Moderator: So, to get us going like I was saying, I thought I would just share a couple of polls with you. Just a little couple of survey questions. So, the first one is just, which of the following devices do you use to go online? And then the next one is, how much time do you spend online per day on average? It doesn't need to be very detailed but it's just again, to get a sense of-

Linda: So, are we to actually answer that or click the boxes?

Moderator: Yeah. So, if you just click the box at this stage and then maybe we can talk about it a little bit more.

Richard: Moderator?

Moderator: Yes.

Richard: Richard. You just mentioned earlier about not being able to identify anybody. I put my full name in.

Moderator: So, the video won't be shared with anyone.

Richard: Okay. I mean, I have no problem with it at all.

Moderator: Yeah, so the recording will be sent to the transcription company but it will only be first names and once it gets returned to us, then it will be completely anonymized as well so you'll have a number and a-

Richard: Yeah, no problem at all, yeah.

Moderator: Perfect. So, lovely. Everyone’s voted here, so, that's interesting. Lots of people are using laptop computers, a few desktop computers, glad to see that, I use a desktop computer myself and how much time do you spend on average? So generally, at the lower end and then one person spends 12 plus hours. Can I ask who that is?

\*Connection drops momentarily\*

John: I did the 12 hours, Moderator.

Moderator: Okay. Can I ask, what sort of, is that for work or for recreation?

John: No, normally I use ... I listen to the radio through it.

Moderator: Oh, okay.

John: Emails.

Moderator: Yeah.

John: Doing surveys and doing Zoom, things.

Moderator: Absolutely. Can I ask, is that a similar use for everyone else in the group?

Group: \*Agreement \*

Susanna: I’ve got my hand up.

Moderator: Oh sorry, yeah.

Susanna: Was the question, how many hours per day, not per week?

Moderator: Per day, yes.

Susanna: That's right, that's okay.

Moderator: So can I ask you, so do we use the internet for similar reasons to John there? So answering emails?

Linda: Yes.

Moderator: Does anyone use social media?

Linda: Yes, Facebook.

Moderator: Oh, Facebook? Okay.

Linda: And WhatsApp.

Moderator: Facebook and WhatsApp.

Linda: Uh huh.

Moderator: Can I ask with Facebook, did you have to sign up?

Linda: Probably, but it's a long time ago so I can't remember.

Moderator: Does anyone else use Facebook? So Richard?

Susanna: Yes, I do.

Richard: Yes, I use Facebook. Yeah.

Moderator: And did you have to sign up?

Susanna: Yeah, originally yes, but again, it's a long time ago.

Moderator: Okay.

Susanna: But I usually do it via my emails now, just going into my email, click on the Facebook and that takes me straight through.

Moderator: Okay. Can I ask why you do that [X] to Facebook site?

Susanna: Why do I? It's easy because I actually use, I sell books oddly enough. So, I use the internet for selling the books so I get a lot of emails in to do with the book and the book association I belong to.

Moderator: Okay.

Susanna: And it's just ease to be honest that there's, somebody on Facebook leaves a message, comes on to my emails, click on that and I'm straight there.

Moderator: Absolutely. So, ease is quite important then?

Susanna: Yeah.

Moderator: Can I ask, when you signed, or if you can remember when you signed up, do you know what sorts of information you gave them? Facebook that is.

Linda: No, I can't.

Moderator: No? Richard, do you remember?

Richard: Yes, I would give information about where I went to school, what jobs I had \*cough\* Excuse me. I gave my date of birth and just generally information like that. Yeah.

Charles: You don't have to do… you don't have to give that do you?

Richard: What? No, you don't, no, but I think it's useful. I discovered friends I hadn't seen for years and whatnot, so, what school I'd gone to, things that, but I wasn't particularly worried about giving them out I must say. Yeah.

Moderator: Can I ask then, Charles, because you said you're aware that you don't have to give that sort of information, would you ... are you on Facebook or-?

Charles: Yes.

Moderator: Did you choose to give that information or not?

Charles: I chose to give some of it. As Richard said, I mean, it's up to you. It depends what you're putting information out there for, isn't it? If you're more than happy to put all your personal details on there then, you know, why not?

Moderator: Can I ask, does anyone know or think they know what Facebook might do with that information?

Gary: Probably sell it to everyone.

Charles: It's all marketing isn't it?

Richard: Yes. I agree with that. Yeah.

Moderator: Yeah. I'd have to say Facebook would say that they don't sell it. They sell advertising opportunities rather than selling personal data, but certainly it's used, perhaps to market towards the-

Gary: That's a little bit debatable I think.

Moderator: That's quite interesting. So, I'm seeing a sort of shaking heads now. You're not entirely comfortable with that sort of process or not entirely happy with that sort of process.

John: I think the thing was, I was like everybody else, signed on when it was still in mono, and I think over the years, you're given the ability to control what you actually put up and I mean I took a lot things down like where I stay and all this other stuff because at one time it was just weird, you know. They’ve tightened up a wee bit now, but the main thing is that you’re in control.

Moderator: Yeah, absolutely.

Gary: Do you think you may be because we have a certain age group, this group, if we had a lot younger people, would you have different replies?

Linda: I think that, probably possible yes.

Group: \*Agreement\*

Moderator: Maybe Linda could you expand on, why do you think a younger group might be, might have a different response?

Linda: Well, they have a completely different outlook to us, older people. They also perhaps, aren’t, well, they’re as [genned] up on security, but maybe they don't take it as seriously.

Moderator: mm-hmm.

Gary: I agree with that. Yes.

Linda: Yeah.

Moderator: Okay, that’s great-

Linda: They probably know more about it than we do, but.. just my opinion, I think perhaps they don't feel quite as determined in using it that way.

Gary: Yeah. I think half of them live by it, don’t though.

Linda: Yes.

Richard: I think as Linda says…I mean my six-year-old granddaughter could tie, I mean I have worked with computers most of my life and I feel I'm pretty much up on them, but as I say, my six-year-old granddaughter can probably tie me in knots about mobile phones and WhatsApp,

Linda: Yes

Richard: and everything else. It's just something, I mean, when I grew up, I didn’t even have a TV, never had anything else when we were younger, it was all radio. But the way kids, they grow up now with computers, laptops, iPads, everything. They-

Linda: It seems that they’re totally integrated with all the technology,

Richard: Yeah.

Linda: even when they're very young.

Moderator: So, this is really interesting. I'm quite interested. Both of you have kind of said that you think younger people have a certain level of knowledge, probably beyond what you do, just by kind of use. Do you think they have an understanding of what personal data are? Can I ask if you know what personal data are?

Richard: No, I don’t think so.

Gary: I don't think so. No.

John: No. No

Moderator: No? Do you know what personal data are? Does anyone, would anyone be able to give a definition or maybe some examples?

Gary: Well probably your date of birth, where you live and that sort of thing, I think.

Moderator: Yeah. Does anyone have any other examples of personal data?

John: I think, I mean, I use… I mean this is what this whole thing's about, is that cloud stuff. I have lots of photographs on the cloud, which I keep, you know, I keep some here as well, obviously, but they’re on the cloud as well in case anything happens at this end. So it's a kind of family legacy.

Moderator: Mm-hmm. And do you-

Richard: I think younger, sorry, Moderator.

Moderator: Go ahead.

Richard: Yeah. I think younger people tend to share a lot more personal information, like photographs. They'll give, maybe even give their address. They can't even go out for a meal without showing photographs of what they're eating on their plate and things like that.

Linda: Yeah.

Richard: So they're very happy to give information that I think could be dangerous, and probably is dangerous as it works out. So, I don't think they put the thought into what information and what things they say on the internet. That it all, you know… you can't take it back once you put it on there.

Susanna: I had a-

Moderator: Let's come back to that. But, Susanna, if you'd like to.

Susanna: I had a very odd experience a few years ago, which is one of the reasons I was interested in this survey, actually. I suddenly found that I had got photographs on my mobile phone that didn't belong to me, that I had never taken. I thought, “That's a bit odd”. I then went to ring my grandson, his number was in my phone, and I got a random woman and it definitely wasn't his girlfriend or anything. I thought “That's a bit strange”. I also had a bill from telephone calls which my daughter in America had made, which weren't mine. So this was, my phone was with 02, so I went in and I said, “look, what's this, I’ve got all this random [stuff], I haven't asked for this. [And obviously], the photographs were actually from my granddaughter and could have been from any, well, it could have been from anybody, could have been embarrassing, all the rest of it or whatever. And they eventually changed my phone, and you know what they put it down to? “You must have been standing in the aura.”

Linda: What?

Moderator: They had a bit of [X X X X X]

Susanna: Standing in the aura. Now I was standing relatively close to my granddaughter when she was on her phone. And I know at that time she was with 02 as well, whether that makes any odds or not. So there was a possibility one assumes that they'd come across.

Moderator: Yes.

Susanna: As far as my daughter in America was, we'd been together in Spain. We'd had a family holiday together in Spain and I was sharing a room with her. Now again, [the fact they came across], but as far as the lady with this telephone number who… I mean, I have no idea, I didn't ask any questions, it wasn't right for me to ask her any questions, no idea who she was or where she came from or how her phone number swapped over with my grandson’s phone number. And that kind of thing really does worry me.

Linda: Very peculiar.

Moderator: And also the fact that they weren't able to really explain why it happened.

