Moderator: So, we're going to start quite generally, and I just want to get a sense of how long you spend online, what you do online. Like I said, there's a couple of survey questions that are going to really help me with that. So I'm just going to launch them now and then hopefully you should all be able to see. Very basic, first one, which of the following devices do you use? And you can choose multiple there, so might be a desktop computer, a laptop computer or smartphone. Then underneath that, just how much time do you spend online per day on average?

Moderator: Matthew, six hours, lovely…It's interesting, not many people seem to use desktop computers anymore. I still use one.

David: I find it much more helpful.

Moderator: Using the desktop?

David: Yes.

Moderator: Yeah. Can I ask why?

David: I suppose because I've been doing it for a long while. Before I finished work, I was actually involved in setting up a new computer system for the police force. And that was my introduction to computers, although it was a system that was mainframe based.

Moderator: Absolutely. Yeah. Can I ask the rest of the group, do you have a similar level of experience using computers? You know, a background in tech or is it something you're a little bit newer to.

William: No. No.

Anne: No, no, I'm just self-learnt.

Moderator: Self-learnt, okay.

William: I've been in computer industry most of my life.

Moderator: Okay, great.

William: I'm an IT consultant, semi-retired now.

Felicity: Oh gosh.

Moderator: Well, like I was saying before, it's great to have a range of experience and a range of backgrounds. Obviously we're trying to get information about people's ... how they behave online. And so regardless of your background, it's all useful for us. It's all interesting for us. And maybe just building on that as a bit of an icebreaker, would anyone like to share what the last thing they did online was?

William: Check my emails.

Moderator: Check email. Great.

David: I think that's pretty much what we've all done.

Matthew: I agree with that.

Felicity: Read the news.

Moderator: Read the news. Okay. That's interesting. Can I ask what site you went on to read the news?

Felicity: I went onto the BBC news site.

Moderator: Okay. So we've got kind of two different uses come up here. Can I just ask, do people have to sign up to use those sites? So with email, for example, did you have to sign up?

David: You don't have to sign up to the BBC. But they tailor the information that you receive more accurately if you do sign up and sign in.

Moderator: Yeah, absolutely. Does that make you want to sign up and sign in? Do you think it's worth signing up?

David: Yes.

Moderator: Yeah.

David: They instantly recognize you when you start the service every time.

William: With the BBC, it's very useful to sign up, particularly if you use the [ipad].

Moderator: Absolutely. Can I ask the rest of the group, so maybe Emma, do you sign up to new sites and do you see them-

Anne: No

Felicity: No.

Emma: No. I've got the Daily Telegraph app, so I read the paper online, The Telegraph.

Moderator: Sure. And did you have to sign up to use that though?

Emma: Yeah, you have to pay for it, it’s like buying, it's buying a digital copy really, yeah.

Moderator: Yeah. I'm quite interested, so in order to get the news, you're either signing up, giving financial information. What types of data, what types information did you have to give when you were signing up to that site or signing up to The Daily Telegraph?

Emma: Credit card details, bank details, email. I think that was it really, yes. Yeah.

Moderator: Did they ask for location information or anything like that?

Emma: I don't think so. No. I mean, I've had it such a long time. I think it was just like going into the shop and buying the newspaper to me. Yeah.

Moderator: Absolutely. Can I ask maybe the people who've signed up to the BBC site, do they remember what information they had to give?

William: I think it's just name, email, and that's about it I think.

Anne: Email.

Matthew: And which part of BBC you want to go on, like the south, north east, north west, so you can choose which location.

William: Yes, yes, for local news.

Matthew: Yes.

Moderator: That's really interesting. And then, because they're able to tailor the service for you, do you think they're collecting any other information when you're using it?

Anne: Yes.

Matthew: Probably.

Moderator: Maybe Anne, you had a definite yes there, what sort of information do you think they collect?

Anne: Well, basically, I think a lot of it, a lot of this is actually leading towards scamming because they're collecting information from people, even if they've just ... like insurance, if you've gone on a site and you've even filled in a form, the next thing you know you're being bombarded by people who are trying to actually get you to sign up to things.

Moderator: Yeah

Felicity: No surprise.

Moderator: Is that a similar experience? Felicity, you were nodding.

Felicity: It is, yes, I think so. As soon as you've perhaps looked at something and might be interested in, next thing you know, it pops up on Facebook or somewhere.

Anne: Yeah.

Matthew: I was watching Channel Four Formula One a couple of years ago, and before the race started, I was on a website looking at paint colors. Then I watched the race, and during the adverts it said, Matthew, why are you watching Formula One when you should be decorating.

Group: \*Laughter\*

Matthew: And I felt guilty then. That's how they're gathering information and then they fire it back at you.

Felicity: [I think so, yes.]

William: I tend to have filters, spam filters and advertising filters on, ad blockers, and I don't get any of that sort of stuff.

Moderator: Yeah. That's a really interesting point and we're going to circle back, I think, to the types of protection and strategies that we use online. I'd like maybe just get a little sense of ... so we know that we're giving companies information about ourselves. Do we understand what personal data are or have a sense of what that is?

Anne: Yes.

Moderator: Yeah. Everyone's nodding their heads, would anyone like to maybe just try and either give a definition or some examples of personal data?

Anne: Well, they keep an eye, they keep a check of your address, your phone number, your name, and then obviously if your date of birth's in there, that as well.

Moderator: Yeah. Absolutely.

William: Things like Amazon and eBay will keep track of what you purchase.

Felicity: Of course, yes, they do.

Moderator: What about other characteristics, so things that we might think of as sensitive, personal data, like religious beliefs or political views or ethnicity. Are you aware of that sort of personal data being collected at all?

David: Not especially unless you tell them.

Anne: Usually on the survey sites they ask that.

Felicity: I was just going to say that. I do a lot of surveys online.

Anne: Me as well.

Felicity: And they always ask all those personal details. But if you want to do it, you've got to put that in really. Mostly I think you have to say, don't you? Well, perhaps you can opt-out on some of them and say I prefer not to say, at the bottom you can tick that. But I think most people probably put it in, I don't know.

Moderator: There's certainly a discussion around how often people read through those terms and conditions and opt-in or opt-out. Can I ask, so when you fill out these surveys, what do you think they're doing with your data? How do you think the data is being used?

David: According to what they say, they're anonymizing it all, and collating it into bulk data of opinions of certain ranges of ages, sex, location, as to what the feeling is about the subject that they're interested in at that moment. That's what they say they're doing. We have to believe it's true.

Felicity: Yes. And if they ask for your age, but again, you have a survey, and you put it in, and they think, oh, golly, she's too old to do this. And they just knock you out of it. They just don't want you.

Matthew: Do what I do-

Emma: You don't have an opinion if you're too old.

Matthew: Do what I do and lie about your age.

Felicity: Well.

Moderator: That's interesting. Do you worry at all, Matthew, then that there's inaccurate information about you on the internet?

David: I don't think it's inaccurate. But I'm not ... If I'm asked what my age is, I always knock a few years off because it makes me feel [better], that's all.

Felicity: Oh gosh, good.

Moderator: Very sensible, I think.

William: I've noticed that I seem to get quite a reasonable amount of junk mail offering me retirement homes and retirement financial planning and things like that. So they obviously know my age.

Matthew: But can they not find that out from the census information?

Moderator: Yeah, maybe.

Felicity: All sorts of places I expect.

Moderator: A lot of companies will track what you're doing ... And this is just repeating what you've been telling me. But every time you do something online, you might visit a site and you might give them some information, and they're going to record that. And they might sell it on to a data broker. And then that gets then sold onto other companies. An example, as William was saying, that might be to then target you with a particular marketing or advertising materials. Do you think that's a good or a bad use of your personal data?

Anne: Moderator, can you repeat that? Because I keep freezing out and I'm missing some of your questions.

Moderator: Yeah, no, sure. So I was just going over some of the content of what you were all talking about. And this idea that companies or websites that you visit might collect your data and then sell it on to middlemen, third parties.

Anne: Yes, that's where the phone calls come from.

Moderator: Yeah. Yeah. And one of the reasons that they might do that is to create personalized content for you or to target you with particular adverts. I was just wondering if you thought that was a good or bad use of your personal data?

Anne: Bad.

Moderator: Bad use.

Anne: Bad.

Emma: I find it all quite frightening. Yes. Yeah.

Moderator: Could you maybe expand on that, Emma? Why do you have that sort of emotional [reaction to that]?

Emma: Well, as you say, if you just happen to look at something online, you know, like I sort of thought, well, “let's do some knitting under lockdown”, and yeah, I'm just bombarded. Facebook particularly, I don't understand how Facebook is linked to your search history, which I find quite frightening really.

