

Brits Will Allow Access to Personal Data for Clear Benefits, Says Infosys Study

*86 percent want data mining for fraud protection, will even switch banks for more security;
78 percent more likely to buy from retailers with targeted ads, while only 16 percent will share social profile;
53 percent will share personal and family medical history with doctors*

NEW YORK – June 25, 2013: Consumers worldwide overwhelmingly will share personal information to get better service from their doctors, bank and retailers; however, they are very discerning about how they share. Today's digital consumers are complicated and sometimes skeptical about how institutions use their data, according to a global independent survey of consumers around the world commissioned by [Infosys](#).

Brits feel comfortable sharing data with doctors (91 percent), banks (74 percent) and retailers (69 percent); however, the research shows contrasting nuances. Consumers won't readily share personal medical history with doctors. They say they want targeted ads yet are wary of sharing the information to enable this. The study shows consumers understand the benefits of sharing data but remain cautious of data mining (especially in Europe): 39 percent globally describe data-mining as invasive while also saying it is helpful (35 percent), convenient (33 percent) and time saving (32 percent). Consumers in the United States are less concerned about the invasive issue (30 percent) than in the other countries surveyed, while German consumers are less willing to share personal data than in other countries.

The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 each in of France, Germany, and the United Kingdom) about how they trade private data in the retail, banking, and healthcare sectors. The study shows the key challenge facing business is to navigate the complex behaviours consumers display when sharing their personal information.

Key UK findings:

Retail

- **To know me is to sell to me.** Three quarters of consumers worldwide believe retailers currently miss the mark in targeting them with ads on mobile apps, and 78 percent do not feel that online promotions or emails they receive resonate with their personal interests and needs.
- **To really know me is to sell me even more:** British consumers overwhelmingly agree (78 percent) that they would be more likely to purchase from a retailer again if they provided offers targeted to their interests, wants or needs, and 68 percent feel similarly if offered incentives based on location.
- **Catch 22 for retailers?** While in principle shoppers say they want to receive ads or promotions targeted to their interests, just 16 percent will share social media profile information. Lacking these details could make it difficult for retailers to deliver tailored digital offers.

Banking

- **Security = Loyalty:** 86 percent of respondents *expect* their bank to mine personal data to protect against fraud. It is such an important issue that just over three quarters (77 percent) even would consider changing banks if a competitor offered assurances that their data and money would be safer.
- **Digital communication conundrum:** There is a communications challenge for banks: 60 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 28 percent frequently share information on these devices.
- **Are banks reassuring customers enough?** Despite these clear concerns about security more than a third of consumers (31 percent) still feel that their current bank or financial institution does not have a clear process for addressing fraudulent issues.

Visit www.infosys.com/digital-consumer-study for complete survey results.

Quote

Stephen Pratt, Managing Partner, Worldwide Consulting and Systems Integration and Executive Council Member at Infosys:

“This study is a wake-up call to companies about the enormous untapped opportunity to gain greater access to data by clearly communicating ‘what’s in it for me’ to the customer. Our research shows that people will certainly share though they’re very savvy about how they give up their personal information. Companies need to crack the code in mining data effectively to gain consumer trust **and** clearly articulate the benefit to their customers.”

Engaging the Digital Consumer – Research Methodology

This comprehensive global research project studied consumer sentiment on big data issues in the retail, financial services, and health care industries in the United States, United Kingdom, France, Germany and Australia. The study polled 1,000 consumers in each country via an online survey for a total global sample of 5,000 adults between the ages of 18 and 69. Independent research firms KRC and Vanson Bourne conducted the study; KRC surveyed the United States between May 3rd and 7th, 2013 and Vanson Bourne surveyed the remaining countries between May 8th and 22nd, 2013. To qualify for the survey, respondents had to be active Internet users and indicate that they have made an online purchase during the previous six weeks. The majority of respondents also had to indicate they owned a smartphone or tablet computer.

About Infosys

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