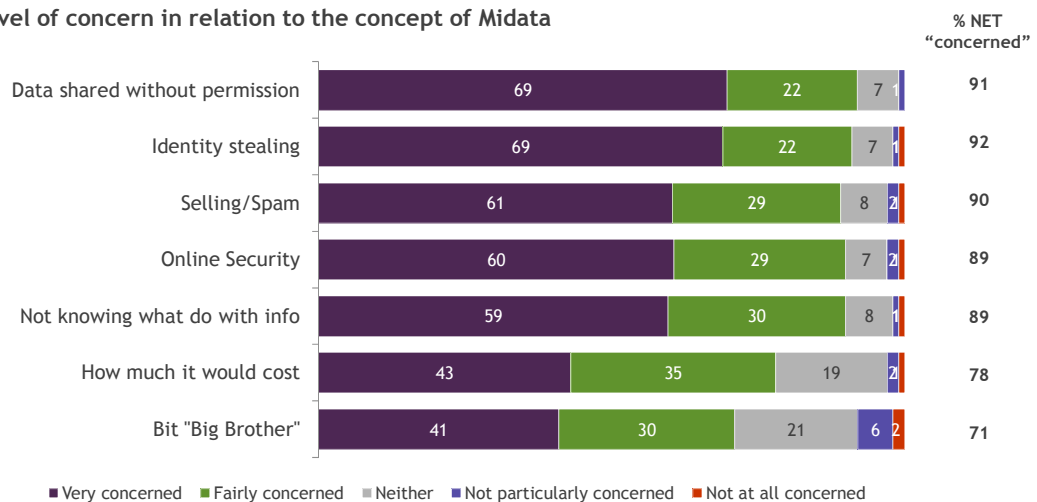
Q13b Here are some other issues people have mentioned in relation to this idea. Thinking specifically about this idea, please indicate the extent to which you would be concerned about each of these issues?
BASE: Total Sample n=1002

Verbatim responses suggest that data security concerns were connected to a general lack of confidence in organisations to manage data competently and ethically. Data holding organisations and third parties were particularly referenced by consumers who felt they could not be trusted <u>not</u> to sell personal data for marketing purposes. As such, consumers were worried about the potential for data loss and error, as well as about a potential proliferation in unsolicited marketing contact.

"I'm not sure how much I would trust the companies not to use my information in an annoying or dangerous way" (survey verbatim)

"I don't like the thought of a company I don't know having access to my personal details" (survey verbatim)

"I find agreeing to share my data with other people only leads to lots more mail both postal and email and it becomes quite tiresome" (survey verbatim)

"Given numerous news stories about companies & Government departments losing & having personal data stolen I would be very wary about how secure this was" (survey verbatim)

The impact of various reassurances was also tested in both the qualitative and quantitative research. In the survey, the most compelling reassurances were guarantees that data could not be used without permission, and that secure passwords and encryption would be in place. Reassurance that data would not be stored centrally, general brand assurance and positive word of mouth were also important. Some people additionally called for guarantees to be put in place, with financial penalties and compensation payable for failures.

People sought guarantees against the misuse of their data

- **More likely to be reassured by such measures:** 18-34, children in household, 3+ activities at least weekly, 5+ transactional activities online, work full-time, closely manage household budgets, strongly favourable towards data combining/storage, active "switchers"

Impact of reassurances on likelihood to use such services

	A lot more likely to use	Somewhat more likely to use	No more likely to use	DK
Guarantees data can't be used without permission	38	34	25	3
Secure passwords & encryption	34	39	23	4
Reassurance data not stored in central place	29	37	28	6
Well-known brand that you trust	28	40	29	4
Positive feedback in press/online	26	38	31	4
See others using with no problems	25	39	32	4
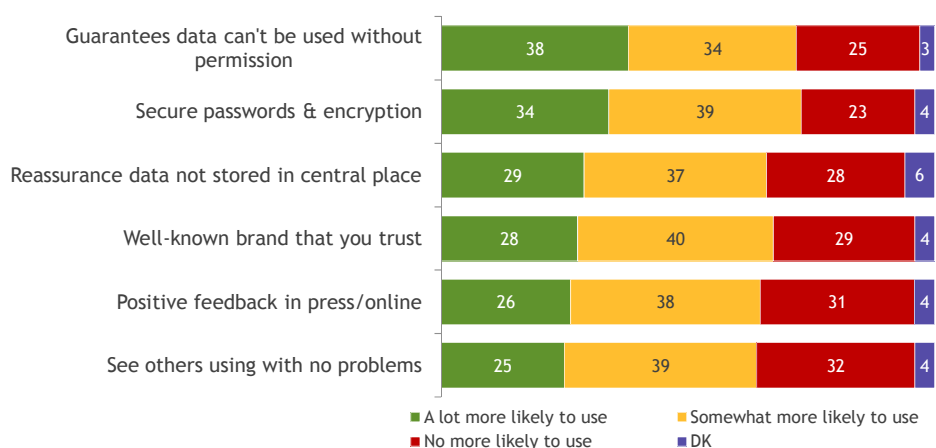
Q14 How much impact would each of the following reassurances have on your likelihood to use services such as the ones we have been describing?
BASE: Total Sample n=1002

Other associated questions and concerns expressed in the qualitative research included:

- **Why is the initiative being proposed, who is behind it and what is in it for them?** There was some suspicion about the motivations for the initiative and who it would really benefit. The involvement of consumer groups was reassuring for some people on this point as it was felt that this would help ensure that consumers' interests were protected.

- **What would be the role of Government?** There was extreme discomfort related to any sense of a 'big brother' Government data-base. However, most wanted to see Government take a leadership role in policing midata and ensuring that safeguards would be in place to protect consumers.

- **Would midata involve a central data-base?** As mentioned above, the possibility of any super data-base was very worrying to consumers who felt that this would leave their personal data particularly vulnerable to exploitation. However, in general the delivery of midata and various possible implementation models was beyond most consumers as a topic to comprehend and engage with.

- **How would it be funded/what would it cost?** It was difficult to discuss costs in the abstract as it would depend on proof of value. However, at this stage most consumers would not be prepared to pay upfront for midata applications as it is more common in the online environment to be exposed to advertising rather than to pay. Therefore receiving advertising within the site or application was not surprisingly also the preference of the majority with respect to midata. There was lower acceptance of targeted direct marketing and, as mentioned, concerns that midata could lead to a proliferation of spam. One additional point of interest is that most consumers did not understand that their data has a value and could not foresee a scenario where they could be paid for releasing their data.

4 Conclusions

There is little evidence of a spontaneous consumer demand for their data to be combined and used in new ways. However, many of the most valued technological developments in the world today have not been consumer-led but instead driven by supply-side innovations.

Whilst consumers struggle to understand the concept at an overall level, there is evidence of potential appeal once the concept is explained in terms of usage scenarios or applications. Amongst some consumer audiences certain applications had fairly immediate appeal, and there were others for whom the idea had merit but they required additional reassurance on the safeguards that would be in place. However, too many questions remained in order to give a definitive answer about consumer demand from this research.

We anticipate that, in reality, the adoption of the midata applications is likely to follow a fairly classic adoption curve whereby early adopters will come on board first. What happens next will depend on the experiences of these individuals. If they are positive, it can be assumed that others will follow through word-of-mouth and respond to more traditional marketing. The more using these applications becomes the norm, the less likely it is that concerns about issues such as security and how data will be used are likely to emerge. The mentality of the 'herd' may set in.

A number of consumer typologies emerged in the researches that are likely to find the concept of midata most appealing at an early stage:

- those with busy & complex lives for whom the benefits of such products outweigh any inherent concerns
- those who are confident and experienced transacting online
- those who switch products relatively regularly and read reviews/visit price comparison sites, we have termed this audience the 'savvy consumer'
- and those who enjoy being organised and on top of things

All of these audiences were significantly over-represented amongst those who found the concept most appealing in the research.

There was also a significant proportion of consumers who tended to reject or significantly challenge the concept within the research. This audience was more likely, although by no means exclusively, to be older. Amongst the older audiences, it was partly that they had already established systems to manage their information and could not see the benefit in changing; they were also the hardest audience to reassure around the perceived risks.

4.1 Key factors for success

Delivering tangible benefits in an easy-to-use way

How the supply side responds in terms of the products and applications developed is likely to be key to midata's success. Any concepts developed need to tap into a genuine consumer need and be seen to save time, hassle and/or money and, ideally, all three. Ultimately, there is a need to show a demonstrable benefit over and above what consumers can already do. Evidence suggests that if people can be sufficiently convinced of the benefits, they are more likely to be reassured by the safeguards in place and be prepared to take the risk to use a service.

Given that the concept is most likely to appeal to those with busy and complex lives it will also be vital that any products or applications launched are easy to set up and use in order to overcome consumer inertia.

We can also hypothesise that in order to succeed; products or applications will need to be services which are used on a reasonably regular basis in order to generate consumer engagement. Occasional and one off uses are unlikely to be viewed as worth the upfront investment to set-up and are likely to be quickly forgotten.

Ultimately the applications that succeed are likely to be those that deliver genuine benefits through combining data from multiple sources simply and which require the consumer to engage with service on a sufficiently ongoing basis to become embedded in the way they live their lives.

Designing appropriate communications

Consumers are not seeking out these solutions; therefore they need to be adequately promoted to enter into consumer consciousness.

In addition, midata will be a difficult concept to communicate to consumers as a generic principle or concept. Consumers need to see examples of it working in practice in order for the potential benefits to be understood. As noted previously, it is likely to succeed or fail based on the perceived value of the applications which emerge and how well these are marketed. Consumers may never see the bigger picture or understand the midata principle.

A number of the benefits around midata are emotionally driven, freeing them up by 'taking the hassle away from people's lives' and 'empowering them to make better decisions'. However, in terms of communications it is important that the practical benefits of saving time and money are focused on. People do not want to feel that companies or Government help them to make better decisions or empowers them. Whilst this may the case in reality, we all like to believe we are in control of our own decisions and the empowerment message can be regarded as being overly patronising.

Finally, the most successful communications are likely to be those that clearly focus on what is in it for the consumer, and the end benefits which will be realised, rather than the mechanics or the overarching principles.

Providing adequate reassurance

One of the challenges faced by midata is that it is only when more data is included and combined within the service that the most benefits can be realised and yet this is also when the greatest 'risk' to the consumer in terms of data protection is likely to occur.

Prior to launch consumers are likely to require considerable reassurance around the safety and security of their data, particularly if banking data is involved. Ultimately, there was an expectation in the research that security would need to be as good or even better than current industry best practice for the type of data which is to be made available (e.g. highest for financial data, lower for other 'less risky' forms of data).

In addition to security, this research indicates that conveying a sense of retaining control will be key to reassuring customers. Reassurance is required that nothing would be shared or combined without consumers' permission. Whilst advertising is likely to be accepted, consumers would prefer this to be onsite advertising rather than unsolicited 'spam'.