Anne: Well, I don't use Facebook, but I do find, I have to turn my mobile off of the night till I wake up, because I'm always woken up by phone calls. With people trying to, “just answer me five questions, it'll only be a minute”. Oh, it's just annoying.

Moderator: Yeah. Can anyone think of any examples of where that sort of data collection is a good idea or has a benefit to you? So maybe you're talking about personalized content on the BBC. Are there any other examples where you think it's a good idea for them to collect data about you?

Matthew: I don't think it's a good idea on any level quite honestly, because it gets misused, maybe taken in the best interests for you, but it gets misused because it's so accessible to other people.

Moderator: Yeah. That's really interesting. And actually that feeds quite nicely into the next area that I'm kind of interested in. And it's this idea of whether you feel in control or at risk when you're online. So Matthew, maybe you could expand a little bit that, you don't think it's ever a good idea because you don't have control over the data?

Matthew: No, you think you do.

Moderator: Okay.

Matthew: But often I try to stick with proper websites that I go to. And I try to avoid those that might be a little bit off the radar. But even with bona fide ones, the bank, BBC, Channel Four, you do get picked up. I don't get bombarded with stuff, but you do get selected for marketing. I've never been selected for phishing or scams. They've all come through BT. And I control that by unplugging my BT phone and only using my mobile. And also of course, since we had the pandemic and the lockdown, I've had very few of the Indian-orientated home scams, which is the only benefit that I can think of in a pandemic quite honestly.

Moderator: Can I ask then, if these sort of calls are coming through your, is it your landline, your BT line?

David: Yeah, the BT landline.

Moderator: Yeah. How do you think your personal landline number has been spread or shared?

David: Well, when I first took out the landline many years ago, we had it ex-directory, so your number doesn't get published. But it did get published over time. And then people pick it up. And I've had all sorts of horrendous calls. And in the end, I mean, I was even threatened with the police coming around because I hadn't paid my tax. And I just think I can't ... this is going on 10, 12 times a day, different scam calls. So I just unplugged the phone and just relied on my mobile. If people want to get through to me, they can get me on the mobile. And that's a select few. It's not [everyone X X]

Anne: I'm the same. And I only have a landline because I need it for the internet.

Moderator: Okay. Yeah.

Emma: Yeah, me too. But I get no calls on my landline. I've got the caller ID thing that if anybody rings up, they have to say who they are. But I get a lot on my mobile phone. So I have this trick where I say, “oh, I'll just go and see if I can find her”, put the phone down and go away for 10 minutes.

Moderator: Can I ask, sorry, a similar question that I did to Matthew, Emma? So, how do you think that your mobile phone number got shared? Do you think it was online?

Anne: Yes.

Emma: I should imagine it's online. I mean, if you sign up for anything, you put your phone number, even things that ... you, know, car insurance, anything really [where you have to put your phone number in].

Anne: I'd only put my phone number in though if I want someone to ring me back. That's the only time I put my phone number in.

William: [XXX]

David: Twenty years ago, BT sold all their customer information openly. They didn't tell you they were going to do it, but they did it. The reason I know this, is because when we moved the last time, 15 years ago, they kept ringing you up and asking for Mr. Evan. Mr. Evan had never existed. Mrs. Evan was my…the woman I had just married. And the- they only… and BT wouldn't change the name on the line until after we'd moved. And so the customer was Mrs. Evan for about six months after we'd actually moved, and a year after we were married. And the only way they would change the name to Jones, which is my surname, was that we actually had to send them the original marriage certificate. And that was the only way they would change the name. For years, until just before we moved three months ago, it had dropped off. But everybody used to ring up and say, oh, Mr. Evan? No. And immediately you knew it was a spam call. Because it originated from this original thing where BT sold all their contacts. And that was about 20- about 16 years ago.

Moderator: I'm quite interested in, I might combine that with something that Matthew said about avoiding unfamiliar or dubious sites, if we think, how do we make those sort of judgements? Because BT is a big corporation, and yet you're saying that they're doing these sort of bad data practices. So how do we decide where to go online and, and where we think it's safe to give personal data? Maybe William, I could ask you that.

Matthew: Well, obviously there's big well-known sites. But I mean, even big well-known sites, I mean, Facebook is a great example, I mean, they are notorious for getting every kind of data they can and using it in any way they can and they make billions out of it. I mean, I'm not on Facebook for that reason. But for people that are, I mean, you are getting a free service. And in return you are supplying data. That's the deal really, isn't it?

Felicity: That is the deal. Yes. I really enjoy Facebook. I've met up with a lot of old school friends and university friends. And I find it's really so nice to have that connection. I really enjoy that. But, I've never bought anything over Facebook, but they still seem to know what I'm searching for online, for instance, Amazon, they seem to know. And it comes in, you know, it just flashes up. But I don't want to give up Facebook because I really enjoy it.

David: Well, the big argument about this at the moment is between Facebook and the Australian government.

Felicity: Yes.

David: And the Australian government have banned Facebook from using the internet in Australia because of what Facebook are trying to do to start to gain more traction on pay to use.

Felicity: Mmm.

David: And they work with Google. And everything you do actually is in some way through Google. It collects the data.

William: Every time you type a search into Google, it is recorded what you've searched for.

David: Yeah.

Moderator: Does that… So maybe I can go back to that idea of how companies are using our personal data. If that leads to a better or a more personalized search result, is that a good thing? Or would you rather they didn't collect that sort of search history.

Matthew: It's a double-edged sword really, isn't it, it's useful in some ways. And it's not good in other ways.

Moderator: Is that the general feeling of the group?

Felicity: Yes, I think it is.

Group: \*Agreement\*.

Felicity: You have to take a risk sometimes with things. I mean, life's a risk. So, you know, I wouldn't go too deeply into it. But I think, really, you've got to do something otherwise, well, you'd never do anything, if you were just afraid of everything. We belonged to… Sorry, I was going to just say, I belong to the IPS, which is the Individual Protection Service, which does stop a lot of scam- well, it stops all the scam calls except the ones that come from possibly India or somebody with a very strong foreign accent, which I don't know where they are or who they are. And I recognize the number on the phone, on my landline, and I just put it down. But that is a good thing to join, to stop other things.

Anne: Does that only work on landlines?

Felicity: Yes, it does. Yes. IPS, Individual Protection Service. If you Google it, it's very useful to join. And they do safeguard you from nuisance marketeers, as I would call them, probably. And, well, criminal scammers as well I think. There's a lot of criminal scammers about.

Moderator: That's a really interesting example of taking back a little bit more control. So maybe we could move the discussion in that direction and just think about, so you've identified a few areas where you're not happy about what's happening online. Would you like more control? And if so, why?

Anne: Yes.

Moderator: So yeah, maybe Anne, why would you like more control?

Anne: Well, I think as though everything's been taken out of our control anyway, with the government and whatever, you know? It's just a matter of… we can't do anything without them knowing.

Moderator: That's quite interesting. That's one of the areas that we might think about in terms of control and are you concerned about government tracking and surveillance?

Anne: Yes.

Moderator: So Anne is, is anyone else worried about that?

Matthew: No, I don't worry about the government tracking me whatsoever. I don't see,

Felicity: No, I don't either.

Matthew: What information they can gather, that would affect me that badly. Would it?

Moderator: Well, no, what about particular political parties rather than the government itself? So again, maybe having your personal data to know how to advertise themselves to you as it were. Would that be a concerned?

Matthew: Well, I must admit, some of the surveys that we're all doing, ask you, “who did you vote for last time? Vote for stay- remain or leave on the Brexit issue?” And you get lots of questions like that. And I'm not embarrassed to say who I vote for. So I'm not unduly worried. And I've never been pestered by anybody about my political views.

Anne: [I don’t- I’d agree…]

Matthew: So in that respect, I don't have a worry. My biggest worry is people gathering information from me, that they can target me as a, not a vulnerable target, but somebody that may fall foul of their lies, quite honestly.

Moderator: Yeah, yeah. So that's within the political domain as well?

Matthew: Yes. Yes.

Moderator: Misinformation and things like that?

Matthew: Very much so. Yes.

Moderator: Okay. Is that a concern for other people in the group? Maybe Emma you'd like to ...

Emma: I quite agree with Matthew there, that I'm very careful, well, I think I'm careful. And I don't mind saying who I voted for, like Matthew, who we voted for in the election, Brexit, all that stuff. Because I don't see how that's going,

Matthew: [No]

Emma: to impact on me at all. But yeah, other information, we might well get to this later, is that I was hacked through Amazon. I had somebody order some ridiculous stuff from Amazon. Because they hold all your card details. So that type of thing is very dodgy, but you can't get away from it really.