Susanna: The aura. You say that to somebody that, you know, on the street, and they'd say “you what? I know you’re getting old, Susanna, but really?”

Charles: Pop in on the [XX training XXX],

Linda: Absolutely.

Charles: [If they just] swapped over phones like that everyone would have everybody's, wouldn't they?

Group: \*Agreement\*

Moderator: Well, I'm quite interested in this in terms of, and I can't remember, I think Gary mentioned about control earlier, but has anyone had similar situations where they felt a bit out of control over what's happening online?

Gary: No.

Moderator: Gary, you’re shaking your head?

Richard: No.

John: No.

Linda: No never.

Moderator: No.

John: I think one of the things that I've come across, my sister, who's older than me, even older than us folks.

Richard: \*Laughter\*

Linda: I beg your pardon.

Group: \*Laughter\*

John: And I find it, I find it with kids as well that, what I would call button pressers. They don't read what’s on the screen.

Moderator: Mm-hmm.

John: And they just see a button, “Oh, I’ll press that”. Yeah. And then you don't know. I mean, if you don't read what’s on the screen, you can be pressing buttons.

Gary: You’re agreeing to everything then, aren’t you, almost?

John: Yeah, well it could be, but you could be pressing something that takes you to some weird site and… a random women.

Group: Laughter.

Linda: You should be so lucky.

Gary: If only.

Moderator: I'm quite interested in that,

Charles: Not so random.

Moderator: just being taken to different sites. I'm quite interested. Does anyone know or have a sense of what different companies might do with your data and how that would affect you?

Linda: Well they-

John: Well I think. Go on.

Linda: Sorry. Go ahead.

John: On you go, Linda.

Linda: They often do actually put disclaimers on sites where you can actually agree or disagree to what they're going to do with it. But I don't think that's always the case.

Charles: You don't know whether they do or not anyway.

Susanna: The other thing that always surprises me is you mention something, and then all of a sudden you get ads about this particular… and you think, "Well, I haven't asked that. But I was talking about it, so it's come through, hasn't it?”

Linda: Yes. I agree.

Gary: It's called cookies, I think you'll find. They have all these cookies there and then they can start reading what you've done.

Susanna: Yeah.

Linda: I don't understand cookies.

Susanna: Neither do I.

Linda: I mean I have a thing where it says, "Do you want to delete all your cookies?" and I always do. But I don't understand them at all.

Moderator: I'm not a technical expert, but it's basically agreeing to share information with the site. Sometimes that might be so that the website or the page you're visiting works properly, but there's other things that they do as well. John is nodding, and so is Richard there. Can I ask then, do people know what else might happen when you accept a cookie?

John: Well, sometimes you get... I mean, I don't do it so much now, but you would get \*phone rings\* Go away! Somebody's phoning from London. You get advertising that...

Charles: They heard you talking.

John: It's that random women.

Richard: It's the Cookie Monster.

Linda: The only way I like my cookies is with my coffee.

John: You get advertising that... I mean, if I-

Gary: I think sometimes with cookies, they actually send things to you. They see what you've been looking at online, and then they send you things which you don't even want.

John: Well, you get things like, you maybe buy something from Amazon and then they send you an email saying [“Oh, we’ve also got…”], you know, and you say, "I've just bought that. I don't need another one."

Group: \*Agreement\*

Linda: That makes sense.

John: But the advertising one is... Because they track your cookies, well the cookies can be tracked and they send you advertising that they think might be appropriate to you.

Moderator: Can I ask if anyone finds that helpful, having that sort of targeted advertising?

Charles: No.

Moderator: Everyone's shaking their heads.

Richard: No, no.

Moderator: What about if it just personalizes the experience for you? Say you visit a website and it will know... again, say, take Amazon, it might recommend different products for you based on your previous history. Is that more useful or you're still-

Linda: I don't think it is.

Gary: Not for me.

Charles: No.

Gary: No.

Linda: It's just a scam really, to get you to buy more things. If I want to buy something, I know what I want to buy and I'll do it. I don't need anybody to say, "Oh, you might like this, you might like that." No.

Richard: I must admit, I'm probably in the minority by the sounds of it, but sometimes I find that useful.

Susanna: Yes, I agree.

Richard: It can trigger something that you... I mean, a lot of the times I don't, but sometimes when I get things like that, it does interest me and I follow it up to find out. I don't have a great problem with that. No.

Susanna: I do, especially on the book sites that I use. They'll come back with something, because I'm [interested in] something, and they come back with a suggestion and say, "Look," and that, I find quite useful.

Moderator: Yeah.

Gary: Don't you find that's proactive advertising, though?

Susanna: Well, I'm always looking to buy books anyway.

Gary: Of course, yeah. For other people, though, maybe, it's just proactive, isn't it?

Susanna: Yeah, it is. Yeah.

Richard: Yeah.

Moderator: That's the targeting side of things. What about in terms of, so for those of you who use Facebook, for example, the type of personal information that you might share when you post? Do you see any benefit for that as well in terms of, again, personalizing experience or highlighting things that you might be interested in? Maybe Charles, you could... because you said you use Facebook.

Charles: No, I don't go on there for that. I only use it really to keep in touch with friends that I've lost touch with previously or-

Linda: And family.

Charles: ... ex-work colleagues or something. I don't live my life on there. I don't give out my most… where I'm going tomorrow, what I'm doing, who I'm doing it with, or anything like that.

Linda: Yes, I'm very much the same. I have family all over the country and abroad, so I just use it basically to keep in touch with them. Even more so now with the COVID situation.

Susanna: Yeah

Richard: Yeah, I-

Moderator: Sorry. Richard, you...

Richard: No, I had a very interesting thing last year. I can't remember where I got it from, somewhere obviously on the internet, where it went into great detail about Facebook and what they could do and what information you were agreeing to give them and things like that, and with some very good tips on how to go into your Facebook account. I must admit, I found it very interesting, and must have spent a good hour, couple of hours, on my Facebook account taking out permission for this and permission... things that I had no idea I'd given permission for them to do. I found it very interesting to go through and do that. I did find after I went through, and take this out and take that, that a lot of the things, it was definitely targeted advertising and things like that, all diminished greatly, [the problem with that, you know?] I don't know if anybody else has tackled their Facebook settings.

John: Oh, yes, I did.

Moderator: I'm interested about that, particularly Charles and Linda, because you were saying that you kind of limit what you post and do on Facebook. But are you aware of any other sorts of personal information that you might be giving, just by using the site?

Linda: No, I can't say that I am.

Charles: I suppose I'm giving my demographic of my age, what I do for a living, whereabouts in the country I am.

Moderator: And are you sort of okay to give them that personal information in-

Charles: Yeah. As Richard said right at the beginning, it's up to you what you're happy with giving out. If you're not happy about it, then you don't have to tell it.

Moderator: Yeah, absolutely.

Charles: Don't have to put it.

Moderator: Can I ask then, I think most people are fairly comfortable using Facebook, or if you're not, so like Richard and John, you limit, you go into the settings and limit what they can and can't see and do. Are there any other examples where you feel sort of at risk or out of control online? Susanna shared that example of getting strange photos and calls on her phone.

Charles: Well, I'm not one hundred percent convinced that you selecting those settings makes a blind bit of difference anyway. It may make a difference to you in how you perceive what you're getting and what you're doing, but I'm not a one hundred percent convinced that the company still doesn't have they access to it and chooses to do what they want with it.

Richard: Yeah. One of the other things that I find is…emails, these scam emails, et cetera. I must admit, I'm surprised how many of them can come through. It amazes me the number of people that when they get an email saying somebody's just put 15,000 Bitcoins into their Bitcoin account, worth this and worth that, that people do, amazingly enough, answer these and they'll give details of their bank accounts. I mean, I don't know about anybody else, but I'm very, very severe on that. When I get… I would never open emails that I got on there. I'd delete it automatically.

Linda: Yeah, I’m very similar.

Charles: But they've got very sophisticated. I mean, I've had emails from government websites and things like that, you look at them and you would never think that they were scams, until you start reading through it and they'll have a word misspelled,

Richard: Exactly.

Linda: Yeah.

Charles: somewhere in the middle, so you know. But when you look at the banner and you look at the text, it looks original.

Moderator: Is that a similar experience for everyone else, getting those sort of scam emails?

Linda: Yes.

Susanna: Yeah. I've actually had one today, and again, it was from a so-called, somebody to do with selling books and things, and he had a list and “was I interested in this list for the upcoming fair”? I do book fairs, and I know perfectly well, because so many of our association members have had these, and it's a complete scam. But if you were just isolated on your own, it just looks like a genuine email. And I presume that what they did then do is, "Send X amount of money and we'll send you the list." You know, the usual thing. But it's just gone into the spam folder. But that came today.

John: I don’t really… I must admit I don't get scam or phishing emails. Maybe it's something to do with the antivirus I use, and such like. But if they do come through, if you hover over the link button on the email, down in your left-hand corner should pop up a web address for it. And if it's not the one, if it's a government one and it comes up with something totally different, you know fine well it's a scam. So, there’s always that.

Susanna: These ones we've been getting, they are coming apparently from an individual. So it's not like a government website, it's from an individual [address]-

John: I'm just giving an example, that's all. I'm just giving an example.

Susanna: Do you think that if you do more business on the internet, that you tend to get more scams like that?

John: I think you would do, because I think you're opening yourself a little bit with having a business online.