Given the nervousness around a central database where all their data is combined, the research would suggest that people will start using these services in a relatively simple way and then

engage in more complex (and combined) uses of data further down the line once they are reassured of their credibility and security.

There is an expectation that, if the Government is promoting this, they also have a responsibility to police it in some way or at least set the parameters to ensure consumers' data is protected. Reassurances that there is some sort of monitoring in place and, perhaps more importantly, some consumer 'come-back' or redress if something goes wrong, will be important in reassuring consumers.

4.2 Challenges for launch

Appealing to those who want vs. need midata

In launching the midata applications one key challenge is likely to be moving adoption beyond the early adopter audiences into the mass market. Based on this research we would hypothesise that the easiest win audiences would be those who are confident transacting online, are 'savvy' consumers and enjoy being organised and on top of their affairs. This audience are best able to understand midata and why it might benefit them in their lives; in a sense it is an improved version of what they are doing already.

One issue with these audiences is that it could be argued that they will need the services less. Anything launched would therefore need to be obviously better than what they do now in order to get them 'hooked'. They will be looking for increased accuracy, better cost savings and better decisions. Whilst control is likely to be important to all audiences it is likely to be particularly important to this group as they will need to feel they retain control of their affairs.

Wider appeal is likely to come from those who are confident transacting online and have busy and complex lives. People who in a sense have had the complexity thrust upon them by life circumstances (e.g. family, large numbers of financial products, full time jobs) rather than because it is their personality type to seek complexity out. This is the audience who would like to make better choices and be more on top of things but perhaps lack the time and the tools to do so. To succeed with this latter audience, any applications need to be simple and easy to use and to set up as they are likely to be easily put off by the appearance of additional complexity. Saving time and money is likely to be key for this audience.

The most challenging audiences would be those who either simply do not see a need to improve their decision making in this way, either because their lives are not yet particularly complex or because they are happy as they are, and those who see the 'risks' as too great a barrier for entry. Both of these audiences will be hard to reach by communications alone – they will need to see others (safely) using and benefiting from the services before even considering them.

Responding to consumers' 'sleepwalking' in the age of data

We need to bear in mind that in this research all products were shown together and therefore appeared as a suite of products rather than separate entities as they probably would in the real world. In addition, the products were revealed after first exposing consumers to the overall Midata principle, whilst in reality consumers may not be aware of the common principle involved. The idea of their personal data being used and combined to make the service work may therefore not be as immediately apparent to consumers in reality as it was in the research. Instead, it is likely that this would be regarded as part of the 'back office' mechanics of how the applications will operate. As a result, consumers may not react with the same level of interest or concern.

People often give out personal and financial information to sites at the moment, with little thought to how they may be used. It is not that people are unaware that there could be risks but is simply that they are almost numb to the concerns as they have become inured to any threats because of the perceived benefits they expect to receive. We used the analogy of 'sleep walking' through the age of the internet previously to describe this. It may be that in reality any midata applications developed would be approached in the same way. It is only if the applications require them to do something different or think about things in a new way that consumers may be 'woken' from their trance like state.

However, the conundrum the Government faces is that it is only by discussing the principles of data release head on that it can be sure of tackling the 'sleep walking' mentality and actively contributing to educating consumers on personal data usage.

APPENDIX ONE: The Quantitative Data

Consumer Demand for Midata
Quantitative Survey – Full Deck of Results
January 2012

Jigsaw Research

midata

Jigsaw Research

Background – profile information

1

People had a multitude of financial products to keep track of (averaging 12).

Jigsaw Research

Product Holdings (at least one)

Savings/current acc	96%
Insurance	84%
Loyalty cards	81%
Credit cards	75%
Pension	60%
Investments	46%
Life assurance	37%
Mortgage	30%
Personal Loans	20%

Mean # products (amongst all holding at least one per type)

Loyalty cards	3.10
Insurance	2.61
Investments	2.45
Savings/current...	2.39
Credit cards	2.25
Pension	1.53
Life assurance	1.31
Mortgage	1.27
Personal Loans	1.16

Financial Products held
Mean # = 12

1-4	5-6	7-9	10-15	16+
11%	9%	18%	40%	22%

KEY SUBGROUP DIFFERENCES

- Increased # of products held by ABs, active "switchers" and those conducting 5+ transactional activities online
- Product holding increases with age as you would expect. 18-24s are least likely to have most product types and 65+ more likely
- For those 65+ concerned about data sharing and combining, this could lead to even more concern as there is potentially "more to lose"

Q1 How many of each of the following do you currently hold (either in your own name or on a joint basis with your partner)?
BASE: Total Sample n=1002

2

---

9 out of 10 were responsible for paying bills and deciding upon providers for household or financial services

Jigsaw Research

Responsibilities in the household

- **Least likely to be responsible:** 18-24; hold fewer financial products, no transactional activities online in past 12 months

Paying bills	92
Deciding providers household services	89
Deciding providers financial services	90
None of these	4

Q4 Which of the following are you personally responsible for (either on your own or jointly with others)?
BASE: Total Sample n=1002

3

2 in 5 paid very close attention to household budgets ("switchers" in particular do so); those aged 55-64 most likely to manage closely

How closely manage personal or household budget

	Very closely	Fairly closely	Not very closely/not at all
Total Sample	41	48	10
18-24 (n=109)	31	51	15
25-34 (n=170)	38	50	11
35-44 (n=209)	43	46	9
45-54 (n=169)	44	48	8
55-64 (n-152)	49	41	8
65+ (n=193)	40	51	9
Switched 4+ products in past year (n=229)	53	41	5
No transactional activities online past year (n=68*)	36	37	15
Don't do any price comp./review activities (n=124)	29	46	20
1-4 financial products held (n=107)	28	44	24

■ Very closely ■ Fairly closely ■ Not very closely/not at all

Q6 How closely do you manage your personal or household budget?
BASE: Total Sample n=1002. * CAUTION LOW BASE

4

Around 1 in 3 took part in 4+ activities at least once per week. Internet banking and social networking sites were common online activities (esp. <35s)

% Take part in activities at least once per week

- Of those "busy" people taking part in 4+ activities at least once per week, 25% are aged 25-34, 27% have children in the household and 54% are working full-time. 90% say they are "confident" Internet users.

Activity	%
Shop for food	88
Internet banking	66 — 77% 25-34; 75% close mgmt. budget
Social networking sites	58 → 35% 55+; 87% 18-34; 70% FT employed
Shop online	26 → 13% 65+; 39% 25-34
Shop in store	26 → 18% 65+; 36% 25-34
Gym/swim/sport club	22 → 33% 25-34
Eat out family/friends	17
Cinema/theatre/exhibition	5 → 11% 18-34
Music/comedy gigs	2 → 7% 18-34
1-2 at least once per week	35
3 at least once per week	28
4-9 at least once per week	34
None at least once per week	2

Q2 How frequently do you take part in each of the following activities?
BASE: Total Sample n=1002

5

Vast majority were confident with the Internet (aged 65+ significantly less so); particularly "switchers" and the full time employed

Level of Internet Confidence

Total Sample: Confident 80, Anxious 13, Non-Purchaser 6

18-24 (n=109): 91, 5
25-34 (n=170): 88, 10
35-44 (n=209): 81, 15, 3
45-54 (n=169): 79, 16, 4
55-64 (n-152): 81, 11, 7
65+ (n=193): 68, 18, 14

Switched 4+ products in past year (n=229): 89, 7, 3

AB (n=267): 84, 10, 5
C1C2 (n=520): 81, 13, 5
DE (n=215): 74, 17, 7

Work Full Time (n=443): 86, 11, 10
Work Part Time (n=124): 77, 17, 4
Not Working (n=435): 75, 15, 9

■ Confident*   ■ Anxious*   ■ Non-Purchaser*

*Confident = "I use the Internet on a regular basis and feel reasonably confident about using it for many purposes inc. Internet banking and making online purchases"
*Anxious = "I use the Internet for a number of purposes and will occasionally buy things or use it for Internet banking but I am very nervous about doing so"
* Non-purchaser = "I use the Internet but would not generally buy things online"

D10 Thinking about the following statements about the Internet, can you tell me which best describes you?
BASE: Total Sample n=1002

6

Just under half could be described as "savvy" – doing two or more compare/review activities most or all of the time

- Generally more likely to do these activities: children in household, 16+ financial products, 4-9 activities at least once per week, 5+ transactional activities online past year, favourable towards combining/sharing spend & usage data, active management of household budgets, confident Internet users, find comparing tariffs easy, frequent "switchers"
- Generally less likely to do these activities: 65+, DE

48% are doing 2-4 of these activities all or most of the time ("savvy")	22% do 1 of these activities all or most of the time	30% are not using reviews or price comparison sites

% NET
All/most of the time

	All the time	Most of the time	Some of the time	Never	% NET
Use price comparision sites	21	29	36	14	50
Look at independent expert reviews	18	24	36	22	42
Look at user reviews	16	26	34	24	42
Read financial advice web/papers	13	22	39	26	35

Q8 How frequently do you do each of the following?
BASE: Total Sample n=1002

■ All the time   ■ Most of the time   ■ Some of the time   ■ Never

7

1 in 4 found it difficult to compare tariffs and deals offered by different providers of services; over 65s especially so

- 55+ more likely to find it easy to stay on top of paperwork & finances, be confident they are not overspending & track receipts. They struggle more with tariff comparison (36% find it easy vs. 44% overall and vs. 54% of 25-34)
- Those who closely manage their budgets or have lots of financial products generally find all of these things easier
- Those with children in the household find it more difficult to stay on top of finances and overspending

% NET
Very/fairly easy

	Very easy	fairly easy	Neither	Fairly/very difficult	% NET
Keeping track of receipts for bigger purchases	30	44	17	7	74
Staying on top household paperwork	25	44	20	9	69
Staying on top household finances	22	43	19	15	65
Confident am not overspending on essentials	18	40	24	17	58
Comparing tariffs & deals	11	33	28	26	44

■ Very easy ■ fairly easy ■ Neither ■ Fairly/very difficult

Q9 How easy or difficult do you find each of the following?
BASE: Total Sample n=1002

8

2 in 3 have used price comparison sites on the Internet; fewer than 1 in 10 had not performed any of these activities

% Activities done online in last 12 months

- **More likely to do these activities:** full-time employed, children in household, confident Internet users, those favourable towards combining spend/usage data, active product/service "switchers"
- **Less likely to do these activities:** DE social grade, don't manage household budget closely or at all

42% are doing 5+ transactional activities online

Use price comparison sites	69
Paying other household bills	55
Filling in government forms/applications	51
Paying energy bills	51
Booking and paying for holidays	47
Take out financial products	44
Cinema/theatre/concert tickets	40
Booking and paying for train tickets	37
None of these	7

Positive correlation with # products switched (89% amongst 3+)

14% amongst DE

Q3 Which of the following have you done online in the past 12 months?
BASE: Total Sample n=1002

9

Three quarters have switched/considered switching at least one product. Most likely to have switched insurance and utilities