Moderator: That's quite interesting. Can I ask, and you don't need to share if you don't want to, but the details of that, like how the hack happened and what Amazon did?

Emma: Well, I still don't know. Because I shared my Prime account with my sons so they can order DVDs and stuff. And I had this email come through saying that they'd ordered a ridiculous thing, 12 garden letterboxes, and it was being delivered to my address. So I wrote to my son and said, "Well, why are you delivering them to me, not you?" And he said, "Well, that's not me, mum." So, yeah, I don't know how they got my, I mean, the bank paid the money back right away. But I don't see how they can order stuff, use my account, pay for it, presumably they haven't bought anything. I just don't understand what the point of it was.

Felicity: Gosh, that's a worry, isn't it?

Anne: Yeah.

Emma: It was a worry, yes. Because I blame my son.

Felicity: Oh, you can always do that.

Emma: But I blame my son for most things, yeah.

Group: \*Laughter\*

Moderator: So maybe I can ask about that. Obviously that might be a scenario where you'd like more control over what's happening online. We maybe put aside the fact, more control over what your son was doing, but is there anything in terms of Amazon and what they've done, or just sort of more control for yourself and that sort of thing?

Felicity: [X X XX X]

Emma: Yeah, I mean, how could anybody get my details and order something? But to my home address, so obviously they've not received any. I just didn’t… I don't understand how the scam was done.

Moderator: Yeah.

William: Can I say something here?

Moderator: Yes.

William: People often leave themselves logged in to say things like Amazon and eBay. And I think it's always good security to log out when you finish using it. Much more secure then.

Moderator: Yeah.

Matthew: Good point.

Moderator: Is that sort of...

Anne: [X] \*Anne has connection problems\*

Moderator: Oops, sorry. Anne, you've just frozen. Maybe while we're waiting for Anne to reconnect again, has anyone else been in a sort of similar situation to Emma where they've been hacked or lost information?

Felicity: [Mmm]

David: A few years ago, I ordered some flowers to be delivered in America

Anne: [X X X X]

David: and I was charged twice by two different suppliers for the flowers.

Felicity: Oh.

David: And it took me a long while to get the money back from the company that didn't supply the flowers. But that's it,

Emma: Oh dear.

David: that's the only serious problem I've had.

Moderator: Were you able to find out why the money has gone in two directions?

David: No.

Moderator: No, okay.

David: No. Somewhere between the order and the receipt by the- somebody had copied that and said that they had supplied the flowers and asked for payment from the bank.

Moderator: Mm-hmm. So there's a definite- I'm getting a sense from pretty much all the group that having more control over financial matters online would be beneficial. Is that true?

David: Yes.

Anne: Yes, yes.

Felicity: Yes.

Moderator: What about in terms of online interactions? I know, Felicity, you said you were on Facebook.

Felicity: Yes.

Moderator: Do other people use social media as well?

Anne: No, I don't.

Moderator: No.

Emma: Only Facebook.

Moderator: Only Facebook. Can I ask Felicity, maybe, you say you enjoy using Facebook quite a lot. Have you had any negative experiences on Facebook?

Felicity: I haven't actually. The only thing, no, I haven't had any negative ones at all. I've had some very happy ones, coming across people I knew at grammar school fifty odd years ago. And it's lovely to be in touch with. No, I haven't had any bad experiences.

Moderator: That's really good to know. Maybe I can ask then, so I think I mentioned this before, but you're happy providing that information to Facebook, where you went to school-

Felicity: I am. I don't know whether that's a good thing or not, but I do. I mean, one has to take some risks in this world.

Moderator: Can I maybe move on and just think about what we might do, or what you guys do, to protect yourself online? So we've talked about different scenarios where you might feel out of control and where you might like some more control. So this is just to get an idea of do you take any sort of steps to protect your personal information? Does anyone use, for example, password managers?

David: I do. I use LastPass.

Moderator: Okay, yeah.

David: And I use it actually now as a paid service. And that holds all my passwords. And it's controlled by one master password, which in my case is a 24-character password. And it takes quite a lot of engine power to go through enough different changes to find the password that is 24 characters long.

Felicity: Yes.

David: Maybe for six, five, yes, they can crack that fairly easily. Yes. But they did have a problem, which was their security got breached about three years ago, and they did lose some passwords, but they managed to block the hole and stop it happening again.

Moderator: Mm-hmm. So that's quite interesting, so despite that data breach you're still happy to continue using them?

David: I think with the internet, you've got to take, at some stage, calculated risks about what you will... Because to remember, to have different passwords for everything you use, you can't remember them. And to have them written down, if you write them down yourself or on your computer, if your computer gets hacked, you've lost them all. There's a far better chance that they’re going, that their crypt is solid, more than my computer.

Emma: Although there was a thing the other day that if you drop down dead tomorrow, who knows your passwords? Who could get into your bank, or your photos, or anything else?

David: It's written on a piece of paper on my desk that my wife can find.

Felicity: And is it the same one?

Emma: I have mine done in shorthand, so even I can't understand it.

Felicity: So, you've got the same password for everything, have you?

David: Sorry?

Felicity: You’ve got the same, this long password, does it apply to everything you do?

David: No. That only applies to the LastPass entrance. So to get into my account on LastPass,

Felicity: Oh, I see.

David: I have a very long password.

Felicity: Yes.

David: But then it generates random passwords for any site I want to get into.

Felicity: Oh yes, that's good, I think.

David: And then it holds all that information. And looking at it recently, there must be probably 150, 200 passwords on there.

Felicity: Oh right, okay. Well, very good.

Moderator: And you mentioned that you pay for it as well. What made you decide to... that you thought it was worth buying?

David: Because the free version didn't give me enough space to store all the things, all the passwords and logins that I have.

Moderator: So, it's functionality, basically?

David: Yes. It's not tremendously expensive, I think probably £20 a year.

Moderator: Okay. Does anyone else use a password manager?

Felicity: No, [but it’s] a good idea.

William: I recommended my wife to use a password manager because she always forgets her passwords.

Moderator: So, again, it's more ease of use rather than security, would you say, William?

William: Yes, basically. I mean, I have a system I use for passwords. I mean, a password has to be easy for me to remember but be completely meaningless to anybody else. So, I have my own personal system and it seems to work fairly well. But with my wife it's quite a different situation.

Moderator: And if you were to buy a password manager for your wife... Sorry, if you were to choose one, would you choose to pay for one or would you be happy with a free service?

William: Oh, well certainly try the basic, free one first and see how it goes. But, I mean, obviously if one can avoid paying for something one does.

Moderator: Absolutely.

Group: \*Laughter\*

Moderator: Can I ask if anyone uses specific search engines that block advertising? So I know someone mentioned these ad blockers, but does anyone use DuckDuckGo? Have you heard that?

William: Yeah, my son uses DuckDuckGo, whereas [X XX].

Moderator: But you're not persuaded?

William: I don't like the results it returns. I find it far less useful in what it returns.

Moderator: Yeah. That's really interesting. So, again, it's that functionality is more important than the higher level of security?

William: For me, I think it’s a personal decision that.

Moderator: Yeah, absolutely. Can I ask if anyone else uses different browsers?

Matthew: Well, I use Safari, the latest version. And that's constantly telling me how many people or how many websites are tracking me and that they're blocking. I don't know what they're doing tracking me. The information is not broad enough for me to discover which websites are tracking me and what they're trying to achieve, but I just know that it's being blocked by Safari.

Moderator: I think there's a range of different reasons why a company might be tracking you and, as we've discussed, some of it will be personalization. And then on the more, as we've kind of agreed, the more negative end there will be to collect and sell data on. So are you happy with that level of protection from Safari or you just don't have enough information to know?

Matthew: I don't have enough information. But what I tend to do with people like Amazon, it says, "Do you want to log in as a guest?" I'd rather do that than go through and put all my personal information in to buy something. And that puts a bit of a barrier between me and Amazon, because I've not filled in all the information they demand when you want to join as a member of Amazon's client base. So that's a block I put in.

Moderator: Mm-hmm. That's really interesting. Does anyone else do anything similar? Or you're happy providing that-

William: Talking about what browser to use, I always, and for many years, have been using Opera. Which has a built-in ad-blocker. Apart from the fact that I really like it anyway and its speed dial function is very good. And it's not from one of the big companies. And then I would never use Chrome because that is just Google. Google Chrome is just tracking absolutely everything you do, isn't it?

Moderator: So that's quite interesting because, again, going back to that functionality or security payoff, is there a certain threshold where you think that that's just too much?

David: One of the things I do to help stop some of the problems that arise from using browsers is that every day, at least once, I use a program called CCleaner,

William: [Totally, I use it.]