Linda: Yes, I agree. Yeah.

Moderator: Do you think then it's because you are sharing lots of information with people as a sort of necessary part of doing business?

Susanna: Yeah. I do.

Linda: Yeah. It opens things up a lot more, I'm sure.

Richard: You see, I have another theory on that as well. My sister, for example, last time I was down seeing my sister, before lockdown and all commenced, she lives down in London, or in Surrey. Now, I asked my sister about scam emails and whatnot, and she says, "Oh, no, I never ever get anything like that at all." And I say, "Well, have you checked the spam account, your trash account, and different places?" I went into her computer and I discovered hundreds and hundreds of emails that she'd never ever seen. And I sometimes think people think they don't get these scam emails, but their email client is filtering them out into a separate account. But I mean, I go into that account every day. I think I'm pretty computer literate, but it astonishes me the amount of things that get through, but they do filter them into the spam site. But I just went religiously every day, I don't even look at them now, I just delete them all automatically.

Linda: That makes sense.

Richard: That's it yeah.

Moderator: Can I ask Richard, would you like more control over that then, in terms of limiting the amount-

Richard: I would, certainly. I certainly would. I mean, the filter's... I use Gmail, I don't know what other people use, but it astonishes me how they can [actively] filter emails that they think are spam and put them into a separate account. But to me, probably they're giving you some control yourselves, that you might want them, but I think that they could do an awful lot more by… when they look at things like, I mean, somebody must see them, fifteen, twenty thousand pound Bitcoin going into your account, I mean, who wants to see that? It should be automatically deleted. I wouldn't mind seeing the money, but the emails… I mean, they're such a joke.

Linda: You're right, yeah.

Moderator: Can I ask in terms of that sort of having more control, are you happy for Google, or whichever email client you use, are you happy for them to scan and look through emails in order to separate them out into junk?

Charles: [no.]

Linda: I think AOL does, because I have a separate spam folder. And so I look at my normal email folder to begin with and do whatever I need to do, and then I look at the spam folder, and probably ninety nine point nine times they’re just all deleted. It's very rare that there's anything that they have put in there, that is of any use at all, so they're quite efficient in doing that.

Gary: I agree with [it], yes.

Moderator: Gary, okay. Charles, I think you said no at the start. Can you expand?

Charles: Well, first of all, they've got to decide, which is a spam, which is a scam and which isn't. And as I said before, if you're getting an email from someone that looks like an original, how are they deciphering which is a scam and which isn't? And then, I could be having an email from my bank. It's not for someone else to tell me whether that's a legitimate email or not.

Moderator: Yeah. Absolutely. Can I ask, are there any other sort of areas where you like more control online? So, whether that's sort of security or maybe sort of finance and privacy, is there anything that is of particular importance?

John: I think that with a bank I use, you've got the... what is it? The double identity thing, when you login and they'll text you an SMS, which is great. There was one time a bank used to have a, I can't remember the name of the company now, but they had a sort of bank-style, online security thing, which they took off [and now they’ve got this] double or triple way of getting in touch. Now, I think things like PayPal do it as well, sometimes Amazon do it. So, I find that handy. That gives me a sense of safety that didn't come before.

Moderator: Do other people use that sort of dual verification?

Linda: Yes.

Richard: Yes.

Linda: And also fingerprint.

Moderator: Okay. Yep.

Linda: I use fingerprint for one of my banks. And I find that very effective because, supposedly, nobody else has got the same fingerprints as you, so… and I also bank with HSBC and their security is absolutely fantastic. They're on the ball straight away if they see anything, even if it's not anything untoward, if they feel it might be, they're in touch straight away, asking you to confirm details. That does give you a great sense of security that everything's safe.

Moderator: Yeah. And is that the sort of experience that the group as a whole, in terms of finance?

Gary: Yep. I find that.

Moderator: Yeah. You're sort of quite happy with the level of control you [x] have?

Richard: Yeah.

Susanna: They definitely tightened up recently as well. They’ve put extra sort of protocol or something.

Charles: That’s to cover their own losses, though isn’t it, if someone makes a claim against them.

Richard: Yeah. Well, that's true. But-

Susannah: Yeah

Gary: They’ve always got an ulterior motive.

Richard: I have certainly found recently that a lot of people are, a lot of banks, and Amazon in particular I've noticed, because I’ve been with Amazon for years, you get a lot of, every now and again, you get something sent through asking you to confirm, like I think Gary or somebody was saying about where they send you an email, asking you to confirm their email address or your phone, they send you a text to your phone and things, which I find that's happened a lot more. I think somebody said, I can't remember who, it's probably a lot of it's to save themselves money from having to pay out when things happen, but I do find it quite reassuring. I know some people that object to getting these things, having to show them a text that they get a number, but I think it's invaluable myself.

Charles: Yep, I agree.

Moderator: You're happy sort of giving them, for example, your mobile number or Linda, your fingerprint, if it gives that extra level of-

Richard: Yeah.

Linda: Yeah.

Moderator: Can I ask, so that's the sort of protections that the banking industry or finance apps use, does anyone seek out different ways of protecting themselves online? So I think John, you mentioned having an antivirus.

John: Yeah. You have the antivirus and malware as well.

Moderator: Okay. Yeah. Can I ask why you decided to-?

John: Just something... many years ago, I was told that you should… at that time, you would get all sorts of viruses come in through, back in the old Windows XP and prior to that, you don't see it so much though. But back then you would get stuff in and you’re stuck going, “no, no”, you know? It would go over your screen, things would pop up, you know, “what’s going on here?” And it was stuff like that. You see [XX]-

Linda: Does everybody have antivirus?

Susanna: Yes.

Richard: Yes, yes, yes.

Linda: Yeah, I certainly do.

Moderator: Can I ask, do people pay for their antivirus or do they-

John: Yes. Yes, I do.

Richard: Yes, I pay for mine.

Charles: It runs out, doesn't it? You get it free with your device and then it runs out, doesn't it?

Linda: Yeah but there are other free ones that you can trial for just a period of time. And then swap over to another free one, which is what I mostly do.

Susanna: Yes. I’ve just done that and I actually had quite a job swapping because they... It was McAfee, I was with originally with this and I got it free for a year and then obviously you're supposed to pay. So, they took the money out of my account which I was not best pleased with. So, I got in touch with them, and this was before it was due to [fall] out, and they tried to, you know, "Do this and do that." And I thought, “look”, because I know I can get free, I got free on my other device. And so eventually, yes, they did give me money back. But since then, I mean things coming- I realize now I've got to download the app, the thing off my thing to stop them coming in, but they’re constantly coming in to tell me to “renew, renew, renew”. And that annoyed me, that they should take the money out before the end of the time and then [try and sell it to me.]

Moderator: That's interesting. So, that would be another sort of instance where you might like a bit more control over the sort of financial side.

Susanna: Yeah.

Moderator: Yeah.

Linda: I think that often, the companies do have a disclaimer, where when your first year free is over, they do send you a reminder where you can actually disable it. [If that must help.]

Susanna: I didn't have that from them.

Linda: No?

Susanna: No.

Moderator: Would there be any reasons why you would decide to pay or are you happy with the level of sort of free?

Linda: I'm perfectly happy with, yeah, with it.

Susanna: I'm perfectly happy as well with it. Yeah.

Richard: Well, I must admit, I pay for mine. I have to say. I found I had problems with the free one at times. I also use Malwarebytes, I don't know if anybody knows about that. I use that as well, and I find that there's things getting through that the antivirus wasn't picking up, the free one. I mean, I checked right on the market, I don't know what anyone, but I use a company called BullGuard and I take a three year deal with them, which I pay £75 for, for three years. But it allows me to put it on 10 different computers, so I use it for my wife, my two daughters and myself. So, I mean, it works out 25 quid a year, for four people.

Susanna: Very good.

Richard: I find it extremely good for me, you know?

John: Yeah, I have to agree with Richard there. I have my antivirus and I have the Malwarebytes thing, which does pick up little things that perhaps the antivirus doesn't, especially for pop-ups, which could have… I mean, the Malwarebytes explains this is a possible phishing site, this is not a... Malvertising, as they call it. So, yeah I pay for that. The malware one, I was lucky to have it in its early days. Now I have a lifetime of it for free-

Richard: [I’m the same.]

John: [Oh Richard, aye.] Which is great. It updates every day. You can see it coming up in your screen, you’re updating, updates, all that sort of thing. And I pay for the antivirus as well, which, if you pay, you get extras. You know, it’s a heavier programme than what you would get for the free one… [XXX-]

Moderator: Does anyone use a password manager?

Richard: Yes, I use RoboForm.

Moderator: Okay. Yeah. And do you pay for that or is that-

Richard: I do, yeah.

Moderator: And can I ask why you chose to pay for it?

Richard: Well, again, I used, before that I used free ones. I never could get one that worked the way I wanted it to work and then, it's back must be ten years or more ago when I came across RoboForm. I don't know if anybody else uses or knows of it, but-

Linda: No, not heard of that.

Susanna: I don't even know what a password-

Richard: It's a brilliant password manager. It keeps all your passwords. So, if I go into Amazon, I go into any site, once I go into the site, this little icon pops up from RoboForm and it completes… I don't have to put passwords or anything in at all. It does it all for me. I found that very, very useful. I mean, I pay for it but I haven't got the exact details in front of me at the moment. I’m always looking around for-

Charles: So, I don't understand why you would pay for that-

Richard: Huh?