Jigsaw Research

% Product/Service switched or actively looked into switching in last year

- More likely to switch/consider at least one product/service: AB, children in household, hold 16+ financial products, do 4-9 activities at least once per week, 5+ transactional activities online, read finance advice websites/papers, use price comparison sites and read reviews, favourable towards combining/sharing spend and usage data

Insurance — 44
Phones — 40
Energy company — 37
Broadband — 34
TV service — 17
Bank account — 16
Credit cards — 16
Other financial products — 8

None of these — 25 → 39% amongst those don't manage the household budget closely or at all
1 product — 19
2-3 products — 34
4-5 products — 17
6+ products — 6

Q7 Which of the following have you either switched or actively looked into switching (i.e. compared deals between providers) in the last year?
BASE: Total Sample n=1002

10

Key lifestyle elements influencing midata appeal

Jigsaw Research

■ = Greatest potential for midata ■ = Other segments

Number of lifestyle activities completed at least once per week (Q2)

1-2 — 35
3 — 28
4-9 — 34
None — 2

of "compare/review" activities carried out all or most of the time (Q8)

2-4 ("savvy") — 48
1 — 22
None — 30

 # products/services switched or actively looked into switching (Q7)

4+ — 22
2-3 — 34
1 — 19
None — 25

# of transactional activities carried out online in last 12 months (Q3)

5+ — 42
3-4 — 31
1-2 — 21
None — 7

SOURCE - VARIOUS QUESTIONS Q2 & Q8 How frequently do you take part in each of the following activities? Q3 Which of the following have you done online in the past 12 months? Q7 Which of the following have you either switched or actively looked into switching (i.e. compared deals between providers) in the last year?
BASE Total Sample n=1002

11

Interest in Services

12

Two fifths to a half interested in many of the services, a similar number remained undecided. Interest in a 'My Money' or 'My Events' service was more niche.

Service	Rate 8-10	Rate 3-7	Rate 0-2
Specialist utilities/phone usage advice service	46	44	10
Warranties & receipts storage	46	40	14
Easily access info companies hold about you	43	47	10
Personal data store; updating details & informing	39	45	16
Medical & health info stored in one place	37	46	17
"My Money" service	28	48	23
"My Events" service	16	53	30

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

13

More universal appeal than other concepts; particularly appealing to ABs

Appeal of "Specialist utilities/phone usage advice service" #1

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	46	44	10
18-24 (n=109)	41	50	9
25-34 (n=170)	46	49	5
35-44 (n=209)	45	47	8
45-54 (n=169)	50	40	10
55-64 (n-152)	49	34	17
65+ (n=193)	43	44	14
AB (n=267)	52	40	8
C1C2 (n=520)	44	45	11
DE (n=215)	42	45	12
Work Full Time (n=443)	48	46	6

■ Strong Appeal (8-10)　■ Undecided (3-7)　■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

14

Particularly appealing to active "switchers", "savvy" review/comparers, those who do lots of activities, those with large financial product holdings and those confident/active online

Appeal of "Specialist utilities/phone usage advice service" #2

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	46	44	10
4-9 activities at least once per week (n=345)	55	38	7
Confident Internet user (n=806)	49	42	9
Security Anxious Internet user (n=131)	38	50	12
Non-purchasing Internet user* (*n=54)	26	52	22
5+ transactional activities online (n=421)	57	36	7
No transactional activities online (*n=68)	22	50	29
Switched/considered switch 4+ products (n=229)	63	32	4
"Savvy" 2-4 review/compare activities (n=484)	56	37	6
16+ financial products held (n=224)	57	37	6

■ Strong Appeal (8-10)　■ Undecided (3-7)　■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
*BASE: Total Sample n=1002 *CAUTION LOW BASE*

15

Appealed more to 25-34 year olds, workers, ABs & those with children in household

Appeal of "Warranties & receipts storage" #1

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	46	40	14
18-24 (n=109)	50	43	7
25-34 (n=170)	53	45	2
35-44 (n=209)	47	42	11
45-54 (n=169)	52	34	14
55-64 (n-152)	42	36	22
65+ (n=193)	35	38	26
Children in HH (n=217)	52	37	10
No Children in HH (n=785)	44	40	15
AB (n=267)	53	32	15
C1C2 (n=520)	45	41	14
DE (n=215)	41	45	14
Work Full Time (n=443)	50	42	8

■ Strong Appeal (8-10)　■ Undecided (3-7)　■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

16

Active "switchers", "savvy" review/comparers, those who do lots of activities, confident & active Internet users are warmest to the concept

Appeal of "Warranties & receipts storage" #2

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	46	40	14
4-9 activities at least once per week (n=345)	52	38	9
Confident Internet user (n=806)	50	39	11
Security Anxious Internet user (n=131)	33	40	27
Non-purchasing Internet user* (*n=54)	30	41	29
5+ transactional activities online (n=421)	56	34	10
No transactional activities online (*n=68)	27	46	27
"Savvy" 2-4 review/compare activities (n=484)	54	35	11
Switched/considered switch 4+ products (n=229)	56	34	10

■ Strong Appeal (8-10)　■ Undecided (3-7)　■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
*BASE: Total Sample n=1002 *CAUTION LOW BASE*

17

Appealed less to those aged 65+, high numbers of other age bands remain undecided. Age and presence of children less impactful than for other concepts

Appeal of "Easily access info companies hold about you" #1

Group	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	43	47	10
18-24 (n=109)	41	51	7
25-34 (n=170)	44	53	3
35-44 (n=209)	44	51	5
45-54 (n=169)	48	43	9
55-64 (n-152)	48	39	14
65+ (n=193)	37	44	20
Children in HH (n=217)	44	51	5
No Children in HH (n=785)	43	45	11
Work Full Time (n=443)	45	50	4

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

18

Active "switchers", "savvy" review/comparers, those who do lots of activities, confident & active Internet users were warmest to the concept

Appeal of "Easily access info companies hold about you" #2

Group	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	43	47	10
4-9 activities at least once per week (n=345)	52	43	5
Confident Internet user (n=806)	46	46	8
Security Anxious Internet user (n=131)	40	45	16
Non-purchasing Internet user* (*n=54)	19	55	26
5+ transactional activities online (n=421)	51	43	6
No transactional activities online (*n=68)	20	56	24
"Savvy" 2-4 review/compare activities (n=484)	50	43	6
Switched/considered switch 4+ products (n=229)	54	40	6

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
*BASE: Total Sample n=1002 *CAUTION LOW BASE*

19

Little difference in appeal by age but 45+ more likely to reject concept. Particularly appealing to females and those holding 16+ financial products

Appeal of "Personal data store; updating details & informing" #1

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	39	45	16
18-24 (n=109)	37	55	7
25-34 (n=170)	41	51	8
35-44 (n=209)	37	48	15
45-54 (n=169)	39	40	20
55-64 (n-152)	42	37	22
65+ (n=193)	37	40	23
Hold 16+ financial products (n=224)	48	38	14
Female (n=511)	42	44	14
Male (n=491)	35	46	19
Work Full Time (n=443)	40	47	12

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services
on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

20

Appealing to active "switchers", "savvy" review/comparers, those doing lots of activities, confident & active Internet users.

Appeal of "Personal data store; updating details & informing" #2

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	39	45	16
4-9 activities at least once per week (n=345)	45	44	11
Confident Internet user (n=806)	41	45	14
Security Anxious Internet user (n=131)	33	42	23
Non-purchasing Internet user* (*n=54)	27	43	30
5+ transactional activities online (n=421)	49	39	12
No transactional activities online (*n=68)	16	54	29
"Savvy" 2-4 review/compare activities (n=484)	48	38	14
Switched/considered switch 4+ products (n=229)	51	35	14

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services
on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
*BASE: Total Sample n=1002 *CAUTION LOW BASE*

21

Slightly more appealing to 55+, although little difference by demographics

Appeal of "Medical & health info stored in one place" #1

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	37	46	17
18-24 (n=109)	40	49	11
25-34 (n=170)	32	56	12
35-44 (n=209)	35	51	13
45-54 (n=169)	37	44	19
55-64 (n-152)	42	36	22
65+ (n=193)	39	40	21
Children in HH (n=217)	34	54	13
No Children in HH (n=785)	38	44	18
Work Full Time (n=443)	35	53	11

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

22

No significant link between appeal of this concept and Internet confidence (although zero online _activity_ correlates with reduced appeal).

Appeal of "Medical & health info stored in one place" #2

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	37	46	17
4-9 activities at least once per week (n=345)	41	47	12
5+ transactional activities online (n=421)	42	47	11
No transactional activities online (*n=68)	25	48	28
"Savvy" 2-4 review/compare activities (n=484)	42	45	13
Switched/considered switch 4+ products (n=229)	45	43	12

■ Strong Appeal (8-10)   ■ Undecided (3-7)   ■ Weak Appeal (0-2)

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
*BASE: Total Sample n=1002 *CAUTION LOW BASE*

23

Appeals more to under 35s, employed full-time and those with children in household. Around a third of older age groups rejected this concept.

Appeal of ""My Money" service" #1

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	28	48	23
18-24 (n=109)	35	51	14
25-34 (n=170)	35	53	11
35-44 (n=209)	28	53	20
45-54 (n=169)	26	50	24
55-64 (n-152)	25	45	30
65+ (n=193)	23	40	37
Children in HH (n=217)	37	48	16
No Children in HH (n=785)	26	49	25
Work Full Time (n=443)	34	51	15

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

24

Active "switchers", "savvy" review/comparers and those doing lots of activities were warmest to the concept. High levels of rejection among those less confident/active online.

Appeal of ""My Money" service" #2

	Strong Appeal (8-10)	Undecided (3-7)	Weak Appeal (0-2)
Total Sample	28	48	23
4-9 activities at least once per week (n=345)	40	43	17
Confident Internet user (n=806)	30	50	20
Security Anxious Internet user (n=131)	22	43	35
Non-purchasing Internet user* (*n=54)	15	39	47
5+ transactional activities online (n=421)	35	49	16
No transactional activities online (*n=68)	14	45	41
"Savvy" 2-4 review/compare activities (n=484)	36	46	18
Switched/considered switch 4+ products (n=229)	41	40	18
Hold 16+ financial products	35	45	20

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002 *CAUTION LOW BASE

25

Appeal was more niche. Clearly the most polarising concept in terms of age; 55+ significantly more likely to reject; highest appeal 18-24

Appeal of ""My Events" service" #1

Q10 How appealing would you find it to be able to do each of the following online services
on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002

26

Active "switchers", "savvy" review/comparers, those doing lots of activities, confident & active Internet users were warmest to the concept

Appeal of ""My Events" service" #2

Q10 How appealing would you find it to be able to do each of the following online services
on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing?
BASE: Total Sample n=1002 *CAUTION LOW BASE

27

Profile of those who LIKED each concept (rating it 8-10) #1
With the exception of 'My Events', few differences in demographic profile of those liking each concept.