David: which cleans all the cookies and as much history of what you've done as you want it to. And so it will remove all the cookies that arrive. And if you leave it for two or three days and then use it, it's amazing how much data is removed.

Moderator: Mm-hmm, yeah.

Felicity: Oh.

Matthew: What are cookies?

Felicity: \*Chuckle\*

David: Every site you visit,

Felicity: cookies, yeah.

David: places a little bit of data on your website so that they can keep track of when you went and how often you go.

Matthew: Right. And do they use that fraudulently? Or just to mark you-

David: They can do if they want to.

Matthew: Because when you go on the BBC website, it often asks you to accept cookies.

Felicity: Yes.

Matthew: Otherwise you don't get to do anything.

William: Yeah.

David: Yeah.

Matthew: So am I at risk by doing that with the BBC or BT?

David: I don't think you're at risk with the BBC because I think they got enough nous about them to stop any information they're gathering from being gleaned by other people. But it's more the small companies that you deal with from time to time when you're buying things that I want to sort of get rid of their information. And I also, because we don't so much now, but we used to use a lot of click sites where you get paid to click on websites, and if you do it once, you need to clean it out every day or else the next day they might not let you, then it might stop you getting paid for doing it. So you clean the information out every day or multiple times a day.

Moderator: So David, we're definitely going to come back to that because I'm really interested in this idea of giving information for money. I want to cycle back to your really useful explanation of cookies. Matthew, obviously, you weren't entirely sure what they were. Were the rest of the group familiar with a cookie?

William: Yeah.

Moderator: Yeah, William’s nodding.

Emma: Yeah. I’m quite-

Anne: mmm.

Emma: Yeah.

Moderator: Yeah.

Emma: I get very lazy though, because you can click through and it says, "Do you accept the recommended settings?" And sometimes I think, "No, I'll just have a look and go through." But it takes forever, so it's just so easy, "Yes, yeah."

Anne: Yeah.

Emma: [Though] it's very lazy.

Matthew: [I've done it.]

Anne: Yes.

Moderator: So would you perhaps use a piece of software, like an ad blocker, or a particular search engine that blocks those cookies and other tracking things automatically? Would that be of benefit?

Matthew: Yes, it would for me.

Emma: Maybe, yeah.

David: If you're doing things to get paid for doing them, some of the ad blockers and pop up blockers will stop you getting paid. Because they stop the-

Emma: But what [are we doing here]? What are we signed up for-?

David: Because they stop the surveys working.

Moderator: There's definitely a trade-off between giving your personal information, the level of personal information, and the amount of money,

David: Yes

 Moderator: that you can get paid for it afterwards?

David: Yes.

William: And there's also free programs, cookie viewers, that you can actually see what's in the cookies. And every now and again I have a look, and most of them seem fairly harmless, but some look a bit dubious and I've deleted them.

Felicity: Why do they call them cookies? I mean, it's just a funny name. Is it a chocolate cookie or what sort of cookie is it?

Emma: \*Laughs\*

William: Something grandma gives you I think is the idea.

Moderator: [I don’t know]

Felicity: [Yes. It's very strange that they,]

Emma: [X X].

Moderator: I don't know where that's come-

Felicity: called it that.

Emma: [X XX].

Moderator: Maybe just before we go on a break... Thank you, it's been really, really interesting so far. Can I just ask, does anyone use multiple accounts? So multiple email accounts? Or multiple social media accounts, for example?

William: Well, I've got a dozen email accounts.

Moderator: Okay.

Felicity: Two.

Moderator: And do you separate them out for specific reasons, or?

William: yeah, yeah.

Moderator: And so maybe Felicity, what do you use two different account for?

Felicity: I'm not sure really, I just seem to have got two email addresses. Some come in on one, some come in on the other. I'm not really sure about that, why I've done it. I think I did it once for protection at some point, but I don't remember the details.

Moderator: Yeah. [That's all right.]

David: I have three now. I used to have four. The fourth one, which I've just cleaned out and removed was because I was a councillor, and everything had to be on a separate account to deal with GDPR.

Felicity: Yes.

David: So you could separate the counsel from your personal life. Because if you've got a complaint as a councillor,

Felicity: Yes, [X X]

 David: and you were using just one email address, your own personal one, you would have to let anybody who was doing a search of what you've done into all your emails. But if you only ever do it on one specific account, they only look at that one account.

Moderator: mmm-hmm.

David: And I had different ones before because with doing a lot of click sites, you use one that is sort of a throwaway account that you do all these odd things on that you don't want to block up your personal email with. So I had more than one of those. But I now have just mainly two, a Yahoo and a Gmail. And the Gmail is my personal email store where I store all my emails that I want to hang on to.

Anne: Well, I've heard that's one of the most secure anyway, Gmail.

Emma: Yeah.

William: Oh, I don't know about that. It's Google, isn't it?

Moderator: So this is interesting, so-

Felicity: I haven't used that, no.

Emma: Better than AOL.

Moderator: Yeah. Maybe we might want to think about it in terms of secure in blocking people accessing it, but then you are sharing a lot of information with Google. That's quite interesting. So rather than Google, does anyone use encrypted emails? Like ProtonMail or anything like that?

Anne: No.

William?: No.

Felicity: No.

Moderator: No, okay. So that would be something that basically prohibits anyone else from reading the contents of your email other than you and the recipient. Does that seem like something that might be useful?

Anne: Yes.

Moderator: Yeah.

Matthew: Yes.

Moderator: And would you be willing to pay for a service like that? Or only if it was free?

Anne: Probably. Depends how much.

Moderator: Yeah, sure. Is that kind of the feeling of the group as well?

William: Well-

Matthew: I think so. It depends, I mean… if BT are going to, I would leave BT as a provider and then change completely. I wouldn't have one email address where I want an encrypted message and another email address where it was un-encrypted. I would get rid of the un-encrypted one.

Moderator: Sure, yeah. So there's definitely value in having that extra level of protection?

Matthew: I think so.

Anne: Yes.

David: But, if you're going to use an encrypted email, then both you and everybody you send email to has got to have the code to unlock it.

Felicity: Yes.

Anne: Right.

Moderator: But that might be built into the email itself, and is part of how it's been sent. I'm not a technical expert, so you might know-

David: Neither am I.

Felicity: Moderator, what about if you were sending an email, for instance, a sensitive email, and it went to the wrong person by some weird way, I don't know. What would happen then? I mean, and somebody, for instance, who left their laptop say on a train and people could get into it and find out all this sensitive stuff, and you have to be more careful, I know. But what would happen then if somebody got a sensitive email, could they do something with it or could they... what would they do?

Moderator: It would depend on what sort of content was in the email and what sort of information was attached to it. The argument of using encrypted email is that you would have to have sent it to someone in error. It wouldn't be able to be intercepted-

Felicity: No, it would be my error. Or the person, in their error. I've never done that.

Moderator: So, that's the sort of added layer of security.

Felicity: I was wondering. Yes, okay, thank you.

Moderator: I have done that, so.

Felicity: That's okay.

\*Break in group/recording\*

Moderator: I'm going to change tack slightly, and it's all related, but we're going to try and get your opinions on personal data stores now. So, like I was saying, it's a new sort of technology, so I thought it might be useful if I just gave a little description or explanation of what it is and what it does. So I'm just sharing my screen. Are you all able to see that?

Group: \*Agreement\*

Moderator: Perfect. So I'll read through it, and then if you have any questions or any thoughts about it, that'd be really helpful. So basically a personal data store is an app that lets people securely store and share their personal data. It is a single repository for your data and gives you control over what is being shared with whom, for how long, and for what purpose.

 So it's basically an app and it lets you store all the personal information. So whether that's name, address, telephone numbers, social media accounts, passwords, anything sort of sensitive or demographic. And depending on which personal data store you use, it might be stored on your phone, or it could be stored in the cloud in a different location.

 It's all encrypted, so only you can see your personal data or the person that you're sharing with. And you can pick and choose precisely what other companies and other people see. The other innovation is that rather than having to give, or repeatedly give out your personal data, you can think about it in terms of sort of a lockbox with a combination that you can provide the combination to different people. So you have control over what's in the box and you have control over who gets to open the box as well. So if you decide that you don't want a company accessing it anymore, you can change the combination and booph it's gone.

 And similarly, if you want to update your data, so you might move house, for example, it can do that automatically without you having to go and sign off and log in to lots of different sites again. So that's one scenario of how it might be used. Another one might be changing your phone number. So rather than having to update all your friends and family about a number change, if they've got access to your PDS then it will update for them automatically.