Charles: So, I don't understand why you would pay for that because when I… I've got the option, when I go into a site on my laptop, it asks if you want to save it, save the password.

Gary: I agree.

Linda: Yes, me too.

Charles: So, next time I go into that same site, the password's already there, which is what you were saying that does.

Richard: But then doing that, you're giving the site that you use, full permission to do that, which I wouldn't be keen on doing at all.

Charles: No, it's just storing my password for that site on my laptop. So, next time I go into that-

Linda: Yeah.

Richard: No, but who are you storing it with?

Charles: It's on my laptop.

Gary: It's on the laptop.

Moderator: Yeah. I think it might be useful... So, with a password manager. If you have one password for the password manager and then it generates very difficult passwords.

Richard: Yeah.

Charles: It generates the passwords? Oh, so you don't have to remember them?

Moderator: Yeah.

Richard: No, exactly.

Charles: Oh, that's different. That's not the same thing. Oh, okay.

Richard: No, no. Maybe I didn't explain it right. But, yeah. It will automatically [input] your passwords.

Susanna: I’m very confused. I'm very confused.

Richard: What are you confused about?

Susanna: I'm usually confused easily. What do you mean by password management, first of all?

Moderator: So, it's a little piece of software that you have on your computer or your phone, or whatever device you're using. And it generates a password for whatever site that you want to log onto, so, whether you sign up to Amazon or to Waitrose or any sort of shopping site. And then rather than you having to create a password specific for that site, you just have to remember the one password for the password manager and then it provides a lot of very different-

Charles: Well, what happens when they ask you to update your password, and they ask you for your original password?

Moderator: So you can then log back into your password manager, which will store that password. And then you can update it in the same way.

Linda: It all seems very complicated.

Group: [crosstalk 00:41:34-38].

Charles: It depends on how many different accounts you need different passwords for.

Moderator: So, that's quite interesting. So, obviously using a password manager adds an extra level of security, but I'm guessing apart from Richard, most people don't see the value in-

Susanna: No.

John: I disagree, I mean I do it the old fashioned way, I write my passwords down. I make them up myself.

Linda: [X X X XXX]

Gary: I’ve got them all in a book.

John: I don't trust a password manager to come up with something that I wouldn't have.

Gary: It could always be hacked, couldn’t it?

Linda: How would you know-

John: And this is the other thing, the possibility that it could be hacked. Because-

Linda: Exactly. How would you know they haven't given the same password to somebody else?

John: Oh, we don't know. But that's why... I mean, I'm old fashioned, I'll write mine down. I've got a list.

Susanna: Yeah, I've got mine the same.

Richard: Well-

Charles: [X X] given a safe password to all the different sites.

Linda: Yeah, I have a [X]-

Richard: I find that very interesting. If somebody broke into your houses, and if your write things down, somebody at some stage can go in, find your passwords and just clear out your bank accounts and everything.

John: What kind of people do you know [which might-]

Group: \*Laughter\*

Charles: If they're generating different passwords for every site, you don't know whether they're generating the exactly the same password for every site-

Richard: Oh, you do! Because I-

Charles: And you just assume it's different.

Richard: You do know that, because you can go in and you can see what passwords they're doing.

Charles: Oh, you can actually, oh, okay.

Richard: Oh, you can actually see it, yeah.

Charles: I'm showing my ignorance, sorry.

Richard: No, no, no, it's okay. I mean, you [can see it XX]. And I don't know many people- sorry.

Charles: Yeah, but why would you want to go in and see what the password is. Because if it's randomly generated you don't... what's the difference?

Gary: You don't need it again anyway.

Richard: No, no, no. But the point is, you asked a question.

Charles: Oh. Yeah, yeah. Okay.

Richard: I wouldn't go in and look at it normally, but you asked a question. So Charles, I'll give you an answer.

John: I do have a password manager on my antivirus. I don't use it for that simple reason that I don't know if it could be hacked. So, if I'm making up my own passwords,

Susanna: Yep.

John: it’s [X].

Susanna: No, I'll just carry on as before, forget all that.

Charles: But, what can't be hacked? What can't be hacked?

Gary: Precisely.

Charles: If someone can get into your system on your laptop, they can see all your passwords, everything they want to see anyway. So...

Moderator: Can I ask, maybe changing tack slightly, but we're thinking about sort of personal processes and protections we might do, maybe at a sort of higher level is, is anyone, this is going back to this idea of control, but is anyone concerned about sort of government tracking and surveillance?

Gary: Oh, it's there all the time.

Moderator: So that means you're just not worried about it or..? [crosstalk 00:44:39].

Gary: You can’t do anything about it, anway.

Susanna: You can’t do anything about it.

Gary: It’s there. It’s there.

Susanna: Yeah.

Linda: Does anyone have Alexa? My daughter is convinced the Alexa listens to what we're saying and sometimes acts accordingly. I don't know. I don't know. I just find it useful.

Richard: With a lot of Alexa’s, you can turn off the microphone. So, if you're worried about that, you just... But I must admit I find Alexa very, very useful.

Linda: Yes, I do too.

Moderator: So, can I maybe ask about that, to those of you who do use one of these sort of assistants, is the sort of convenience more important than the fact that you might be sharing bits of information with Amazon?

Linda: Well, I don't think anything that they can pick up from my household is going to be of any use to anybody.

Group: \*Laughter\*

Linda: I'm not a hacker, I'm not a criminal, I'm not a fraudster. So, if they want to listen to me asking my hubby what he’d like for tea, then that's fine.

Moderator: Maybe there's another way of thinking about it. So, it's not necessarily that you have anything to hide. But the fact that they might use what you ask your husband what he wants for tea to then market something towards the-

Linda: Well, if they do, they do. I can always turn things off. Ignore them, [XX them]. I can’t say it’s a big worry.

Moderator: Is that a sort of similar feeling for the rest of the group?

Richard: Yeah, I wouldn't be particularly worried, no.

Moderator: Yeah.

John: I don't use [XX] assistants at all. Being from Glasgow, they don't understand the accent, you know?

Group: \*laughter\*

Charles: Sorry, what did you say?

John: [You love him. You love him.]

Moderator: [They] did get in trouble for having people rather than it being an algorithm. So, they might have like something like that.

Richard: That's interesting, what Charles says. I used to find, particularly on the telephone when you were, If you were going through one of these… as you probably know, I'm Irish by my accent even though I've lived in England for too long, fifty-odd years. So, but I used to find, through these voice recognition things, I used to end up tearing my hair out because they never could understand anything I would say at all. I certainly find now, with Alexa in particular… when I got it first, one of the main things I was worried about was the fact that she wouldn't understand the word I was saying, but I find that it's improve dramatically all the time, you know?

Moderator: That's really interesting. So, are you happy for example, for them to collect and analyze bits of your sort of speech, in order to-

Richard: Yeah, I mean, I have my doubts whether they can or not, but as I say, I have control over that, particularly with the new Echo shows and whatnot. You can switch the microphone off, you can switch the camera off. They give you this full control if you want it. But as I say, I use Amazon quite a bit, anyhow, you know. Any information they might hear me, like, I think it was, was it Linda was talking about, in the house, I don't think I'd worry too much about how they would use it, no.

Moderator: So, again it seemed quite similar as we were talking about with Facebook as well, among the group there's a general kind of acceptance that you don't really mind sharing that sort of information, if it's just a bit of marketing or-

John: No, I do. I'm against it.

Gary: No, I'm not overly happy with it.

John: I like to be in control.

Moderator: Yeah. Okay.

Charles: I don't think you've got the choice, so...

Moderator: Yeah. Okay. So, there's a bit of sort of resignation there. If you were to have control, a little bit more control... We've talked about sort of malware and antiviruses, but what about, for example, using a particular search engine that blocks cookies, for example, or hides elements of your privacy, would that be kind of interest?

Gary: Well, it does do it, doesn't it? You can switch on and off things sometimes, can't you? It asks you what you want to do. Some would say, “it’s essential”, and other things, “do you need or not?”, so I always go no to everything. Because I can?

Moderator: Yeah. Is that sort of similar to the rest of the group? Yeah, I'm seeing everyone's... I just want to ask very quickly because I think we'll take a quick break, but does anyone use multiple email accounts as a means of protecting yourself?

Charles: Yeah.

Linda: I have too.

Richard: Yeah.

Moderator: Okay. Maybe Charles, I'll ask quickly and then Linda. So, do you have them for specific purposes or why do you use them?

Linda: My main one is… I do a lot of surveys, so I'll get a lot of emails to do with that. My main one is to do with anything more business-like. And the other one that I've got is just the family and only family can get me through that one and I find to separate the two lots is… just make life a little bit easier.

Moderator: Sure, sure. Is that the same for you Charles, as well?

Charles: Yeah, I've got work emails and I've got personal emails.

Moderator: Yeah. And it's helpful to then sort of split those sort of different elements.

Charles: Yeah.

Moderator: That's really interesting.

\*Break in focus group and recording\*

Moderator: Okay, so we've talked about our experiences online. I now want to focus in a little bit on these sort of personal data stores that I mentioned in the information. Had anyone heard of a personal data store before? Everyone's shaking their heads.

Gary: No.

Richard: No.

Linda: No, I don’t think so, but I'm not sure.

John: I mean, is this like storing stuff on the cloud?