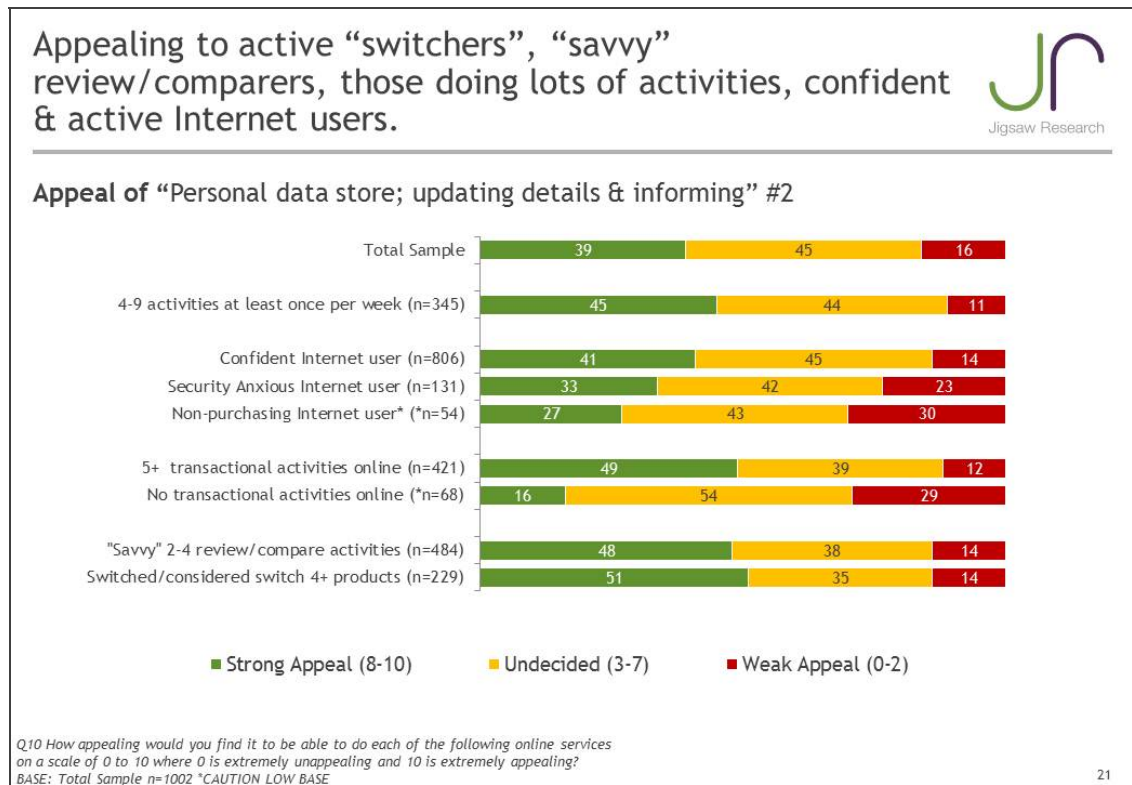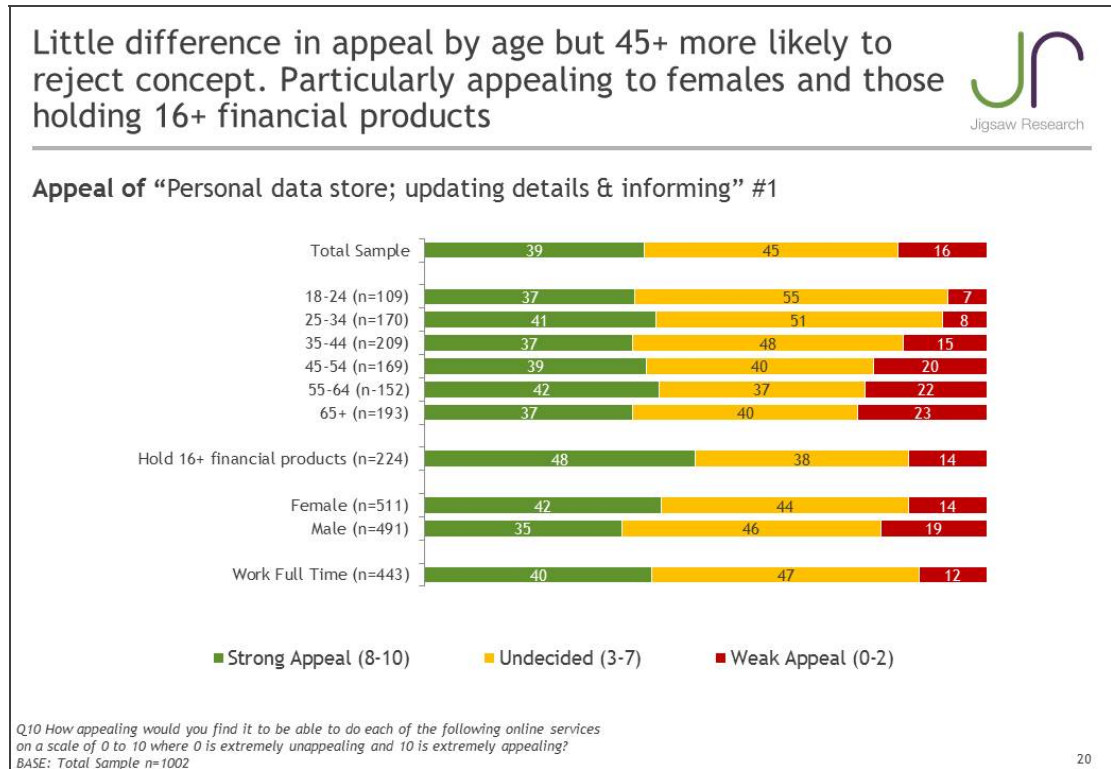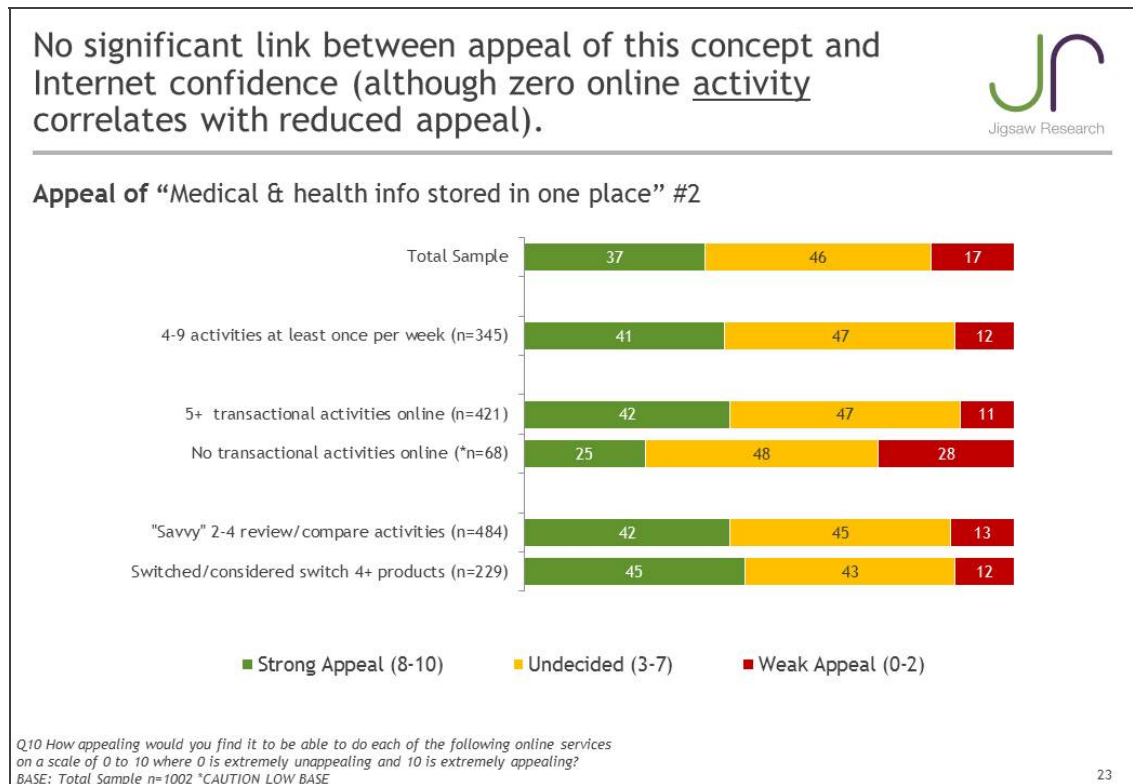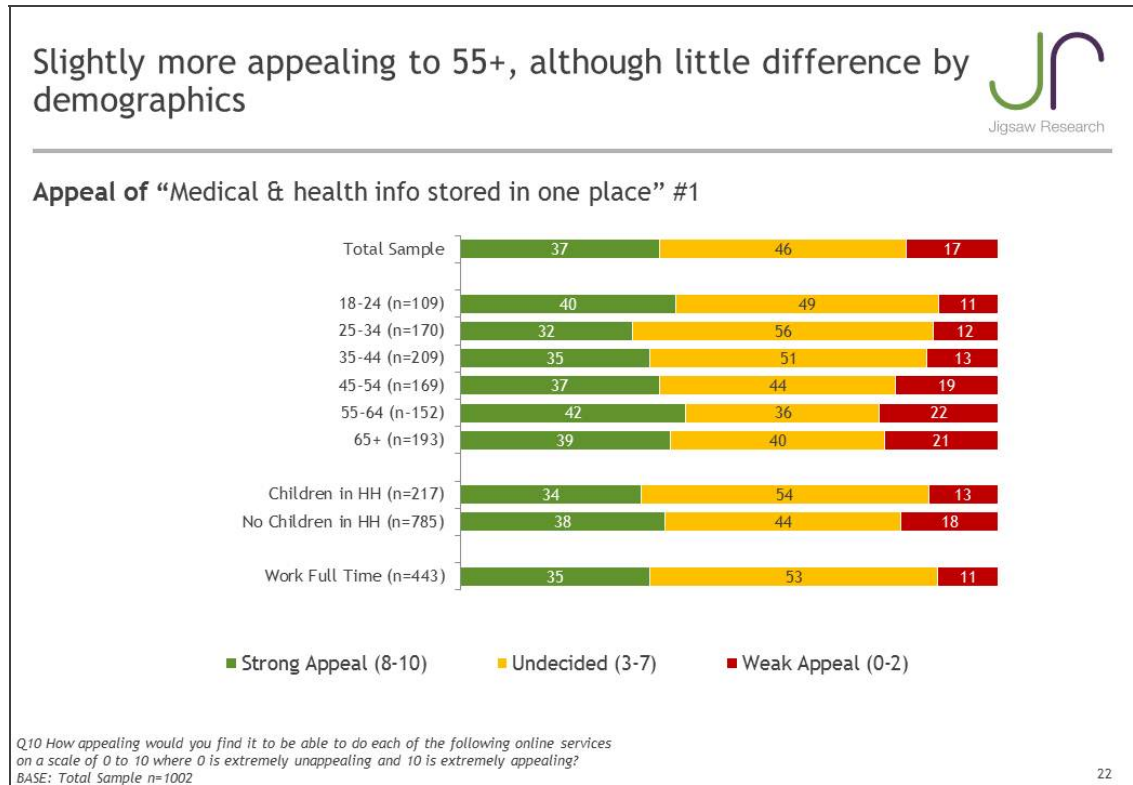| = Significant difference	TOTAL SAMPLE	"My Money" (n=282)	Access info held by companies (n=436)	Warranties & Receipts (n=461)	Medical & Health (n=376)	Specialist Utilities advice service (n=459)	"My Events" (n=163)	Personal data store (n=388)
Male	49	44	49	47	47	47	53	45
Female	51	56	51	53	53	53	47	55
18-24	12	15	11	13	13	11	19	11
25-34	16	20	16	18	14	16	22	17
35-44	20	20	20	20	19	20		19
45-54	17	15	19	19	17	19		17
55-64	15	13	16	14	17	16	7	16
65+	20	17	17	15	21	19	12	19
AB	26	29	29	30	28	30	27	27
C1	29	25	27	27	27	29	24	29
C2	21	22	23	22	22	19	21	21
DE	24	24	21	22	23	22	29	22