 You might want to use it as a password store as well, like the password managers that David was talking about. And also for reducing your customer journey when you sign up to sites. So I think was it William, you were saying that you don't like to input your data into Amazon? Or sorry, was that Matthew?

Matthew: It was me.

Moderator: I’m sorry. It was Matthew. Apologies. So rather than having to log in as a guest all the time, you can log in with your PDS and know that you're only sharing that very specific information with Amazon and that they don't then have control over it indefinitely. Does that make sense?

William: Yeah.

Matthew: Yeah.

Moderator: Yeah. Can I ask? Sorry, I should have asked this before. Before I sent the recruitment screener around, had anyone actually heard of a personal data store?

Anne: No.

Matthew: No.

Moderator: No, okay. They're sometimes called personal information management systems, but anything around personal data. But as I say, I know they're relatively new. Does it sound like a good way of storing personal data?

Matthew: [Who owns it?]

Anne: Depends.

Moderator: Maybe you could expand on that a bit, Anne?

Anne: Well it depends. Wouldn't they be able to use our data as well?

Moderator: So, the way that the technology works and again, apologies, I'm not a tech expert, but because it's encrypted and you have the key, it doesn't mean that they hold your data. They can only access it for a specific purpose. So they wouldn't then be able to then pass it on to someone else, so they would only be able to access it.

Anne: Okay.

Moderator: Does that make it sound more attractive?

Anne: More secure, yeah.

William?: Yes it does.

Moderator: Yeah.

Emma: If you lose your phone or iPad or whatever, and somebody finds it and gets into it, surely they will then have access to everything, or not?

Moderator: It could be protected in the same way. If your phone is locked, you might have a pass code or biometric protection for it. But certainly there is an issue that if you're storing all your data on your phone, in the same way that if you lost the password for your password manager, you might then lose access to that information.

Anne: Yeah, because you can get them unlocked as well. Can't you, phones?

Moderator: Yeah. Again, because it's encrypted, there's that extra level of security. So it wouldn't be... I've got a lot of personal information on my phone that's quite easily accessible. So once again, it's my phone. It's just there to be accessed. This way, it'd all be in one location and it would be protected as well.

William: Interesting.

Matthew: I think somebody said, didn't they, we all take risks in life and this is just minimizing that risk one more level. It’s what we all need to do.

Moderator: Yeah, I think that's quite interesting. Maybe I can ask Felicity your thoughts on that, because you were saying about sharing information on Facebook,

Felicity: Yes.

Moderator: and that's the risk you have to take. Would something like that seem like a better way?

Felicity: I don't know really. It depends who you're in contact with. I mean, it's mostly just friends and acquaintances that I connect with and I don't think there would be any risk in that for me, unless you can tell me different. I don't know.

Moderator: Well, again, I don't know how you use social media, but you'll certainly be sharing information with Facebook, not just friends and friends and family. So something like the-

Felicity: [so does it-]Yes?

Moderator: Sorry.

Felicity: Does it go to someone else? Besides who you're sending it to, does it go off into the dark web or something? You know? Does that happen? Does it go somewhere else?

Moderator: So again, this is one of the arguments for using a personal data store is that all the data is consolidated in one location. And so there is direct transmission. I'm going to do a very bad job of explaining the technology again, but with the encryption and distributed computing, basically your data is very hard to locate and only you and the person receiving it know where it is and only you and the person receiving it have the key to unlock it basically.

Felicity: I see. That's good.

William: I have a question on the this [X].

Felicity: Mmm.

Moderator: Sorry, William?

Matthew: The question is say you go on a website and you're ordering something for delivery. So you obviously give them your address. Now, surely then they have your address, even though it's in your personal data store, your address is still now out of the data store.

Moderator: So the way that it works would be that they're only able to access it for that particular purpose. So it might be to print out the shipping label, but then they no longer have access to that piece of data. They're not storing it on their own systems.

Matthew: But surely they could have stored it because you've given it to them.

Group: \*Laughter\*

Moderator: Potentially. So again, it's having that added level of security, but there might be ways around that. Yeah. So maybe if we think about that, would there be certain types of information that you would be happy putting in a personal data store, but other types of information you'd be less happy?

Sue: Bank details.

Emma: Yes. That sounds good. Yeah.

Moderator: So you'd be happy to put your bank details in there?

Anne: No, not in there.

Moderator: No, you wouldn't be happy.

Anne: No.

Moderator: Okay. Can I ask why?

Anne: Well what if it's hacked?

Moderator: So I might ask... I'm just playing devil's advocate a little bit here, but the argument is that it's a lot more secure than a lot of other ways of storing this data. But also again, if you were buying something rather than giving another company your bank details, you only provided them access to it for that.

Anne: They only, they only…I usually pay by PayPal anyway, so that gives me a bit of protection.

Emma: Yes, I do that too.

Anne: Mmm.

Felicity: Yes.

Matthew: But the number of times you go on and purchase something, they often come up with a shortcut. It's already got your bank card details already logged in. And all you've got to do is just say, "Yes, that's the card I want to use." But you have a security code to put on. But if you access this personal data store, they could take that information. And as a client that you've given all your personal data to, that's logged with them for them to keep. So once they've had access to the personal data store, people like Amazon will keep that information because it makes a shortcut when you order something next time.

Anne: mmm.

Moderator: So again, the way the technology is envisaged working is that rather than having that shortcut based on the fact that Amazon's holding your information, it's based on there being links to the information on your personal data store. So it would speed up that process of buying. But when you weren't buying, they wouldn't then have your financial information.

Anne: mmm.

Moderator: Is that an advantage or does it not really worry you?

Anne: Well that is, that is an advantage, but to be honest with you, I'm not really worried anyway.

Moderator: Okay.

William: I don't understand. Once, say Amazon, have got your, for the purpose of the order you're putting in, your address and your credit card details or whatever. What is stopping them keeping it?

Moderator: That's part of how the data is transmitted. It's encrypted. So it's only available for example, if it's processing a credit card transaction, they need the card number to get the payment, but then you can change the key, change the combination as it were, and they no longer hold it. So they no longer have it stored on their system.

David: Yes, but surely if you change the access key, you've got to tell everybody that you've given access to that you want to still have access to, what the new key is?

Moderator: But the app lets you do that automatically and quickly. So again, it's not a case of having to go to each person individually, you'll be able to do it all from your phone and it will all be automated and quick.

Emma: I think it is hard for us, or me, to get my head around this technology as they call it. But I think at the minute, most financial places have quite a lot of procedures in place. Like if you want to pay somebody through your bank, they'll ask you to confirm it. If you give the account, they'll say the name of the account. I'm quite happy with that level of security. What worries me is that I order most stuff on my iPad and I go onto this site and they'll say, "Do you want to use the card ending in whatever number?" So that information is being stored on my... I don't know where that's being stored. And this seems like a similar thing to me.

Moderator: Yeah. I imagine it's stored on your iPad. Yeah. So this again, because it has that encrypted level, the argument is it’s more secure. Maybe I can come back to that example that you gave around someone hacking into your Amazon account. So, if you had a PDS in that situation, that financial data wouldn't have been available for them to use.

Anne: Right. Right.

Moderator: Would that be a benefit of this type of technology?

Emma: I presume. Because I don't leave my card details on it now. Every time I order something, I put it in.

Moderator: Yeah. Absolutely.

Emma: Which I don't know if that's any more secure or not.

Felicity: Mmm.

Emma: Because I thought if it had that padlock thing, that means that they’re not supposed to, nobody's supposed to be able to get to the information. He's gone. Lost Moderator.

Moderator: I'm still here.

Emma: Come back Moderator. \*Laughter\*

Moderator: I can still hear you. Can you hear me? Hello?

Emma: I can hear you, yeah.

Moderator: Okay.

Matthew: Well, if the PDS does have this ability that gives information and that information is encrypted and it cannot be stored, that sounds a good idea. I think what we're all thinking about is that once they've got that information, they can keep it. But if that information is transmitted encrypted, it means nothing to them if they try to reuse it.

Emma: They can't, yeah.

Anne: Yeah, that sounds good. Yeah.

Matthew: [And I think personally]…I think a personal data store, considering that the internet online marketing and sales is going to get bigger because onlin- high street stores are closing by the dozen, that there'll be more internet shopping. And this sort of, this storage device I think would bring... It may not cure the problem, but I think it'll bring an extra level of security,

Anne: Yeah.

Matthew: to personal data, if it worked in that fashion.

Moderator: Thank you, Matthew. I think you've done a much better job than I have of explaining it there.

Group: \*Laughter\*

David: Move over, it's my turn.

Emma: I think it’s probably the name that frightens us, data store.

Moderator: Sorry. What was that? Emma?