Moderator: So, there's different ways of doing it and different companies as well… It's probably easiest… I've got a slide with a sort of a brief description and I've got a few other ways of explaining it, but I might just share that first and then I'll read it out. There we go. Can everyone see that? So, essentially a personal data store is an app that lets people securely store and share their personal data, as it says on the tin. It is a single repository for your data and gives you control over what is being shared with who, for how long and for what purpose.

And so the way that it works is that you have your personal data, which we talked about before, might be name, address, location and that’s either stored locally on your phone, or it might be on the cloud, but it's all stored securely in one place. The data is encrypted. So no one can see what data you share or who you're sharing it with. And it also allows you to pick and choose precisely what personal data to share with both people and companies.

So the way that I think about it is in terms of having lots of safety deposit boxes, and each box has a piece of your data in it. And you have a combination on the safety deposit box, and you can provide that combination to a company if you want them to access that information. If you then decide that you don't want them to have it, you can change the combination and they no longer have access to your data. And also you can update your data as necessary. So, if you're moving house, for example, rather than having to email lots of people and update your personal data on lots of different sites, you can just make one change in your personal data store and then it'll update automatically. Similarly, for phone numbers, if you get a new phone, you change your number, you can allow your family and friends to have access to that particular piece of information. And it'll just update automatically.

 In terms of what else you might do with it online, you could use it to reduce the amount of inputting of data that you have to do when you sign up to sites. So for example, for Amazon, rather than having to give them your name, your address, your financial information, it can all be stored on your personal data store and you can just click accept. They can get the information they need, and then you can stop them accessing afterwards. So again, it's a way of giving you more control over your data. Does that sound like a good way of storing and sharing data?

Susanna: Mm-hmm. Yes.

Gary: Yes. Very interesting.

Charles: Are there too many different combinations though?

Moderator: Pardon, Charles?

Charles: Too many different combinations, because if you can have all of it in one place, there may only be certain bits you want someone to see and certain bits, whereas you're giving them access to the whole thing.

Moderator: No, so that's a good point. Maybe I didn't explain it carefully, but it's about giving you control over each individual piece of data. So you'd never give them the combination to the personal data store as a whole. It would just be this delivery company needs my address to drop something off. So you just provide that specific piece of data. Again, I'm not a technical expert. So I can't...

Charles: So what you're saying is it's saving you entering the details each time to different people. It's just stored in one place and you click a box or something and they get that one box.

Moderator: So that's definitely one element is the ease of use. And then...

Susanna: Are you saying it's safer as well?

Moderator: Yes. Yeah. So that's the other-

Susanna: So for instance, that telephone number that got into my phone, that couldn't happen.

Moderator: Yes. Yeah, absolutely. Because you would have control over who had access to your data and who you connect to as well.

John: I think it's maybe okay if you... I mean I don't sign up for a lot of things and I can imagine there are people who... I've had clients with lots of different websites and such like. This would probably suit them. I think it, again, it depends on your... I've got very few that I sign up for. I feel safe just doing... I don't mind putting in an email and a password and stuff like that.

Charles: I don't understand the bit you said. Say for example you move, and you don't have to tell everyone your new address. But surely you've got to individually contact each one who you want to know your new address.

Moderator: So the way it might work, for example, so say you have your different online shopping from different supermarkets. So you've given your access to address to Waitrose, Tesco's, Sainsbury's and other supermarkets. So they don't actually hold your information, but they have a link to your personal data store. So you could then update your personal data store and then just go and reorder, do your weekly shopping. And it would automatically have the correct address. So that would be the ease side of things but it-

Charles: So wouldn't it be beholden on those companies as well, to not ask me for these details, because there would be having that link, using that link, rather than asking me for my details.

Moderator: Yes, absolutely. So it relies on both people using, the individuals using the personal data store, but also the companies.

Charles: So they would presumably ask you whether you have a personal data store to start off with then?

Moderator: Yeah.

Charles: Okay.

Moderator: Would that be problematic or...

Charles: No, I only used the idea of the moving because that sounds a great idea because the number of people you have to contact, if you move. If in one click, you could update everyone to your new address.

Moderator: And there's a security aspect to it as well, because you wouldn't then have to be sending out emails for example, or relogging onto sites, et cetera.

Charles: Or people saying you didn't contact them to tell them.

Moderator: Yeah, absolutely. Yeah. So does that seem like a pretty good way of storing data?

Charles: Yeah.

Richard: I would say it's a good idea. Yeah.

Moderator: Can I ask John, you were less convinced.

John: Yes.

Moderator: Would the security side be… or you just don't really see the value?

John: Well, it's kind of both. I mean, I don't have… I don’t get stuff delivered, I don’t, well, apart from Amazon. But I get very few online things that I actually do shop and buy, so I don't see the point, there. I prefer to go to the shop, use my feet. There are certain things, as I mentioned earlier on, to store photographs which is a family legacy. Yeah, that's fine. That's okay. But I mean, I don't go changing houses every week. I don't change my phone number every week. All that stuff. For me personally, I don't feel as if there's a great help in it.

Linda: How would this be charged?

Moderator: So yeah, we can talk about that. For this kind of service, would people be happy to pay for it or would they, in the same way that Facebook essentially charges us by having elements of our personal information and generating money out of that? Or would they prefer if the companies were charged rather than the individuals who used it?

Gary: I think companies should be charged.

Moderator: Yeah. Would anyone be happy paying for a...

Linda: That would depend how much.

Richard: It would depend, yeah.

Susanna: Would it reduce the amount of- Sorry, Richard.

Richard: No go ahead. Yeah.

Susanna: Would it reduce the amount of scams coming through? Say for somebody like BT or something like that, would that reduce that side of it?

Moderator: Yeah. So the belief is because everything's stored locally and because you're not actually giving different sites or different companies your personal information, you're just giving them a license to access it. That should cut out a lot of the third parties, negative parties who get hold of your data and sell it on. Does that make it more attractive?

Susanna: Yeah.

Charles: There's nothing to stop the people you pass it on to first, then passing it on. The same as they do now.

Moderator: I'm not an expert on the technology behind it, but it's meant to work by what they call consent licenses. So you don't actually give them the information, you give them access to it for a particular purpose. And so when they've used it for that purpose, they can no longer access it or they can't access it.

Charles: So once you've given them the consent to use it for whatever they want, then they can do whatever they want with it, which is the same as it is now. They could then get all your details that you consented to and then sell them onto someone else or market them to someone else.

Moderator: I'm trying to think of a good way of explaining it. So again, the underlying technology is that it isn't that they then hold your data. It is literally that they can just access it at one...

Charles: Yeah, but once they've accessed it, that's all they need isn't it? Then they've got it. Then they can do what they want with it with no consent to access it.

Moderator: The agreement would be that they could only access it for a particular purpose if they... Say for example, let's say Amazon, they would only be able to access your address to send you a parcel. Obviously if they've printed off the address, then other people would be able to see it in that situation, but legally they wouldn't then be allowed to use it for marketing or for other elements that's the...

Charles: Well, they're not legally allowed to now, are they? But companies do it.

Moderator: Is that based on... That's quite interesting. We're going back to the idea of control. Do people read the terms and conditions when they sign up to websites?

Linda: Yes, always.

Charles: No, because first of all, it's too small print and secondly, it's worded in a way that you wouldn't understand it even if you did read it.

Moderator: Yeah [X XX]. Can I ask the rest of the group then? So if the personal data store, maybe we imagine it either working as it's intended to work or working as we've just described in that conversation with Charles that maybe there might still be places where they could get hold of your data. Does it still present a more positive way of storing and sharing data?

Gary: I think I'll give it a try and see how things went and then decide later on.

Linda: It certainly sounds like it would make it much easier.

Richard: I would certainly be interested in finding out a lot more about it.

John: I'm with Charles, I'm a Luddite to this system.

Richard: I can never remember...

John: I'm not convinced.

Charles: I don't know if that's a compliment or not, but...

Group: \*Laughter\*

Richard: I can't say the name because all I see is {Zoom pseudonym for John}. I assume that's not their name, but I can't remember who was talking earlier but I think it was {Zoom pseudonym for John}. Yeah, I probably inhabit a totally different world to you in the sense that I hate going out to shops. 99% of my shopping I do online and get it delivered to home. I wouldn't go out on that basis. I mean, I constantly use... I use Amazon a lot, but I also use an awful lot of other stores and whatnot. And like Moderator was saying, the idea of not having, I mean you don't have to sign up to these stores, but if you're going to use them again, it's useful your details are there. But rather than the hassle of having to give them to every one you sign up to, it sounds attractive to me. Yeah. Cost would be an element and yeah.

Linda: Yeah.

Moderator: Can I ask Richard, is it more the convenience and the ease rather than the security or-

Richard: I think it's an element of both. Obviously it saves a lot of having to add information everywhere you go. But the security element attracts me as well. That these people, anybody that does it, they have to have a specific reason to access it. And once they access that they can't go back afterwards and think, "Oh, I should have got this or I should have got that." That sounds interesting to me. Yeah.

Moderator: Can I ask, is there any particular information or sorry, personal data that you wouldn't be happy to share using this platform?

John: Inside leg measurements.

Linda: \*Laughs\*

Charles: It's those random women again.

Moderator: That's a really interesting point.

Charles: We don't mind sharing the bank details but not your inside leg measurements.