BASE: All rating individual concepts 8-10

28

Profile of those who LIKED each concept (rating it 8-10) #2
Typically, significantly more likely to have busy lives, be confident/active internet users, switchers & read reviews

= Significant difference	TOTAL SAMPLE	"My Money" (n=282)	Access info held by companies (n=436)	Warranties & Receipts (n=461)	Medical & Health (n=376)	Specialist Utilities advice service (n=459)	"My Events" (n=163)	Personal data store (n=388)
Children in Household	21	27	22	24	19	23	23	21
No children in Household	79	73	78	76	81	77	77	79
Work Full Time	45	55	47	49	43	47	58	47
4-9 activities at least weekly	34	48	41	39	37	41	57	40
Confident Internet users	80	87	85	87	82	86	86	85
5+ transactional activities online	42	51	49	50	46	52	52	52
"Savvy" 2-4 review/compare activities regularly	48	61	56	56	54	59	62	59
Switched/considered switch 4+ products in past year	22	33	28	27	27	31	31	30

BASE: All rating individual concepts 8-10

29

Saving time, money and making their lives easier were the most salient benefits; people did not associate these products with fairness or transparency

Perceived benefits of the most appealing products

	Save me time	Save me money	Make my life easier	Be fairer/more transparent	Make it easier to understand where my money is going	Help me to make better decisions
= lowest ranking / = mid ranking / = top ranking						
Ranked 1st	17	38	13	4	6	7
Ranked 2nd	19	19	17	4	14	11
Ranked 3rd	15	11	21	6	11	20
Any mention (1-3)	51	68	51	14	31	38
Not ranked	49	32	49	86	69	62

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

30

Key benefit for 25-34s, active/busy people who keep on top of financial advice and were open to data sharing/combining

% Ranking 1-3 for "Saves me money"

Total Sample	68
18-24 (n=109)	72
25-34 (n=170)	78
35-44 (n=209)	70
45-54 (n=169)	69
55-64 (n-152)	66
65+ (n=193)	56
Children in HH (n=217)	74
Work Full Time (n=443)	73
4-9 activities at least once per week (n=345)	73
5+ transactional activities online (n=421)	73
Read finance advice websites/papers n=349)	74
Strongly favourable (8-10) data sharing/combining n=97)	76

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

31

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Key benefit for 25-34s, active people who consider switching products/services and were open to data sharing/combining

Jigsaw Research

% Ranking 1-3 for "Saves me time"

Total Sample	51
18-24 (n=109)	55
25-34 (n=170)	65
35-44 (n=209)	48
45-54 (n=169)	48
55-64 (n-152)	51
65+ (n=193)	43
4-9 activities at least once per week (n=345)	57
5+ transactional activities online (n=421)	56
Switched/considered switch 4+ products (n=229)	57
Strongly favourable (8-10) data sharing/combining (n=97)	58

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

32

Minimal sub-group differences in relation to this benefit

Jigsaw Research

% Ranking 1-3 for "Make my life easier"

Total Sample	51
18-24 (n=109)	52
25-34 (n=170)	54
35-44 (n=209)	51
45-54 (n=169)	51
55-64 (n-152)	48
65+ (n=193)	48
4-9 activities at least once per week (n=345)	54
5+ transactional activities online (n=421)	54

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

33

Key benefit for 18-24s and 55+, and those with large financial product portfolios

% Ranking 1-3 for "Helps me to make better decisions"

Group	Value
Total Sample	38
18-24 (n=109)	40
25-34 (n=170)	30
35-44 (n=209)	35
45-54 (n=169)	40
55-64 (n-152)	44
65+ (n=193)	43
Females (n=511)	42
16+ financial products (n=224)	45
Look at user reviews (n= 425)	43
5+ transactional activities online n=421)	43

Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these?
BASE: Total Sample n=1002

34

Combining & Sharing Usage Data

35

One in ten consumers were favourable to the concept of combining & sharing data and six in ten were undecided/needed to know more

Favourability towards combining and sharing of usage & spend data #1

	Strongly Favourable (8-10)	Undecided (3-7)	Strongly Unfavourable (0-2)
Total Sample	10	58	32
18-24 (n=109)	15	62	23
25-34 (n=170)	13	69	18
35-44 (n=209)	9	67	24
45-54 (n=169)	11	51	37
55-64 (n-152)	7	49	44
65+ (n=193)	6	51	43
Children in HH (n=217)	11	70	20
No Children in HH (n=785)	10	55	35

■ Strongly Favourable (8-10)   ■ Undecided (3-7)   ■ Strongly Unfavourable (0-2)

Q12 In order to make these products and services work it might be necessary to combine & share usage and spending data. How favourable do you feel about this as a way of delivering these products and services on a scale of 0 to 10 where 0 is not at all favourable and 10 is extremely favourable?
BASE: Total Sample n=1002

36

Full time workers, confident Internet users, seasoned "switchers" and "savvy" review/comparers were more open to the concept of combining and sharing data

Favourability towards combining and sharing of usage & spend data #2

	Strongly Favourable (8-10)	Undecided (3-7)	Strongly Unfavourable (0-2)
Total Sample	10	58	32
Confident Internet user (n=806)	11	59	30
Security Anxious Internet user (n=131)	6	55	39
Non-purchasing Internet user (n=54*)	4	50	46
No transactional activities online (n=68*)	2	52	47
Work Full Time (n=443)	13	64	23
Work Part Time (n=124)	9	57	34
Not Working (n=435)	7	52	41
"Savvy" 2-4 review/compare activities (n=484)	14	58	29
Switched/considered switch 4+ products (n=229)	18	54	28

■ Strongly Favourable (8-10)   ■ Undecided (3-7)   ■ Strongly Unfavourable (0-2)

Q12 In order to make these products and services work it might be necessary to combine & share usage and spending data. How favourable do you feel about this as a way of delivering these products and services on a scale of 0 to 10 where 0 is not at all favourable and 10 is extremely favourable?
BASE: Total Sample n=1002

37

Those most comfortable with combining and sharing of data were also most likely to find the Midata concepts appealing

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Impact on concept appeal of favourability towards combining/sharing spend/usage data

	(Favourable) 8-10 (n=97)	3-7 (n=583)	(Unfavourable) 0-2 (n=322)
Specialist utilities/phone usage advice service	91	3 / 47	-26 / 29
Warranties & receipts storage	91	4 / 49	-37 / 27
Easily access info companies hold about you	81	4 / 43	-23 / 33
Personal data store; updating details & informing	90	-6 / 40	-41 / 21
Medical & health info stored in one place	81	-6 / 39	-40 / 21
"My Money" service	76	11 / 29	-54 / 11
"My Events" service	54	-17 / 15	-63 / 8

Appeal 8-10
Appeal 0-2

Q10 How appealing would you find it to be able to do each of the following online services on a scale of 0 to 10 where 0 is extremely unappealing and 10 is extremely appealing? Q12 In order to make these products and services work it might be necessary to combine & share usage and spending data. How favourable do you feel about this as a way of delivering these products and services on a scale of 0 to 10 where 0 is not at all favourable and 10 is extremely favourable? BASE: Total n=1002; Q12 8-10 n=97; 3-7 n=583; 0-2 n=322

38

Clearly a link between attitude towards combining/sharing data and perceptions of Midata products; 1 in 5 of those unfavourable in attitude fail to see <u>any</u> benefits in concepts

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Favourability towards combining/sharing spend/usage data

	(Favourable) 8-10 (n=97)	3-7 (n=583)	(Unfavourable) 0-2 (n=322)
Save me money (rank 1-3)	76	72	58
Save me time (rank 1-3)	58	54	44
Make my life easier (rank 1-3)	62	53	43
Help me to make better decisions (rank 1-3)	39	40	36
Easier to understand where money is going (rank 1-3)	38	33	24
Be fairer / more transparent (rank 1-3)	7	13	17
I cannot see any benefits	3	5	20

Q12 In order to make these products and services work it might be necessary to combine & share usage and spending data. How favourable do you feel about this as a way of delivering these products and services on a scale of 0 to 10 where 0 is not at all favourable and 10 is extremely favourable? Q11 Thinking about the more appealing products you have just rated, what if any, would you see as the key potential benefits of these? BASE: Total n=1002; Q12 8-10 n=97; 3-7 n=583; 0-2 n=322

39

Concerns & Issues

40

The key spontaneous concern was 3rd parties having access to their data & losing own control over what happens to it

"Concerns?! Where do I start? The thought of having all of my personal data in a "safe" place controlled by a 3rd party is highly alarming!"

Data sharing without permission	Data loss/misuse
• For many, it's a fear of the unknown – some faceless system passing around your personal data without your knowledge or permission • The concept of "3rd party" (as opposed to organisations you actually deal with) is disliked/distrusted by many	• Several express concerns about data loss or misuse/mismanagement; particularly given several recent high-profile incidences in the media • People are worried about data being actually lost, changed, made incorrect – or simply that companies will be incapable of managing it competently

"I'm not sure how much I would trust the companies not to use my information in an annoying or dangerous way"

"I don't like the thought of a company I don't know having access to my personal details"

"Given numerous news stories about companies & government departments losing & having personal data stolen I would be very wary about how secure this was"

"I am concerned about management of this information. If several streams of information were put together from many sources I foresee a bit of a mess"

Q13a What, if any, concerns would you have about this as an idea? OPEN ENDED QUESTION
BASE: Total Sample n=1002

41

People were also concerned about data misuse in terms of a) crime and b) unwanted marketing – or both...