Emma: I think the name is what's frightening us, your personal data store. It's all stored in one place so help. They could call it something else.

Moderator: That's interesting. So is the idea of it all being consolidated in one location slightly concerning?

Anne: Yeah.

Matthew: Well I keep all my personal-

Emma: Yeah, I think that is too-

Matthew: I keep all my personal data passwords and what have you in a little book.

Anne: Yeah, but that's just for you though, isn't it?

Matthew: Yeah, but it's in a little black book. This is the same thing. It's like having a wall safe, but it's not in your house.

Moderator: Yeah.

Anne: Yeah.

Moderator: Yeah. That's a really good way of thinking about it. It's a safe for your personal data and it gives you that extra element of control of you can decide, both you and the person who's receiving it have to have the same combination. And so you can then change the combination and they can lose, they no longer have access to it anymore.

Matthew: But I think we need something like this. As I said, with more internet sales going to be coming online, the internet market is getting bigger by the day.

Anne: Mmm.

Matthew: And if you haven't got something like this, you are leaving yourself... Because okay, Amazon is one company, but now you've got people like Boohoo who own Top Shop, Debenhams and goodness knows what else.

Anne: Oh, there's all kinds, isn't there? There's a few from China and that now, isn't there?

Matthew: Well, there will be. But when you think China hacks this country, Russia hacks this country.

Anne: Mmm.

Matthew: If a Chinese company has access to your bank details, you have no idea what China's doing with it,

Anne: No.

Matthew: how they [manage] their internet and their internet is controlled by their government. So they can… So this kind of thing would stop your information being broadcast around the world, I think.

Anne: It would help, wouldn't it?

Matthew: Very much so I think. I think it's a good idea.

Anne: Mmm.

David: Now that-

Anne: I think it's just that we're all so cautious about anything new because of what's gone on with the internet and all the scams and all the pornography and all this, that and the other. I think everyone's just so cautious. That's why they ask so many questions and it's so hard for people to take in what's good and what isn't.

Matthew: I don't look online for pornography. I don't know what-

Anne: No, I don't mean that. I’m talking about-

Group: \*Laughter\*

 Anne: I'm talking about these ones who are schooling the kids and that. You know, this dark web and all that.

Felicity: Yes.

Anne: That's what I'm on about, you know what they're doing on the internet and everyone's so wary of it all the time.

Moderator: So if we think about personal data stores as being a protection against that, does it become a more attractive proposition Anne?

Matthew: It does to me.

Moderator: Yeah.

Matthew: I think we're all a bit dubious because we don't understand this technology of encryption, dis-encryption, getting it, access, not getting access. If that came out in a bit more detail and perhaps a demonstration of how it works,

Group: \*Agreement\*

Matthew: we'd all be a bit comfortable with it.

Moderator: That's really interesting. I can send-

David: All the sellers, they've got to buy in to them using this, having the same... Having the ability to accepting encrypted information that they can't see.

Moderator: So actually that's quite a nice connection. I've got a few examples of different scenarios of how it might be used and it should reveal why companies might buy in to using PDS because obviously they get less access to your data, but there are certain advantages to them. So I'm just going to change the screen. Can you all see that? So it should say personal data store scenario one.

Group: \*Agreement\*

Moderator: Lovely. So these are some examples that, moving slightly away from just online scenarios, but actually how we might use a PDS out in the real world as it were. So this scenario is based on going shopping and you have on your PDS lots of personal information about your body shape, your clothing styles, your age, your gender, your budget as well. You enter a shop, it gives you an option to click, "Share this information with the shop." And if you do, you get tailored service and you might get discounts as well. Does that appeal? Sharing personal information in that way?

Matthew: It doesn't worry me.

Anne: No. To get a discount, I might think about it.

Matthew: Yeah, I think I would. Yeah.

Emma: I would if it worked. But I had a personal shopping thing and it was absolutely dreadful.

Felicity: Oh dear.

Emma: [X there in the shop.]

Moderator: Maybe it's the quality of the personal data. And again, this is potentially one of the advantages is that you can be very specific about the information that you share, rather than having to rely on-

Emma: [Yes, if it works]

Moderator: Yeah. Would we all be comfortable sharing that personal data? So, about body shape and budget, for example?

Anne: Yeah. I wouldn't see why not. It's nothing really, really that's going to affect us, is it? Personally in my bank account or things like that.

Matthew: Well it can't be used against you, can it?

Anne: Yes, what I meant. Yeah, yeah, yeah.

Emma: [I wouldn’t] be bombarded with [XXX].

Anne: You’s only have to look at me to see my body shape anyway.

Group: \*Laughter\*

Moderator: And again, this is part of the thing with the personal data store is that you'd only be sharing it in that specific environment.

Anne: Right.

Moderator: So it wouldn't be a case of just giving your data to them.

Anne: Right, yeah.

Moderator: Can we maybe push the scenario a little bit further and say they combined it with, for example, if you're wearing a smartwatch and they can measure your reactions to different items in the shop. And so they'd be able to tell if you got particularly excited or interested in a particular item, would you be happy sharing that reaction?

Anne: No.

Moderator: No? Okay.

Emma: No.

Anne: No.

Moderator: Can I ask why?

Emma: [like ASOS.]

Anne: Because I'd feel like I was being pressurized into buying something else.

Moderator: Yeah.

Felicity: Yes.

Anne: I like to browse and look myself, not be told [“here you are, you can just buy this]. I'd say, "Well, I'm not interested in that."

Felicity: I'm exactly the same. Yes.

Matthew: I'm a bit averse to smart watches.

Moderator: Okay.

Matthew: I like to look at a watch and see the time.

Group: \*Laughter\*

Matthew: I'm not worried about my heart rate.

Felicity: I can get internet on the phone, on the watch now, can't you?

Moderator: So would there be any situation, so maybe Anne you were saying that you'd rather browse and not be told this is what you need to get. What if it was not necessarily choosing a particular item for you, but just helping personalize the experience as it were. So being able to tell, okay, well we've got this style and we've got it in these sizes. And so just making the whole shopping experience a little bit easier. Would you be more inclined to share personal data in that sense?

Emma: I would be prepared to give it a try, but as I'd said, I don't see how the app or whatever would be any more efficient than a person in the store looking at me, showing me clothes.

Felicity: No. I agree.

Moderator: It's more a case of not necessarily the fact that you're sharing this data, it's just that it would need to be specific enough to be useful?

Emma: Yeah, I don't think it would work. [X X data.]

David: This is dumbing down the experience, isn't it?

Anne: Yeah. It’s taking the humanity out of it.

David: So that when you go into the shop, you don't need somebody who's got any experience to look at you. They just look at what your smartphone's saying and their system says, "Show them this, this and this and this." They don't need to understand you at all.

Anne: Where's the humanity?

David: Whereas if you go to the shop now, you expect the person to look at you and understand you to a certain extent.

Anne: Yeah. That personal service will be gone, wouldn't it?

David: Yeah.

Moderator: Again, I'm just playing devil's advocate here because I'm quite interested in these responses, but what if it just heightened that personal service? So you still have the shop assistant there to help, but they just had a little bit more insight. So you wouldn't have to waste time, for example, if they knew that they didn't have a particular item of clothing in your size. So it was just making the whole experience a little bit more seamless, a little bit quicker.

Matthew: Have you met any of these shops assistants?

Moderator: Not for a long time. Not for over a year.

Anne: [Just go and enjoy.]

Moderator: Okay. I think maybe I pushed that scenario about as far as it's going. Can I try you guys on another one?

Felicity: Yes please.

Moderator: So how about again, it's this what we might call emotional data. So you go to, it could be a sporting event or it might be going to a museum or to a concert and you're wearing a smartwatch or some other technology that just can monitor your emotion or the crowd’s emotion. So we're using emotion quite broadly here. It doesn't necessarily mean whether you're happy or sad, but it might be heart rates or attention, that thing. And this is fed back, at key moments. So it might be when a goal is scored or it might be at the crescendo of a particular piece of music and the organizers can use that information to change the lighting, project images or change the sound dynamics, all to create a more immersive environment that heightens your experience.

David: This is getting to sound more and more like Big Brother.

Anne: I was going to say Star Trek.

William: Yeah, just let things be natural. Yeah.

Emma: There's a very poor scenario at this moment, isn't it? What would we do to be in a crowd?

David: Sorry, I dropped out for a moment. I'm back.

Moderator: Sorry, what was that Emma?

Anne: Yeah, I agree Emma.

Moderator: Sorry Emma, I missed that point. Would you mind repeating it?

Anne: I said what would we be doing to be in a crowd? This is a very poor scenario at the moment.

Felicity: Yes, it is really.