Group: \*Laughter\*

Moderator: I think there may be an interesting way of unpicking that slightly. It actually involves potentially financial information but also inside leg measurements.

Group: \*Laughter\*

Moderator: This is something that you might use the personal data store, not necessarily online, you know, sitting at home, but actually if you were out and about in the real world. So John, this might be of more interest to you if you're doing your shopping in a shop, for example. So this is the scenario, you share data with selected shops about your body shape, your clothing styles, your age, your gender or your budget. And then you receive via a choice, so you get a choice in this, an option on your smartphone, a tailored service or discount. So imagine yourself walking into a shop, you can say, "Yes, I'm comfortable sharing this information." And then the shop assistant might be able to then recommend particular items that you like or you'll get specific discounts. I can see Gary shaking his head there. Can I ask you maybe to expand on that?

John: I mean, you're losing control here, somebody else is…you know-

Gary: You're taking choice out for your own hands, aren't you?

Charles: Why do you have to be in the shop?

Moderator: You don't necessarily.

Charles: That's what I'm saying. So the whole point is that it saves you checking through the shops to search for things. They'll send you things that they think you might want to wear.

Moderator: It could be used either in a digital shopfront, also in a physical shop as well. Would that make a difference in whether you would use it or not?

John: I wouldn't use it for that. No, no.

Gary: Nor would I.

Charles: It would save you a journey to the shop. If it gave you enough recommendations, you could then go and order them online. Wouldn't even need to go in the shop at all, would you?

Gary: I'm afraid I've never bought any clothing online. I always like to go and have a look, have a feel.

Charles: You can always send it back.

Gary: Yeah. I know, it's aggravation.

Richard: Yeah, I have to say it wouldn't particularly interest me, this particular one because I don't know about other men here today, but I find my wife buys most of my clothes for me.

Charles: No, definitely not. No.

Richard: I don’t-

Gary: Personal shopper, is she?

Richard: Eh? What?

Susanna: As a woman, from a woman's point of view, styles can change, also sizes are different, even if you've got them written down that you’re size such and such, doesn't necessarily follow. So no, and I never shop online for clothes at all. The only thing I shop online for is books.

Charles: Yeah. I think a younger demographic would jump at this.

Susanna: You think so?

Charles: Yeah. It saves them time walking around the shop. They know exactly what's there for them before they even go in.

Linda: I don't think it would be helpful for me at all in this way. I'm not your typical stereotype. I'm only four foot five. I have quite a small body shape. So children's fashion is not really suitable for a pensioner. Most styles start about what five foot three at the least. So I would have to have some individual package, which I don't think they do. So no, it wouldn't be for me.

Gary: Also I think some shops, as you were saying, a size 12 is different to a size 14 in two different shops.

Susanna: Yes.

Linda: Yes, most definitely. Yeah.

Moderator: Would it be the quality of the data? So the advantage of using this personal data store is that you would be in control of that data and you can be very specific about it. So, maybe dealing in hypotheticals slightly, but they would be able to provide accurate advice. Would that make it more appealing or you still don't think it's...

Gary: It wouldn't be.

Linda: It would, but I don't know that they could be more specific with me, particularly.

Moderator: What about on a more basic level, just the idea of the discounts. So that you provide a little bit of personal information about yourself, and then they will give you vouchers or...

Linda: Yeah. Obviously anything where you can get something is definitely good.

Moderator: Can I ask, and maybe because I think this isn't that popular a scenario, but what about the idea that they could, with your consent, track mood or emotion data? So they'd be able to tell you like this particular style of clothing, “here's something else that we might be able to provide”.

Linda: No, no.

Susanna: No.

John: I think we get that already. As I said earlier on, when you buy something, even from Amazon, two days later,

Linda: Yes, I agree.

John: basically they say, “here's the same things you just bought”.

Linda: Yeah.

Moderator: Yeah. What if it was used to improve the shopping experience. So for example, they could tell that you were getting... so monitoring your heart rate, they could tell it was going up, so you look like you're getting frustrated, so they'd be able to say, "Okay. We'll quickly go and get the right size." For example, so that you're not waiting around. Would that be useful? No, we're still getting [shaking-]

Linda: No.

John: No.

Linda: [Isn’t all XX, isn’t it?]

Charles: Surely that depends on the number of assistants in the shop.

Moderator: Can I ask maybe someone, maybe Susanna, you could explain why you don't like that particular use?

Susanna: Well, I just do not shop online for clothes. It's simple as. Because I like to go in and look at styles and sizes because they vary so much from store to store. It's not something, I don't think I have, I can honestly say, I don't think I've ever bought clothing online.

Moderator: But-

Susanna: Because you've also got the hassle, if it arrives and it's not right, and you've got to send it all the way back and your time's going on and you need something for, something you're going out to… well, at the minute, you've got months to wait haven't you, anyway. And I don't think a discount would... that wouldn't make any difference either.

Moderator: What about if you were using this personal data store in a physical shop, so if you had it on your phone and so rather than buying it online, the shop assistants were just using it to help you shop in a store?

Susanna: I don't think it would be of great help. Again, because of the reasons that I've said, because the style of a dress or an outfit is dependent on actually you looking at the thing and seeing it on yourself. And like we've already said that a size 12 in one, it's different to a size 14, but they're on the same peg. I just don’t, I do not see myself using something like this at all.

Gary: Likewise.

John: Not everybody has a smartphone.

Moderator: Yep, absolutely. Yeah. That is an issue as well in terms of access and technology. Maybe I was pushing it too far. I'll move on to the next.

Susanna: It's all right.

Moderator: I'm just interested if-

Linda: You'll have to excuse me a minute. I won’t be a moment.

Moderator: Sure Linda. If it was purely that it was that the service was quicker. So for those of you who don't like doing clothes shopping, rather than having to wait 10 minutes, because they had that little bit of information in advance. So they're able to locate your sizes.

Susanna: Shopping experience for a lot of us is actually,

Linda: Sorry about that.

Susanna: an experience that we actually physically enjoy. The last time I went shopping was just about a year ago. I actually went with my granddaughter and we went through the rails and the racks and we spent a long time. You can have a look at different things, different styles, different colors. And that was part of the whole experience, is actually going out and being able to have a look round.

Moderator: Sure.

Susanna: And it's not like going in and buying a tin of beans. You know? [X X X out and off].

Charles: This would make it like that though.

Susanna: It's not like that when a lady, a lady goes shopping.

Moderator: So Charles, you're saying that...

Charles: Yeah. So this would make it like that because it would point you exactly to where you needed to go. So you lose that experience, but you save the time.

Moderator: Yeah.

Charles: If you were in a lunch hour or something and you didn't have a lot of time and you wanted to go and buy some new clothes, you put that in and it would tell you exactly the ones that they've got. It might save you the time having to hunt around the store looking for it.

Gary: But being a pensioner, you've got all the time in the world though.

Charles: Well, that's why I said you're probably asking the wrong demographic that question.

Susanna: Yes.

Gary: Yes, this is it.

Susanna: Although again, having said that, as I said, the last shopping expedition I had was with my granddaughter. She's 22. So she has a busy life. But she, again, would choose a time when she could go in and spend the time looking for things.

Moderator: But this is really interesting. And maybe it'll help understand the next scenario. So if we're thinking there's a bit of convenience, but actually that's not what's attractive about shopping and it's about the experience of doing it. How about in this scenario: so, I've used a sport event, but it could be going to the theater or it could be going to a gallery anywhere where there's a big crowd of people, for entertainment. So you decide to opt in to sharing data via wearable technology, so maybe that's a smartwatch which measures your heart rate, for example. By doing that, the organizers can monitor the crowd emotion and this is fed back at key moments. So, for example, if a goal is scored, then they can see everyone's excited and they can change the lighting and the display, or maybe, less obviously, there's a particularly good passage of play, so it's not a goal scored but an exciting piece of skill, and they can see the crowd are engaged and interested and so they change the lighting. They make it essentially a more immersive experience so it heightens the crowd's enjoyment. Does that sound like a good use?

Charles: Then VAR would dispute it, wouldn't it?

Moderator: Pardon, what was that?

Charles: VAR would dispute it.

Group: \*Laughter\*

Gary: Well I think everyone has different emotions though, don't they, so how can they pick everyone's emotion up?

Susanna: Yeah.

Charles: Just an average, isn't it?

Gary: Totally different.

Moderator: So it would just be a crowd average, as Charles was saying. Would you prefer it if it was more targeted? So they really picked up on what you were feeling and then did something...

Gary: Not really. No.

Linda: No, I don't.

Charles: I don’t understand, how if you were in a football game, they would change the lighting for the mood?

Linda: I don't see the point at all.

Susanna: I don't see the point in that either.

Charles: No. That's just trying to make it like a theater, isn't it? And that's not what football is.

Susanna: Yeah.

John: I'm a Partik Thistle supporter.

Charles: Oh no.

John: And we don't get crowds,

Group: \*laughter\*

John: for a start.

Gary: Someone's got to be one.

John: Don't score goals.

Charles: You wave your lighters, don't you?

John: Put the candles up, you know?

Susanna: I mean, what would they do at a horse racing event? I'd be interested in horse racing and cricket. But what would they do there?

Moderator: So it might be...

Susanna: How would they change the mood?

Charles: Like everyone else.

Moderator: So maybe because they can see that you're excited about a particular race. And so they give you information about the runners or about the result. So again, rather than being a crowd experience, it becomes a personalized experience to you. Would that be interesting?