"An explosion of spam, by email, post and phone. Not to mention the potential for hacking/leaking of data resulting in potential serious damage in terms of identity theft"

Identity stealing/hacking/theft	Spam/Selling
• Data falling into criminal hands is a core concern for many • There is a lot of fear about identity theft, fraud and scams – which is not tempered by trust in the capacity of organisations to manage and protect personal data	• Unwanted marketing, although not "crime" as such, is almost as vilified • Many foresee an avalanche of spam; cold-calling, email/postal bombardment • There is a lack of trust in any data holding organisation not to sell personal data for marketing purposes

"With so many companies getting hacked and details stolen, this service would be a prime target and an absolute goldmine for criminals"

"No system is 100% secure and those that say they are become a challenge to hackers and dodgy dealers"

"I find agreeing to share my data with other people only leads to lots more mail both postal and email and it becomes quite tiresome"

"Would be bombarded with people trying to sell something"

"Would be used for marketing purposes"

Q13a What, if any, concerns would you have about this as an idea? OPEN ENDED QUESTION
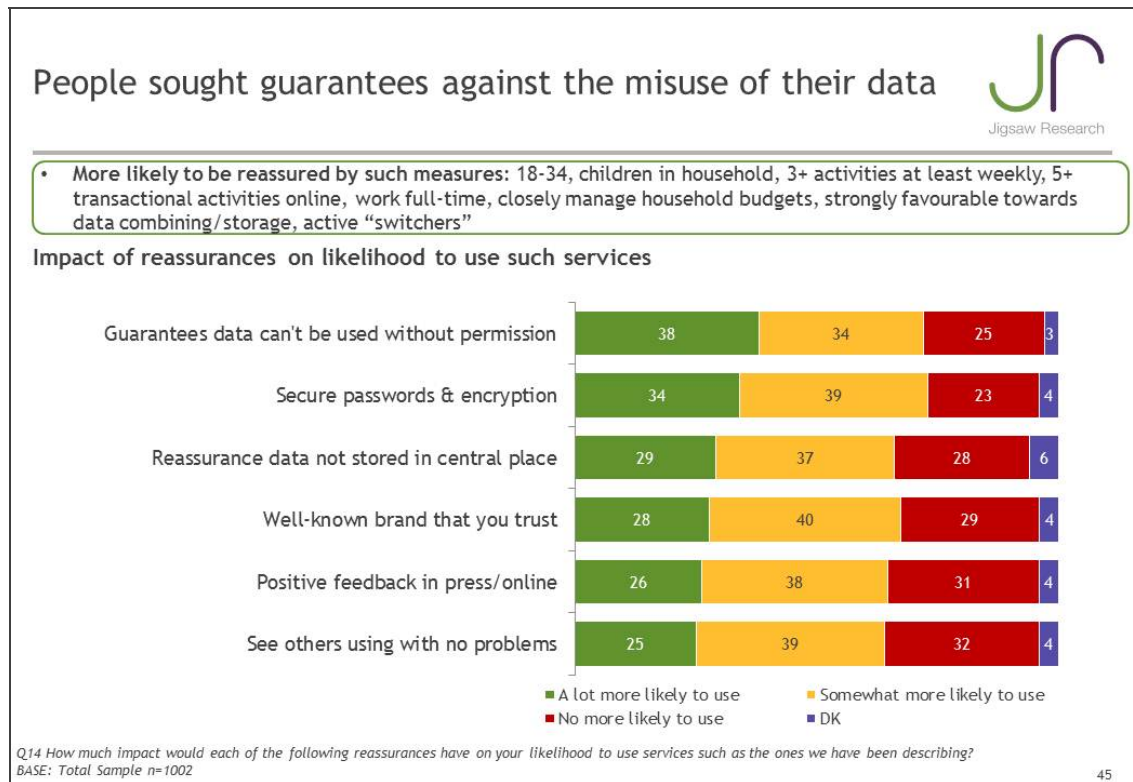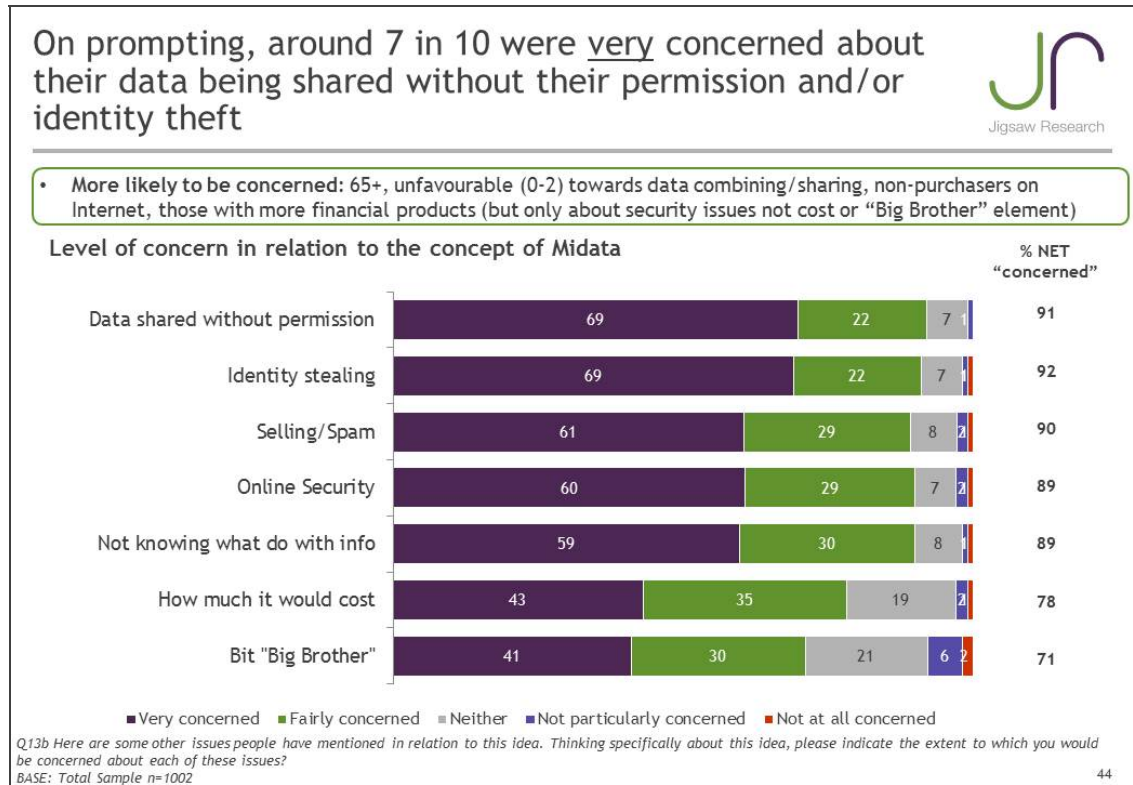BASE: Total Sample n=1002

42

Others had more general fears about the safety and privacy of their confidential data; some wanted to retain control of their lifestyle & financial information

Privacy/Confidentiality/Data Security	Like to be in control
• Some wariness about having "all financial eggs in one basket"; everything in a single place • Lack of trust in organisations who might hold/use data (both in terms of physical data security & potential misuse)	• Some seek control per se; others just do not trust 3rd parties to a) be competent or b) to play fairly with the data held • Certainly some like the idea of the collated system but are very ware of the 3rd party involvement

"It would never be kept private. Someone would sell the data"

"Privacy – particularly how the data stored about me is used and who it is shared with"

"I do not trust companies, even financial institutions, to treat my information responsibly and keep it stored securely"

"I have no problem with the data being consolidated but I MUST be in control. As soon as you let 3rd parties be involved they WILL take advantage and use the data for their ends NOT mine"

"I want absolute control over my data, everything concerning me and my loved ones. It is for me to decide what happens to it and not anyone else"

Q13a What, if any, concerns would you have about this as an idea? OPEN ENDED QUESTION
BASE: Total Sample n=1002

43

On prompting, around 7 in 10 were <u>very</u> concerned about their data being shared without their permission and/or identity theft

Jigsaw Research

- More likely to be concerned: 65+, unfavourable (0-2) towards data combining/sharing, non-purchasers on Internet, those with more financial products (but only about security issues not cost or "Big Brother" element)

Level of concern in relation to the concept of Midata

	Very concerned	Fairly concerned	Neither	Not particularly concerned	Not at all concerned	% NET "concerned"
Data shared without permission	69	22	7	1		91
Identity stealing	69	22	7	1		92
Selling/Spam	61	29	8	2		90
Online Security	60	29	7	2		89
Not knowing what do with info	59	30	8	1		89
How much it would cost	43	35	19	2		78
Bit "Big Brother"	41	30	21	6	2	71

■ Very concerned ■ Fairly concerned ■ Neither ■ Not particularly concerned ■ Not at all concerned

Q13b Here are some other issues people have mentioned in relation to this idea. Thinking specifically about this idea, please indicate the extent to which you would be concerned about each of these issues?
BASE: Total Sample n=1002

44

People sought guarantees against the misuse of their data

Jigsaw Research

- More likely to be reassured by such measures: 18-34, children in household, 3+ activities at least weekly, 5+ transactional activities online, work full-time, closely manage household budgets, strongly favourable towards data combining/storage, active "switchers"

Impact of reassurances on likelihood to use such services

	A lot more likely to use	Somewhat more likely to use	No more likely to use	DK
Guarantees data can't be used without permission	38	34	25	3
Secure passwords & encryption	34	39	23	4
Reassurance data not stored in central place	29	37	28	6
Well-known brand that you trust	28	40	29	4
Positive feedback in press/online	26	38	31	4
See others using with no problems	25	39	32	4

■ A lot more likely to use ■ Somewhat more likely to use
■ No more likely to use ■ DK

Q14 How much impact would each of the following reassurances have on your likelihood to use services such as the ones we have been describing?
BASE: Total Sample n=1002

45

Many could not think of anything else that would reassure them; or actively expressed that nothing would provide complete reassurance

"They would have to guarantee to me personally 100% safe to use at all times"

- For many, the reassurance required is something of a Holy Grail and they will always be sceptical of companies offering such a thing
- Some quote instances of "secure" systems and "safe" organisations losing data or being hacked

"The problem is nothing is 100% safe. All the reassurances in the world cannot change that"

"No, I'm afraid not. I will never believe that anything could be totally secure"

"No, I don't feel its safe. If a well trusted bank can leave details on a train and forget about it or accidently lose files with bank data on it…"

"There is nothing a company could do to reassure me my data would be secure. Many companies in the past have made the same claims, only for some time later to have a breach and data being stolen"

"I am constantly reading about data being lost or misused, and I have seen nothing to convince me security can be improved"

Q15 Is there anything else that a provider of an online lifestyle management tool – like the ones mentioned earlier – could do to reassure you that your privacy would be assured and your data would be safe? OPEN ENDED QUESTION
BASE: Total Sample n=1002

46

For others, a guarantee underwritten by compensation and/or severe financial penalties for data holding companies would go someway towards reassurance…

Guarantees + compensation

Many seek guaranteed 100% security and any breaches of this to incur large compensation pay-outs

Guarantees + liability

Providers of the service to take full responsibility for failure and for penalties for failure to be significant

Secure records of transactions

Some feel transparency in how data is accessed, by whom and why could provide some reassurance and customer control

"A contract signed by the company stating that if any information is wrongly used will result in compensation"

"Guarantee that if something did go wrong they would sort it out and reimburse me for any financial loss"

"Cast iron guarantees data could not be used by 3rd parties or hacked into. Severe financial penalties against any company who failed in this respect and financial compensation to the client"

"A record shown of when you access your data and guarantee made that no invisible visitor will access your data"
"Record accessible only to me of any transactions which used or gained access to the data"

Q15 Is there anything else that a provider of an online lifestyle management tool – like the ones mentioned earlier – could do to reassure you that your privacy would be assured and your data would be safe? OPEN ENDED QUESTION
BASE: Total Sample n=1002

47

APPENDIX TWO: The qualitative topic guide

MIDATA - WORKSHOPS
TOPIC GUIDE – V2 7th November 2011

REMINDER FOR MODERATORS:

Research is required in order to validate the benefits and inform the further development of the concept.