Moderator: Okay. Well, you could think about it watching an online concert or watching sport online as well, but just having that information from lots of people, just to tailor the experience, to heighten it.

Felicity: Well, I think that's why they put in this crowd noise on football matches because it makes you feel as though it's going on and there are people there when there aren't.

Moderator: Yeah.

Felicity: I don't like that really. I think it's false. But I can understand why they do it, to enhance the experience. Sorry.

Moderator: So based on that, you probably wouldn't be that interested in using this kind of technology?

Felicity: I don't think so really. No. And would it apply to theaters as well?

Moderator: You know, the underlying technology could be the same, but it could be used in different events.

Felicity: Well, goodness knows when we'll be able to get back to the theater. I think it will be the last thing that will open.

David: This sounds very much like canned laughter where there's-

Felicity: Yes, it does.

David: Where there’s no audience. And the laughter is just introduced,

Felicity: Yes.

David: to get the audience, the audience at home, to laugh.

Moderator: Yeah.

Felicity: Yes. I hate that too with radio so-called comedy programs. It's just canned laughter and it just annoys me, it just puts me off.

Moderator: If it was- I'm trying to frame it in a more appealing way, but maybe I shouldn't. Maybe it's just not a good idea. But if it wasn't that it's just to manipulate, it is based on your own, the data that you're providing. So it would be a case of you're excited about something.

Felicity: Right.

Moderator: What can we do to make that experience better? Does that make it more appealing or do you still have the same issues around it?

Felicity: I feel-

Matthew: I feel inclined to say that things should be natural.

Emma: Yeah. It's manipulating, you know, if you see something you like, you're enjoying it, you don't need to enjoy it more, and there's people around who are enjoying it you feed on each other as well. I don't think you need to stoke up the others.

Felicity: I don't either.

Moderator: That's really interesting. Just to unpick that slightly, would you be uncomfortable sharing the type of personal data or it's merely just that you don't see the point of it or the functionality of it. So-

Anne: I don't see the point. Like I said, I don't know if you heard me before this, how could you cater for everybody's wishes?

Moderator: So it's very much a sort of crowd reaction, rather than the sort of individual.

Anne: Yeah, because everyone will have their different view and what emotions they'll feel and whatever.

Matthew: But to set something up like this at a sport's stadium is going to cost money, and that goes on the ticket price

Group: \*Agreement\*

Matthew: and then it falls flat on its face, but all that money's being spent and all that technology is there, whatever it is.

Moderator: That's a really, really good point. And I say, then what if they also use the data in order to market and advertise to you slightly more? So if they could tell that it was a particularly boring section of play, they might pop up with an ad for drinks at the bar. They didn't increase the price of the ticket, but they were making money in a different way. Would that be more palatable, less palatable?

Matthew: Well that’s-

Anne: They're doing that anyway now aren't they because they got the hoardings all the way round with adverts on.

Felicity: It's just manipulative I think, I just don't like the idea.

Anne: I just think. Personally, I just think everyone goes to a football match to release the stresses, the...

Moderator: I think you've dropped out there.

Felicity: Yes, I think.

Moderator: Yeah. Say that again. That's that's really interesting. So not a positive response to that scenario. I've got one more, which is a little bit more functional rather than in terms of entertainment so it'd be interesting to see how you feel about this.

Moderator: This is the idea of using your personal data stores as a data passport. Within the personal data store, it's got a section which has a data passport that enables you to quickly and securely share select pieces of personal data. As an example, there's the COVID pandemic and some places decide that you need to have had the vaccination to be allowed inside, so workplaces, it might be, or schools, or theater, it might be a way of getting people back into the theater. Using data passport, so going up to the entrance and scanning your phone, for example, you can provide that very specific piece of personal data rather than, information about your name and your address and all these other elements that can identify you. Does that seem like a good use of the PDS?

Anne: Yeah if you can pick and choose like that, yeah.

Emma: Yes.

Felicity: I think it's a good idea. Yes.

Matthew: Yeah, it's a safety feature, isn't it?

Felicity: Yes.

Emma: Yeah, that'd be a good idea, aside from the fact that my iPhone is so old that I couldn’t, when we were allowed to go to restaurants, I couldn't do the…\*Laughter\*

Moderator: I mean there's definitely the technological element. It shouldn't require that much new high-end hardware to be able to use this technology. Can I ask then, does anyone worry about the type of data that you might share in this situation? So it's kind of health data and are you okay given the context, sharing it?

Anne: No, I don't mind sharing my health data because it's...

Felicity: That’s right, I don't either.

David: If we're just talking about one particular aspect that you're sharing, not access to any more of your health history, then not a problem. But it is that if you've got more data on your data store, it's how do you only release a particular bit that they want to know about?

Moderator: Yeah. So again, I don't know, I'm probably not doing a very good job of explaining the technology, but that is the the purpose of the personal data store is that it gives you that level of control. You would be able to choose just that one piece of information, rather than-

Matthew: I’st like having little boxes that you put everything in and you can then say, you've got access to that box and that box, but not these.

Anne: Or maybe just do a search.

Moderator: Again, in this situation, rather than having to give more extensive health information, you could just say, I have been vaccinated or I haven't been vaccinated?

Anne: Yes.

Matthew?: Yes.

Dave: Saves having to carry more pieces of paper about that say... I mean at the moment I've got one in my wallet that says I've had a first inoculation for COVID.

Emma: Me too.

Felicity: And me.

Emma: We’re of a certain age.

Felicity: Looking forward to the next.

Moderator: Yes, and maybe the theaters opening again afterwards.

Felicity: Oh I do hope so.

William: And the pubs.

Moderator: And the pubs.

Felicity: I'm not bothered about the pubs. I know a lot of people are.

Moderator: So in principle then this sounds, of the three scenarios would this probably be the most useful as you would see it?

Emma: Absolutely.

Felicity: It would for me, yes.

Moderator: Okay. That's really helpful to know I'm going to sort of circle back now to something that I think David brought up earlier. I'm just going to stop sharing my screen. It's this idea of being paid for your personal data. You mentioned click sites. Can I ask the group as a whole, how do you feel about being paid for your personal data? Giving your information to a company and receiving money back for it, is it something you're comfortable with or is it something you're averse to doing?

William: It's individual choice really? Isn't it, it's up to every person to make their own decisions.

Moderator: Yeah. But in terms of yourself, William, where would you fall on that?

William: It depends what information and how much I'm being offered for it.

Group: \*Laughter\*

Felicity: Yes.

David: At the moment, we might be willing to release quite a lot of information for what we're being paid today.\*Laughs\*

Moderator: So can I ask them what sort of information you're more comfortable sharing and then are there any,

Felicity: Oh dear, you’ve all,

Moderator: sorts of particular information you're not.

Felicity: You're all frozen.

Moderator: Oh.

Felicity: You're all frozen now.

Moderator: Oh, Felicity, can you hear us at least?

Emma?: [All right. We can hear you.]

Moderator: Yep. Okay, great. I think Felicity dropped out there for a moment. Again, maybe we start with William, but open to the group as well, are there types of data that you are more comfortable sharing for money, and are there any types of data that you're absolutely not, wouldn't want to share?

William: I can't really be too specific.

Moderator: That's fair enough.

William: Yeah. You know, I'm perfectly willing to share that I've got brown hair or something. If someone wants to give me a hundred quid for that information fine, you know?

Anne: \*Laughter\*

David: \*Laughter\*

Felicity: Nothing too personal.

Moderator: Nothing too personal was that Felicity?

Felicity: [X X]

Moderator: Because obviously in terms of GDPR, for example, personal information is a big kind of blanket term. Could you maybe explain what you mean by too personal?

Felicity: Well, [X] banking and,

Moderator: Financial information yeah.

Felicity: And marital experiences and things like that, I think, would be out of the window for me.

Moderator: That's interesting because obviously there's, well not obviously, there are sensitive characteristics when we think about personal data. I think I mentioned before, but in terms of political beliefs or religious beliefs or sexual orientation, would they be types of personal data that you'd be less comfortable sharing?

Anne: Yes.

Emma: Yeah.

Moderator: Yeah.

Felicity: um.

Anne: and banking as well.

Felicity: [Well] banking particularly, but...

Moderator: So financial data is a real no no. Can I ask David, when you're doing these click sites, what sort of information are they asking from you?

David: It's more the surveys where you’re getting more, they’re getting into more, looking for more intimate information. It's usually about what sort of person you are, and what-, and frequently now there seem to be a lot about, that they're asking what sort of medical problems you have as to whether or not you fit into one of the categories that they're looking for. I'm diabetic, and I've no problem telling anybody that. I'm type two diabetic. But I'm, I'm not on any medication and that's something I'm quite willing to share.