Susanna: No, I don't think so. I can find that out now.

Gary: I think you're all becoming robots, if you're not careful. You're just being programmed to do something.

Linda: I was just going to say the same thing. Yes.

John: Gary, you're quite right. Nobody would come out their house anymore. Everything would be done online.

Moderator: Can I ask then, is there anything about the experience of going to a football match that you think could be improved? Maybe that's not...

John: The pies.

Gary: My team winning.

Linda: I would not go to a football match ever anyway. But no, I don't like the idea at all. It takes away your own feelings and experiences, I feel.

Charles: Yeah, the mood at a football match is created by the two sets of supporters.

Moderator: Yeah.

Susanna: Yeah. It is.

Charles: Changing the lighting or anything is not going to enhance that.

Linda: No.

Richard: No. I wouldn't have thought so either.

Moderator: Maybe to take a slightly different... Sorry-

John: Only big clubs can have different colored lights. I mean, the smaller clubs aren't even playing just now in Scotland, and as Charles said, you hold your lighter up. So, it's okay with the huge, big clubs, but football especially, it's a working class game. It's the bottom end. I'll get off my soap box now.

Moderator: Maybe thinking about it in a slightly different sense then-

Susanna: The experience of actually physically going to any kind of sporting event is much, much better than actually watching it on TV. We all know that and appreciate that.

Charles: You see more on TV, but it's...

Susanna: You can't improve on that at all, I don't think.

Moderator: Can I ask then, in terms of, you mentioned that improving the pies would help. So if we think about it in terms of, they could tell if a particular passage of play was not that interesting, and so they sent you a little alert saying that there's freshly baked pies available in the concession stand. I'm going a little bit off topic, but would that be a useful piece of…a useful use of your data?

Charles: You're watching the football, aren't you?

Susanna: Yeah, because you'd miss the goal. You go and get pie, you miss the goal, don't you?

Charles: Yeah, who cares about the pie?

Moderator: Okay. I think maybe I’ve pushed the scenario too far there.

Richard: I think you should quit while you're ahead.

Group: \*Laughter\*

Charles: If it could pre-book someone getting you a cup of coffee for half time, then that's different, but...

Moderator: Okay, well, maybe that's-

Charles: Or a cup of tea.

Susanna: Yes.

Moderator: ... we're moving a little bit far into hypotheticals, but if we make it a sort of abstract decision, say, would you be comfortable sharing that kind of personal data for that level of service?

Richard: No.

Gary: No.

Charles: Yeah. I would.

Moderator: No. Charles would.

Linda: No. I wouldn't be interested at all.

Charles: Yeah. If I'm in the middle of a 40,000 crowd and I want to get a cup of tea at half-time and someone can go and get it for me or give it to me.

Moderator: So then it's more the automation rather than...

Charles: Well, someone knows that the seat I'm sitting in wants a cup of tea, and they bring me a cup of tea. Like they do in America at sporting events.

John: They could bring it in a drone.

Linda: They could just [X X XX]-

Charles: What about when everyone jumps up, though? They'd knock the drones away.

Moderator: So if you think about in terms of, would you feel more comfortable using a Personal Data Store to do that, where you could be very specific about the information that you gave them? Would you be comfortable sharing financial information, for example, for your personal data?

Charles: I think that the storing isn't the problem. I think it's the sharing is the problem. I think the idea of having it all in the one place is a good idea, but I don't see what difference it's making on the sharing side.

Moderator: Absolutely. Okay, let's try one more scenario to see if you think this might be a more useful way of sharing. This is the idea of using your Personal Data Store as a data passport. So within the Personal Data Store, you've got a data passport that enables you to quickly and securely share very select pieces of personal information. So if we think at the moment, there's the COVID pandemic, and hypothetically some places decide that you need to have had a vaccination to be allowed entry. It might be a workplace, or it might be a shop, or it might be a restaurant. With your data passport, you can provide that information maybe by scanning your phone, for example, and provide just that very specific piece of personal data without anything else. Would that be-

Gary: That sounds good for me.

Susanna: Yep.

Linda: What's the point? When you've had your vaccine, you get a little card anyway telling people that you've had the vaccine and you can show it to anybody and everybody. So I don't see the point.

Moderator: I haven't had my vaccine yet, but can I ask on that card, does it give other bits of personal information, like your name and...

Linda: It gives your name.

Susanna: I can't remember. I can get mine.

Linda: I can't remember [crosstalk 01:22:21]-

Charles: I think it just gives your name.

Gary: It gives your name. It gives what vaccine you had, and what time you had it.

Linda: Yes.

Susanna: Yeah. And the dates, and I think usually the time of your second vaccine if you're into that, isn't it, as well?

Gary: Yes. You're right.

Susanna: [The date] for the second one? Yeah.

Moderator: So can I ask, are you fine providing that information or would you prefer purely just the one piece of information, "I've had the vaccine," so I can enter into this place?

Susanna: Yeah.

Linda: I'd just rather use the card. Open up, show the card, put it back in my purse, and it's done.

Gary: And then you're in control of it then, aren't you?

Linda: Yeah. Doesn't matter where I am, who I'm with, it's just...

Susanna: That's fine, if you don't lose your card, like I do.

Moderator: I was going to ask.

Richard: Yeah. Yeah.

Moderator: Again, we come back to this idea of the security and storing-

Linda: I have a medical card that I have to keep with me, so they're together. And if I do lose that, I'm in trouble, so I have to make sure I don't.

Susanna: Yeah, but not everybody's as careful as that. I'm very [crosstalk 01:23:26]-

Linda: No. No. I’m aware of that.

John: It'd be same as a bus pass, when you go shopping.

Linda: I'm talking from my own experience.

Susanna: Sure.

Richard: Yeah. That's true.

Moderator: That's quite interesting. Maybe Linda, if we expand out, not just about the vaccination, but if your data passport had all that information from your medical card, would that be useful or would you still prefer...

Linda: It probably would be, actually, yes.

Susanna: Mm-hmm.

Linda: I mean, I could store other things, like lists of medications and appointments and things like that, which I normally either put in my phone in my notes, or write them down. So, that would be helpful, yes.

Richard: Sounds good. Yeah.

Susanna: Yeah.

Moderator: That's good stuff. I found one scenario that might be useful.

Group: \*Laughter\*

Moderator: Does anyone have a problem sharing this kind of health data or you're fairly comfortable?

Linda: No, I don't have a problem.

Richard: I've got no problem, at all. No.

Susanna: No, because it's helpful to yourself, isn't it?

Moderator: Yeah.

Linda: Yeah.

Susanna: You need to have it with you.

Moderator: That's really interesting. I've got a couple more things that I wanted to ask about. Yes, we've still got a little bit of time. I want to think a little bit more now about, and we've kind of talked about this before, but personal data and being paid for personal data. One of the things that you can do with the PDS is share bits of your personal data with selected companies and get paid for it, basically. So in the same way that Facebook, for example, uses elements of your personal data to sell advertising space, you could basically cut out the middle man, as it were, and do it yourself. Again, you'd have control over it. Does that sound like a good idea? Would you be happy selling your personal data?

Gary: No.

Moderator: No? Can I ask you to expand on that? Why wouldn't you be?

Gary: Well, I think once you start giving things away or selling things, then they can use whatever they like with it, can't they?

Moderator: Yeah.

Charles: That's why you've taken the payment.

Gary: Yeah. This is why I'm saying, this is why I wouldn't do it.

Moderator: What if it were governed by the same principles of sharing data? So again, they'd be able to use it for one specific purpose and they wouldn't then be able to use it again and again. Would that make it more attractive?

Gary: Can you trust them, though?

Linda: That's the thing, isn't it? Yeah.

Gary: It's all down to trust.

Linda: You can have all the rules you like, doesn't mean to say that they're going to be followed.

Gary: All it is, is one person in that organization can get hold of it and then it can go anywhere then, couldn't it?

Moderator: Yeah. Yeah. So there's a degree of you don't have this required level of trust in Personal Data Store to manage that sort of-

Gary: No. I don't personally.

Moderator: That's very interesting.

Richard: I would disagree. I don't think I would have any great problem with that now, I must say. I mean, I know you say that somebody can get hold of it, but there must be extremely heavy security and things like that, that people can't do that.

Susanna: Yeah.

Richard: If that was a problem then nothing would ever happen at all, if you know what I mean?

Moderator: Again-

Charles: How do you get scam emails then? How do they know your name and your email address?

Moderator: The argument would be that with a scam email, it's because you've provided it to a company or you've inputted it into a website. With the PDS, there's that extra level of encryption and security, so it would be then more difficult for them to-

Charles: I get contacted at emails I’ve not-

Susanna: Sorry. We think the reason that-

Charles: [That I’ve not X XX-] Sorry.

Richard: Yeah. But I mean, there's companies… these scam companies buy hundreds of thousands, if not millions, of emails,

Charles: Exactly.

Richard: and they just send them out to everybody. They don't particularly pick you because you were on a particular website.

Charles: They've got those details in the same way that if you gave your details to share, someone else could get hold of.

Susanna: I was scammed-

Gary: There was an article in the paper the other day about Santander, where one of its employees gave all the information of bank accounts to two of his cronies, and then they got over a hundred thousand pounds out. So, you can't be trusted, can they? And that's Santander.