More specifically the research needs to identify:

- opportunities for the 'mydata' concept

- demand – both spontaneous and prompted once the concept has been fully explained

- perceived challenges from consumers and how to overcome these

- whether (and how) there is an opportunity for the 'mydata' concept to assist in this space.

START AS FULL GROUP WITH ALL 16 RESPONDENTS TO BRIEF ON THE PROJECT

1. Introduction - (10 mins)

We are conducting some research looking into some issues around the way you access information at the moment and how you may do this in the future.   EXPLAIN: We are not testing a product here today, but instead looking at an idea to expand your rights as a consumer and how this could be applied in practice.   This research has been commissioned by a group of people looking to develop best practice; this includes big companies, consumer groups and Government representatives.

- Confidentiality/MRS code-of-conduct

- Explain observers and taping

- No right or wrong answers

  o Explain we are interested in both positive and negative views and are not looking to form a consensus but instead explore the range of viewpoints

- We will be splitting off into groups but will also reconvene at various points. There will be the opportunity for refreshment break half way through.

- Set up 'rules'/parameters for the sessions

ASK TO GET REFRESHMENTS AND SPLIT INTO TWO SUBGROUPS

2. Warm Up (15 mins)

- Get respondents to introduce themselves to the rest of the group

  o Can you tell us a little bit about you and your life –work, family, what do you like doing in your spare time

- How do you use the internet at the moment?

- o fill in application forms, register with sites, internet shopping, completing your tax return online

- o Why/Why not?

- How regularly do you switch providers of things like your energy company, phones, insurance and so on?

  - o How do you go about this?

  - o How easy is this to do at the moment? Why/why not?

  - o Do you use price comparison sites? Why/Why not?

- What does the term 'personal data' mean to you?   ROTATE ORDER BETWEEN SESSIONS BEFORE AND AFTER MIDATA PRINCIPLE

  - o Spending patterns

  - o Observed usage behaviour e.g. online search history

  - o Inferred behaviour –e.g credit scores

EXPLAIN WHAT WE ARE TALKING ABOUT WHEN WE SAY PERSONAL DATA (SHOW SLIDE 1) & ASK:

- What phrase would you use to describe this? Is 'personal data' the right one?

3. The Midata Principle   (20 mins)

We are now going to look at a new initiative designed to give you easier access to all the data companies hold about you. TO REMIND YOU: Remember, we are not testing a product here today, but instead looking at an idea to expand your rights as a consumer and how this could be applied in practice. SHOW OVERALL STIMULUS (SLIDE 2) BUT ALSO TALK THROUGH

AFTER HEARING THIS ASK EVERYONE TO WRITE DOWN ON KEY QUESTIONS THEY HAVE:

- What, if any, are your questions?

- ALLOW TO CHAT AROUND QUESTIONS BUT ALSO ANSWER THESE/CORRECT ANY MISUNDERSTANDINGS

THEN ASK TO WRITE DOWN INDIVIDUALLY

- Write down three words which best describe how the idea of making this available would make you feel?

- On balance how in favour are you of this as an idea, on a scale of 1-10 where 1 is totally against and 10 is totally in favour and 5 is neutral.

DISCUSS INITIAL REACTIONS/WHAT WRITTEN DOWN. DO NOT SPEND TOO LONG ON THIS AND AGAIN CORRECT ANY MISUNDERSTANDINGS. WRITE UP CONCERNS AND EXPLAIN WILL COME BACK TO LATER

- What we are trying to work out is whether or not this is important? Should we tell Government and business that there is a need for this? Why/Why not?

- (IF STRUGGLE- So imagine companies were told that they should make your data available to you, as some do already e.g. some banks and some phone companies. They would then have to make it in an easy to use and compatible format.)

MOVING FORWARD ASK RESPONDENTS TO FOCUS ON THE POSITIVE IF GET TIED UP IN THE NEGATIVE. WRITE DOWN CONCERNS AND SAY WILL RETURN TO THESE LATER BUT EXPLAIN NEED THEIR HELP DEVELOPING THE IDEA FOR NOW.

4. Opportunities for Information Use- Stimulus Review   **(25 mins)**

Stimulus Review

Explain that we are now going to be looking at some ideas as to how you could make use of this data if it was more readily available as we described. Explain these are just ideas for products and services that could spring up to enable you to make better use of your own data, there may be many more you can think of.

HAND OUT AND REVIEW STIMULUS (ALL 'POSSIBLE USES' SLIDES) ONE PIECE AT A TIME. ROTATE ORDER BETWEEN SESSIONS. ASK RESPONDENTS TO READ THROUGH STIMULUS INDIVIDUALLY AND PUT A TICK AGAINST ANYTHING OF INTEREST, A CROSS AGAINST ANYTHING THAT DOES NOT APPEAL AND A QUESTION MARK ANYTHING THAT IS UNCLEAR.

- **BRIEFLY** TALK THROUGH EACH OF THE PIECES OF STIMULUS.

- Review the issue – to what extent does this address a genuine need for you at the moment?

  o What do you do at the moment? (e.g. use proxy measures)

  o To what extent does this solve this issue?/How would it help?

  o Could they see themselves using data in this way? Why/why not?

  o What more would you need to know/be reassured about?

5. Opportunities for Data Use – Respondent Ideas   **(20 mins)**

- SPLIT INTO PAIRS. Task groups with coming up with some ideas as to how you could use the data it if were available. This may be new ideas or building on some of the ideas you have already seen. Explain we are looking for the ideal – do not worry about how it would work in practice, assume an app would be developed or a company would spring up to do this for you.

  o LIST OUT SECTORS TO PROMPT THINKING E.G. Financial services, mobiles, broadband, energy, health, leisure, improving general life administration

  ASK TO THINK UP IDEAS AND PRESENT BACK TO THE GROUP. WHEN PRESENT BACK ASK TO EXPLAIN WHY IT WOULD BE USEFUL.

  WRITE UP NEW IDEAS – ALONGSIDE THE PREFERRED EXISTING IDEAS

- ASK RESPONDENTS TO INDIVIDUALLY IDENTIFY THEIR TOP THREE, THEN READ OUT.

  o Ensure understand reasons for the rankings

  o For each explore could the appeal be improved

        o   Come to a consensus as a group as to top three

6. Review and Re-group   (20 mins)

- At this point, what if any, are the benefits you can see to your data being available to you in this way? WRITE UP BENEFITS. IDENTIFY TOP TWO

- Are there any other concerns you have not mentioned? WRITE UP. IDENTIFY TOP THREE & WRITE UP

  CONVENE AS A FULL GROUP OF 16 AND PRESENT BACK THE TOP THREE BENEFITS/CONCERNS

  HAVE A TEN MINUTE COFFEE/TEA BREAK

  RECONVENE INTO TWO BREAKOUT GROUPS

7. The Arguments Against   (15 mins)

- Was there anything you heard from the other group that surprised you?

- REFER BACK TO BARRIERS. What are the 'safeguards' you would need to see i.e. what they would need to see in place/what reassurances would need to be given to feel better about this?

  - o   TALK THROUGH SAFEGUARDS

  - o   What reassurances would you need?

- IF NOT MENTIONED: What impact does the Government involvement in this have?

  - o   What role would you expect Government to take in this going forward?

    - ▪   What would you want them to do?

    - ▪   What should they not do?

- What impact would the involvement of consumer groups have? What expect their involvement to be? Which consumer group/s are you most aware of/which have the strongest reputations? (unprompted and then probe: Which?, Citizens' Advice, Office of Fair Trading, Consumer Focus)

APPENDIX THREE: The Quantitative Questionnaire

Midata Quantitative Survey

QUESTIONNAIRE V2

1ST December 2011

INTRODUCTION

Thank you for agreeing to take part in this survey about how you currently organise your finances and general life administration.

The survey should take no more than 15 minutes to complete.

When answering the questionnaire, please be as detailed as you can. Remember, there are no wrong answers to any of our questions. Please also be aware that all your answers will be treated in the strictest confidence – and nothing will be traced back to you.

As you move through the survey, please use only the Next button at the bottom of the screen. Do not use the Back button on your browser. Should your survey session be interrupted for any reason, simply wait at least five minutes and then repeat the steps for accessing the survey. You will be returned to the point in the survey where you left off.

Click here to view our Privacy Policy.

Click the "Continue" button to begin the survey.

-

SCREENER QUESTIONNAIRE – ASKED OR RECORDED FROM SAMPLE

ASK ALL

S1.   Do you or anyone in your household work in any of these occupations?

  Select all that apply

Healthcare 1	**CONTINUE**
Market research 2	**CLOSE**
Manufacturing 3	**CONTINUE**
Finance 4	**CONTINUE**
Local/central government...5	**CONTINUE**
Marketing...6	**CONTINUE**
Retail 7	**CONTINUE**
None of these 8	**CONTINUE**

CLOSE IF (CODES 2,6,7 AT S1)

S2.   Which of the following age bands do you fall into?
  Select one answer only

Under 16..1	**CLOSE**
16-24 2	
25-34 3	
35-44 4	
45-54 5	
55-64 6	
65 or older 7	
Refused X	

About you and your life

We are interested in understanding how people organise their lives at the moment ranging from your finances to your energy bills.

Q1   How many of each of the following do you currently hold (either in your own name or on a joint basis with your partner)?