Moderator: Sure.

Anne: Yeah, health questions.

David: But some other health questions, I will be less willing to share.

Moderator: Yeah, sure. Can I ask if the purpose that it's used for makes different? If you knew that you were sharing the fact that you were diabetic and it meant that lots of companies would then go try and market medication to you would that put you off?

David: Yes. I know that a lot of the surveys that are asking those sorts of questions have come from medical research facilities, universities, and then I trust them more than I trust let's say some generic survey on {Research Panel}.

Moderator: Yeah, absolutely.

Felicity: {Research Panel} is good.

Group: \*Laughter\*

Moderator: That's really interesting, so it's the use that it's being put for and having trust in who's asking it as well makes a big difference?

David: Yes.

Moderator: Yeah.

David: Yes.

Moderator: That's quite interesting and that almost comes back to the initial discussion we're having around which sites we visit as well. That's really interesting. Can anyone maybe think of any reasons why it might be unethical and wrong to share personal data?

Felicity: I suppose if it involves someone else?

Anne: Yes, I couldn't quite get my words around how to say that.

Felicity: Yes, that’s right.

Anne: If it was something to do with someone else's personal life and they didn't know you were sharing it. Yeah.

Matthew: Well, I think on family matt- family members might be awkward and I wouldn't want to share. I think that’s abou- I think for myself, I don't have any problems talking about my physical being and my illnesses, if I've got any, or mental disturbances or whatever it is. But with only with websites that I know are bona fide and professional. Just giving it, as somebody said, to {Research Panel}, no, I wouldn't do that. I'd probably just say I've got none of those problems. But if somebody wants to research or query how I managed a certain condition, then I'd be willing to give that information.

Group: Agreement.

Emma: You need to know why, what the information is going to be used for. Okay, fine, you know age, sex, haircut, you know, whatever, but more personal stuff, why…What are they going to do with it? Why do they need to know?

Moderator: Yeah, absolutely.

Felicity: I’d want to know- sorry.

Moderator: [X X]

Felicity: If it was only for research purposes, I think, and wouldn't be used for marketing for instance.

Matthew: Yeah that's a good point.

Moderator: Can I ask maybe a hypothetical then? It's a situation where someone felt that they had to share their personal information because they needed the money, for example, would that be problematic, or will you think, “oh it's a legitimate way to make money”?

Anne: It depends how much they're paying.

Felicity: That’s true.

William: [X X XX X]

Anne: I think we'd all be tempted by that.

Moderator: So again, it just comes back to as long as it was a fair recompense then it's okay?

Group: \*Agreement\*

David: Recently I did a survey which was asking about health and it was actually about skin conditions. I've got dry skin and I was offered the chance to take part in a product trial. And by chance my wife was offered the same thing, except that we both got different products. Then we used them for a week then did a follow-up survey to ask what effect it had. Were there any adverse effects or not, and then thank you very much and here's your payment. So, it was worth doing from that and it also showed me a product that I might want to use.

Moderator: Yeah. In that instance, there's a slight marketing going on there, it's okay. Again, because it was of use to you, it wasn't just [X]-

David: I don't particularly think that it was that it was directly being marketed at me.

Moderator: Sure.

David: But it was just, sort of, you know, did you… you told us what sort of skin condition you've got, did this product help? And yeah it did.

Emma: But you've had some personal choice as to why that information was being taken from... what is was being used for. Whereas a lot of these random questions, we have no idea why they're being asked.

David: Oh yes.

Emma: So yeah, it's a personal decision, whether you think it's worth giving that information,

David: Yes.

Emma: for,

Felicity: It’s your choice.

 Emma: whatever…[yeah].

Moderator: That's really interesting. Again, it's the context that you're being asked and who's asking, I'm just trying to pick out a few of the themes.

Emma: Yep.

Moderator: Who's asking, fair payment,

David: Yes.

Moderator: trust in the person or the organization, these are all really, really interesting. I'm aware of the time, I could keep talking about this for a lot longer because it's really fascinating to me. I've got another quick poll just so I can get a baseline view of whether you'd be happy sharing different types of information. Can everyone see that?

Group: \*Agreement\*

Moderator: What type of data would you share for payment and just click as many as you think you would?

\*Group complete poll\*

Moderator: That's really interesting. The more basic demographic information, age, gender, everyone's happy with that, political views, generally quite happy, less happy with social media content, and less happy with mood and emotion. That's quite interesting. Can I ask those who, I know we've talked about it a little bit in terms of the PDS scenario, but for those of you who are happy sharing mood and emotion, can I ask, why?

Anne: Because I think it's something people need to talk about with other people. Well not necessarily with other people but need to share it. If you're feeling depressed and miserable, you need to talk to someone.

Felicity: Yeah.

William: I quite agree.

Anne: We're very social animals so we need to have this, what’s the word I’m looking for, this connection. And emotions…there's so many emotions with us, we, not all of us can understand what they mean, but to share it with someone else or maybe who’s going through the same thing as you can help you lift your [mood] a little bit.

Moderator: I think that's a really important point. Can I maybe then combine that with the idea that we're doing that sharing on social media, for example, and so we're giving Facebook, or we're giving Twitter, or we're giving Instagram that data as well.

Anne: No no. I meant-

David: No, we're not doing that.

Moderator: No?

Anne: No, I meant personally like with a friend or a daughter or...

Moderator: Yeah absolutely, so it's very specific who you would share it with.

David: For the last year I've done a monthly survey for one of the universities specifically talking about emotion and how you feel throughout this pandemic and it goes into very, a lot of detail about how you feel and “Do you feel that you might kill yourself?”

Anne: Yeah, I've had them.

David: And “Do you feel that somebody might, somebody might kill you?” and “Do you feel like harming yourself?” I've no problem doing that because I know it's a university study looking at how everybody's affected by the current pandemic. I'm just one little token on this long stream of people who are being asked how they feel. I have had, In the past, I have had nervous problems after an accident I was involved in. But yeah, and you need to, as somebody just said, you said you need to talk, you need people to talk to.

Felicity: Yes, you do.

Moderator: I want to dig into that in terms of whether you'd be willing to be paid for that sort of mood or emotion data. I'm getting quite strongly from Anne and David, that no, if it's sort of social media, but yes if it's a research or-

Anne: Yes, yes.

William: I’d go along with that.

Moderator: What about, just to combine those two things, so if we're posting on Facebook, we put little emoji's, a little emotion sign, they then use that and sell that data to a company who then advertises some sort of support or therapy or something like that? Would that be a good use of that type of personal data?

David: No.

Moderator: No. Still no.

Matthew: It's for commercial use, isn't it? When it's sold.

David: Yes.

Matthew: It's commercial use.

Elizabeth: It’s going to be… that’s right.

Matthew: It's not to help me, it's to sell me something.

Moderator: Can I ask, for those of you who do use social media, are you aware that these companies are collecting that kind of data?

Matthew: Yes.

David: Oh yes.

William: Yes.

Moderator: And would that put you off using social media or is it just a case of again-

David: I'm very careful what I put on social media.

Felicity: Yes me too.

William: I don't use Facebook.

Anne: I don't use it neither, I don't use any of them.

Moderator: Yeah, fair enough. That's really interesting. It's interesting to see that strong view on it. I think I feel similarly. Again, we're running out of time, so I'm going to do one very quick last section. It's just again around paying for personal data. If you were to use a personal data store, would you be willing to pay for it? Or would you rather they took a share of some money that you made out of monetizing your data? Or would you rather that they followed a model more like Facebook, where they made a little bit of money off your data? You're allowed to choose how that was done, and then you got to use a PDS for free.

Matthew: I think I'd prefer to pay for it, and then it's mine and mine alone.

Anne: Yeah. I’d agree with that.

Moderator: Absolutely. Yeah.

William: I think it depends to an extent on how much each of those options is really. I mean, it's got to be a balance.

Moderator: Yeah, I'm dealing slightly in hypotheticals at the moment.

William: Sure.

Emma: Well you don't get something for nothing, so if it's worth doing you must be prepared to pay something.

William: You pay for it one way or another.

Moderator: Is there a particular preference on those kinds of models, that you'd rather pay up front or you would be okay with paying through the service,

Matthew: I'd pay up front.

Emma: Pay upfront, you have more control.

William: Quite a lot of things on the internet-

Anne: I'd like to have a free trial first.

Felicity: That's a good idea, yes.

William: Yes, as I [was going to say], quite a lot of things on software and that is, there's a free version which you can try,

Anne: Mmm.

William: and then if you think it's good,

Anne: Yeah, yeah.

William: you upgrade.

Felicity: Yes.