



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

87 percent want banks to mine for fraud protection and will even switch banks for more security; 85 percent more likely to buy from retailers with targeted ads, while only 26 percent will share social profile; 56 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](#).

U.S. consumers feel comfortable sharing data with doctors (95 percent), banks (89 percent) and retailers (82 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 by organizations: 45 percent say data-mining can be helpful yet at the same time, 30 percent still feel it is invasive.

The global research polled 5,000 digitally savvy consumers in five countries (including 1,000 in United States) 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 behaviors consumers display when sharing their personal information.

Key findings in the United States

Retail

- **To know me is to sell to me.** 71 percent of consumers believe retailers currently miss the mark in targeting them with ads on mobile apps, and 66 percent do not feel that online ads or emails they receive resonate with their personal interests and needs.
- **To really know me is to sell me even more:** U.S. consumers overwhelmingly agree (85 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 81 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 26 percent will share social media profile information. Lacking these details could make it difficult for retailers to deliver tailored digital offers.

Banking

- **Security = Loyalty:** 87 percent of respondents *expect* their bank to mine personal data to protect against fraud. It's so important that a whopping 83 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: 74 percent of consumers want banks to communicate with them about their account or transaction information via alerts to mobile or smart phone; however only 39 percent frequently share information on these devices.
- **Are banks reassuring customers enough?** Despite these clear concerns about security, a third of consumers feel that their current bank or financial institution does not have a clear process for addressing fraudulent issues.

Healthcare

- **It's right there in my e-file:** An overwhelming 92 percent of consumers favor physicians being armed with electronic health information about patients, however...
- **I'm not telling you that:** Only 58 percent are willing to share personal medical history, 56 percent family medical.
- **Apps are more personal.** While more than three quarters (76 percent) are interested in mobile apps for tracking their health, consumers are less comfortable using their mobiles to share data with doctors (and prefer to share personal data with their doctor's office in person (98 percent), followed by online (77 percent) and mobile (66 percent).

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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