Credit cards (including store credit cards)	
Savings & current accounts	
Pension	
Mortgage	
Personal loans	
Insurance products (e.g. home, motor, medical)	
Investments (including bonds, equity ISAs, Unit Trusts/Investment trusts)	

Personal Loan	
Life assurance	
Loyalty cards (e.g. Nectar, Boots card and Tesco Club Cards) & airmiles cards (without a credit card function)	

Q2   How frequently do you take part in each of the following activities? **Select one per item**

	Daily	Once a week or so	Once a fortnight or so	About once a month	Less often than once a month	Never
Shop for food (either online or in a store)	1	2	3	4	5	6
Shop online (for products and services other than food)	1	2	3	4	5	6
Go shopping in store (for goods other than food e.g. clothes, music, books)	1	2	3	4	5	6
Visit the cinema, theatre or exhibitions	1	2	3	4	5	6
Go to music or comedy gigs	1	2	3	4	5	6
Visit a gym, swimming pool or other sporting club/facility	1	2	3	4	5	6
Visit social networking sites (e.g. Facebook, Linked In)	1	2	3	4	5	6
Eat out as a family or with friends	1	2	3	4	5	6
Internet banking	1	2	3	4	5	6

Q3.   Which of the following have you done **online** in the last 12 months?
        Select as many as apply

        Take out financial products e.g. insurance, ISAs, loans,
         credit cards 2
        Paying energy bills i.e. gas and electricity 3
        Paying other household bills 4
        Booking and paying for train tickets 5
        Booking and paying for cinema, theatre or
        concert tickets 6
        Booking and paying for holidays 7
        Use price comparison sites 8
        Filling in Government forms/applications e.g. passport,
         tax return, drivers licences, car tax 9
        None of the above 10

Q4   Which of the following are you personally responsible for (either on your own or jointly
        with others)? **Select one per item**

                                                                    Yes   No
        Paying bills 1   2
        Deciding which providers of **household** services to use 2   2
        Deciding which providers of **financial** services to use 3   2

Q6   How closely do you manage your personal or household budget?

        Select one answer only

        Very closely – we monitor all incomings and out-goings and
         we could tell you the balances of our accounts to the nearest
         £10..1
        Fairly closely – we monitor incomings and outgoings
         but could not tell you the approximate balance without
         looking 2
        Not very closely – we keep a bit of an eye on things but
         on a more adhoc basis 3
        Not at all closely – we do not really monitor this....................4
        Don't know..5

Q7   Which of the following have you either switched or actively looked into switching (i.e.
        compared deals between providers) in the last year?
        Select as many answers as apply

        Your phones (mobile or landline)..1
        Broadband...2
        TV service provider 3
        Insurance products (car, home etc)....................................4
        Credit cards...5
        Bank account 6
        Other financial products (e.g. your mortgage provider)............7
        Energy company..8
        Other (please specify)..9

None of the above 10

Q8   How frequently do you do each of the following?

Please select one response for each

	All the time	**Most of the time**	**Some of the time**	**Rarely/ Never**
Shop around to get the best deal	1	2	3	4
Read financial advice websites and/or pages of the newspaper	1	2	3	4
Use price comparison sites	1	2	3	4
Look at independent expert reviews (e.g. Money Saving Expert or Which?)	1	2	3	4
Look at user reviews (e.g. Trip Advisor, reviews on store sites)	1	2	3	4

Q9   How easy or difficult do you find each of the following?

Please select one response for each

	Very easy	**Fairly easy**	**Neither easy not difficult**	**Fairly difficult**	**Very difficult**	**Don't know**
Staying on top of your household paperwork	1	2	3	4	5	6
Staying on top of your household finances	1	2	3	4	5	6
Comparing the tariffs and deals offered by different providers of services (such as your mobile, broadband and energy companies)	1	2	3	4	5	6
Feeling confident that I am not overspending on essential household expenditures (e.g. food and bills)	1	*2*	*3*	4	5	6

Keeping track of your receipts for bigger purchases	1	2	3	4	5	6

Interest in services

We are interested in finding out the appeal of a number of potential online products and services which have been designed to make it easier to manage your life.

Q10   How appealing would you find it to be able to do each of the following online services on a scale of 1 -10 where 1 is extremely unappealing and 10 is extremely appealing.

Please select one response for each. SHOW EACH ONE SEPARATELY ON A PAGE WITH SCALE ON THE TOP SAYING 'And how appealing is the following..'

A 'My Money' service which brings together information from your bank accounts, credit and store cards. This would make financial planning easier as you would have an analysis of your balances, money going in/out and the main places your money is spent all in one place.	
Being able to easily access the information companies hold about you (e.g. your spending with that company and your usage of their services) to improve your decision making and check any information held is correct.	
Having all your warranties and receipts for bigger purchases electronically stored in one place whenever you make a purchase with a credit card or online. You could then log on to the service and see where you bought it, whether it is still in warranty and the number to call to get it repaired.	
Signing up to have all you all your medical and health information automatically stored in one place for easy access by you or a medical professional. You would be able to decide how much, if any, of it you choose to share and with whom. You could also record other information which helps you manage your health (e.g. blood pressure, weight, exercise, blood sugar level for diabetics)	
A specialist utilities advice service which uses data supplied by your energy or phone companies about your current usage to make comparisons between suppliers and ensure you are getting the best deal	
Ensure you never miss out by having up and coming entertainment events recommended to you using a 'My Events' service. The service (with your permission) would use your purchasing behaviour on other sites such as *i*-tunes, Amazon and ticketing sites to establish events which are tailored to your areas of interest.	
Having a 'personal data store' which you keep updated with your current details. If you moved home this would save time by updating everyone that needs to know simply by you updating your change of address and clicking on who you want to be informed	

Q11   Thinking about the more appealing products you have just rated what, if any, would you see as the **key** potential benefits of these?

Please select **up to three potential benefits** in rank order, the first benefit should be the one which you would see as being the most important.

If you can only see one or two benefits that is fine.

DRAG TOP THREE INTO THE BOX RANKED IN ORDER OF APPEAL. ALL TO SELECT AT LEAST ONE BENEFIT UNLESS THEY CODE 8. DO NOT NEED TO SELECT THREE

Save me time 1
Save me money 2
Make my life easier 3
Be fairer/more transparent 4
Make it easier to understand where my money is going 5
Help me to make better decisions 6
Other (please specify)..7

I cannot see any benefits 8
Don't know...9

Q12   In order to make these products and services work it might be necessary to:

- combine (with your permission) usage and spending data held about you by different companies into one single place

    o   the sorts of companies we mean are banks, credit card, utility providers, phone companies and so on.

- share your data with 3rd party product and service providers who will help you interpret the data

How favourable do you feel about this as a way of delivering these products and services on a scale of 1-10 where 1 is not at all favourable and 10 is extremely favourable.

Select one answer only

1-   Not at all favourable

2-

3-

4-

5-

6-

7-

8-

9-

10- Extremely favourable

Q13a   What, if any, concerns would you have about this as an idea?

Write in your answer below in as much detail as possible (or select I cannot think of any concerns below)

I cannot think of any concerns...1

Q13b   Here are some issues **other people** have mentioned in relation to this idea. Thinking specifically about this idea, please indicate the extent to which you would be concerned about each of these issues.

Please select one response for each

	Very concerned	Fairly concerned	Neither concerned not unconcerned	Not particularly concerned	Not at all concerned	Don't know
Online security	1	2	3	4	5	6
Not knowing what they would do with the information	1	2	3	4	5	6
My data being shared without my permission	1	2	3	4	5	6
Someone being able to steal my identity	1	2	3	4	5	6
Being sold to/spam advertising based on my data	1	2	3	4	5	6
How much it would cost	1	2	3	4	5	6
It all sounds rather 'big brother'	1	2	3	4	5	6

Q14   How much impact would each of the following reassurances have on your likelihood to use services such as the ones we have been describing?

Please select one response for each

	A lot more likely to use	Somewhat more likely to use	No more likely to use	Don't know
Secure passwords and encryption (similar to that used by a bank)	1	2	3	5
Being set up by a well-known brand that you trust	1	2	3	5
Seeing other people you know using the services without any problems	1	2	3	5
Guarantees that your data could not be used without your permission	1	2	3	5
Seeing positive feedback in the press or online	1	2	3	5
Reassurance that your data would not stored in one central place - it would be 'pulled over' as and when required.	1	2	3	5

Q15   Is there anything else that a provider of an online lifestyle management tool- like the ones mentioned earlier – could do to reassure you that your privacy would be assured and your data would be safe?

DEMOGRAPHICS

Thank you for completing the questionnaire. We have a few final questions to ask. We will use the answers to these questions to assist with our analysis.

D1.   Are you?
        Select one answer only

        Male 1
        Female 2

D2   Whereabouts in the UK do you live?

        England
          North West 1
          North East 2
          Yorkshire/Humberside...3
          West Midlands...4
          East Midlands..5
          East of England 6
          Greater London 7
          South East (exc. Greater London) 8
          South West 9
        Scotland 10
        Wales..11
        Northern Ireland 12

D3   Which of the following bands best describes your annual household income before tax?

        Less than £20,000   0

        £20,000 - £29,999   1
        £30,000 - £39,999   2

        £40,000 - £49,999   3
        £50,000 - £59,999   4

        £60,000 - £74,999   5
        £75,000 - £99,999   6

        £100,000 or more   7

        Prefer not to say   8

D4.   Are you currently…?

Select one answer only. If more than one answer applies, select the one closest to the top of the list

Employed full-time (30+ hour per week).................................1
Employed part-time (less than 30 hours per week) 2
Self-employed/freelancer 3
Not currently employed/unable to work 4
Homemaker 5
Student 6
Retired 7
Other..8
Prefer not to say x

ASK D4b IF CODES 0, 1-2 AT D4

D4b   Which of the following best describes the occupation status of your household's chief income earner?

Higher managerial/professional/administrative (e.g. Chief executive, senior civil servant, surgeon)	0
Intermediate managerial/professional/administrative (e.g. middle management, bank manager, teacher)	1
Supervisory/clerical/junior managerial/professional/ administrative (e.g. shop floor supervisor, bank clerk, sales person)	2
Skilled manual worker (e.g. electrician, carpenter)	3
Semi-skilled and unskilled manual worker (e.g. assembly line worker, refuse collector, messenger)	4
Casual labourer, pensioner, student, unemployed (e.g. pensioner without private pensions and anyone living on basic benefits)	5

A 1
B 2
C1..3
C2..4
D 5
E 6

D5   How many people (adults and children) live in your household including yourself?

        TYPE IN NUMERIC RANGE

        Refused

D6.   Are you…
        Select one answer only

                Single...1   CLOSE
                Married/Cohabiting 2
                Divorced 4
                Widowed..5
                Don't know..6

D7   Do you have any children aged less than 18 living in the household for whom you are responsible?

                Yes...1
                No 2
                Don't know...3

D8   IF HAVE CHILDREN AGED LESS THAN 18 ASK: In which of the following age bands are your children?
        Select as many as apply

                0-1 1
                2-4...2
                5-9...3
                10-15 4
                16-17 5
                Refused 6

D9   Where do you live
Select one answer only

                At home with your parents 1   CLOSE
                In rented accommodation 2
                In your own home – which you own 4
                In social/council housing...5
                Don't know..6

D10. Thinking about the following statements about the internet, can you tell me which best describes you?

Select one answer only

I use the internet on a regular basis and feel reasonably
  confident using it for many purposes including internet
  banking and making online purchases................................1
I use the internet for a number of purposes and will
  occasionally buy things or use it for internet banking
  but am very nervous about doing so 2
I use the internet but would not generally buy things
  online 3
Don't know..4