Moderator: Maybe I can try again to explain the security technology, because it's encrypted, and… So, they call it a consent license. That's the little agreement that allows them to access the data, and that's secured by blockchain, which don't ask me to explain, but it's another level of security, basically. So the argument would be that that Santander employee wouldn't be able to look at those bank account details. They'd only be able to use them for specific functions, to prove your ID or to help you with a query. So again, it's about limiting the exposure of your data.

Charles: I had that recently. I renewed my household contents insurance, and the guy asked me for my bank details, but he said he couldn't see them, I had to enter them. Even though normally, they would just ask you for your bank account sort code. All he knew was the last four digits.

Moderator: Yeah. That's a really helpful example of automating that process using the PDS. Again, it's allowing them to access it for a specific purpose without letting them have it, essentially. And so if that was the case for... just rolling back slightly, to paying, or getting paid for data, would that make you more inclined to share your data for payment or you still, Gary’s [X]-

Charles: I don't think you can make enough out of selling it.

Moderator: Yeah.

Gary: You either give it or you don't, don't you?

Richard: I would give [it in] that situation. Sorry. I mean, we can take it to the ultimate conclusion, but I think we all have to accept that things can happen. But I must admit, I'm astonished of that story that Gary told about that an employee of a bank was able to go in to get information like that and pass it on to their cronies or their friends. It astonishes me that Santander don't have something there to stop people doing that, but-

Susanna: Nothing surprises me with Santander, I'm sorry.

Charles: That's the tip of the iceberg. Tip of the iceberg. I've worked in IT for over 40 years. I know banks that cover up and don't let the public know about what happens.

Gary: Likewise.

Charles: Money gets siphoned off from one account to another illegally.

Moderator: Obviously, there's issues around trust and if this technology works, but if, again, the Personal Data Store could give that extra level of control and extra level of protection, does that make it more attractive?

Gary: There's always someone who can hack into something somewhere.

Charles: If they want to.

John: I mean, this is getting awfully Big Brother, where, okay, you might have all these personal little PDS's or whatever you call them. But there could be one big huge one somewhere in Switzerland, or even Spain, Santander being Spanish, I suppose, that could be overlooking all this. It could be the American government. We don't know. We're never told these things.

Moderator: I'm interested in that, because that's come up before, actually, this idea of Big Brother. But the argument for the PDS is that it stops people monitoring. It gives you privacy. Do you not see it like that? You just think it's another place for...

John: It would take a lot of convincing for me, I'm afraid.

Moderator: No, that's fair enough, I think. I've got another little survey, and it may be a case that you're... because people haven't been that positive around selling data, but I'm just kind of interested if there would be any type of personal data you'd be interested in sharing for payment. Can you all see that poll?

Susanna: Yeah.

Richard: Yeah.

Moderator: There's a range of different data. And if you're not comfortable sharing any, there's an option at the bottom as well. The tenth option should be, "None of the above."

Gary: I haven't got that. Oh, there it is. Sorry.

Moderator: Sorry, you've just got to scroll down. Yeah.

John: You don't get random women in it?

Group: \*Laughter\*

Susanna: You wish.

Charles: That's in mood and emotion.

Susanna: I like it.

Richard: Completed that. Yeah.

Moderator: Thank you. I think we're just waiting on one person just to finish. But based on the answers so far, it's quite interesting that age and gender, people are relatively comfortable, that basic demographic… People are a little bit more less inclined when we talk about sensitive personal data, such as sexual orientation and political views. And mood and emotion as well. Can I ask those of who didn't want to share mood and emotion, why that would be the case?

John: Your mood changes every day.

Richard: Probably every minute.

John: Every minute.

Linda: From hour to hour, sometimes.

Moderator: But if you were just selling it to make money, that wouldn't matter. So you were just selling it for that particular moment-

Linda: But what would that be used for?

Moderator: It might be for marketing and advertising, for example. It might be for academic research. Would the use make a difference?

Linda: Yeah. I don't see the point. I just don't see the point.

Moderator: A good way of explaining it would be to go back to social media and using Facebook. Facebook are very interested in moods, we'll say emotion, quite broadly. So it might be excitement. It might be boredom. It might be happiness. They harvest a lot of that data in order to be able to target specific people with specific products and services. So it might be they can see that someone likes a video of skateboarding or puts a little happy face under a video of skateboarding, so that they know, using that emotion data, that they might want to buy a skateboard, for example. Or it might be, I'm not sure if Facebook does this, but seeing that someone is posting that they're not feeling particularly happy and then getting targeted ads for support and therapy, for example. It might be used for that.

Linda: What about if I posted I wasn't very happy, would somebody send me a bunch of flowers?

Group: \*Laughter\*

Moderator: Well, potentially-

Linda: Or a box of chocolates.

John: Or a random women.

Susanna: Keeps going on about these random women, isn't he?

Linda: Yeah. Wishful thinking.

Moderator: With that explanation, does that make us less inclined or more inclined to sell mood and emotion data?

Susanna: It wouldn't bother me, actually.

Moderator: Doesn't bother you, no.

Linda: I don't know that it makes any difference.

Richard: It wouldn't worry me. No.

Susanna: No.

Richard: I don't think I ticked it, but listening to what you're saying, I think I would have ticked it, because I can't see it's going to do any great harm, you know?

Susanna: No. Neither do I.

Moderator: Even if it's not going to do harm, say, for example, Facebook, I get the impression no one was really aware that they were doing that kind of data collection. Do you think it needs to be explicit that they ask for it, or again, it's just part and parcel of using the site?

Linda: No, it doesn't worry me that they maybe don't let you know it. Yeah. It's just there.

Moderator: Yeah.

Gary: I'm not on Facebook. So, that's one of the reasons why I won't do anything like that.

Moderator: Because you don't want to share that kind of data?

Gary: Yeah.

Moderator: That's interesting.

Susanna: Can I very quickly, well it’s not… well, it was Facebook, actually, on my phone. I was flying over to meet up with my daughter in Alabama. In Atlanta, we're waiting for a plane. Got onto the plane for Huntsville, where she lives and found I hadn't got my phone with me. Somebody, thankfully, found my phone, picked it up, and via various Facebooks and all the rest of it got in touch with my granddaughter in England. We thought it was somebody playing a joke. But through that, we actually managed to contact each other. And I got my phone back, and it turned round that he actually lived 10 minutes away from where my daughter lived.

Linda: Wow.

Susanna: That was all due to being able to contact each other. Because I hadn’t locked my phone, because I never lock my phone. I hadn't locked my phone and he just picked it up and got in touch.

Charles: Couldn't he have just dialed home?

Susanna: Couldn't I have dialed home?

Charles: No, couldn't he have just dialed… looked through your directory of phone numbers of home and dialed it?

Susanna: He came in from Germany. He'd flown in from Germany,

Charles: Yeah, but he had your phone. He had your phone.

Susanna: and picked up my phone.

Charles: Yeah, he had your phone, so if he looked through the directory on your phone, he would have seen-

Susanna: Yeah, he did. He rang my granddaughter.

Charles: Oh, there you go.

Susanna: That's how he got through. He got into my granddaughter.

RIchard: [XXX], yeah.

Susanna: But she was in England. I was in Atlanta, or on my way to Huntsville. And then we managed to meet up, get my phone back. But he’d flown in from Germany.

John: Don't take your phone at all then. Simple. You don't need it.

Moderator: Can I ask then, that's a nice example of where trust and being a bit more open with data has worked out well. Do other people leave their phone open or do we lock our phones?

Gary: All locked. Always lock mine.

Richard: It's always locked, yeah.

Linda: Yes. I often lock mine.

Charles: Always locked, yeah.

Moderator: Can I ask… so, security, rather than... I'm trying to think of a good way of framing this. Having that added level of security is important, essentially.

Charles: Yeah.

Richard: Yeah. Yeah.

Susanna: Mm-hmm.

Charles: If it's not locked, you can accidentally dial a number on the phone anyway, can't you, put it in your pocket-

Moderator: Yeah, [accidental use] as well. I realize that we're running a bit low on time, so I just want to come back again to this idea of payment for our data. I think most people aren't that comfortable doing it… and again, if you're not comfortable doing it, you're not using social media, but for those of you who do use social media, you're okay with the idea of your data being monetized?

Susanna: Yeah.

Linda: Yes, to an extent.

Charles: Well, I don't think the level of payment is sufficient anyway. I mean, I don't know what it would be, but I wouldn't have thought it would be sufficient to make any difference. You’re either going to do it or you're not. I don't think the payment is the incentive.

Moderator: Can you imagine a situation where if the levels were high enough, where there might be ethical issues or moral issues around getting paid for data?

Charles: I don't see any ethical or moral issues about being paid for anything.

Linda: No, me neither.

Moderator: No? Okay. That's interesting.

Richard: No, no. I agree, yeah. If you agree to give information and get paid for it, I think that's great. Depends on what information it is, yeah.

Moderator: That's a good point. And maybe again pushing the hypothetical slightly, but if there was a situation where someone felt like they had to sell their data because they didn't have enough money, does it then become problematic or you think it’s a fair-

Charles: I don’t think, well, again, I don't they'd pay enough that that would be the question.

Susanna: The different-

Linda: No. I don't either.

Susanna: No.

Charles: If they didn't have enough money, I don't think selling your personal data will get you out of that problem.

Susanna: No.

Linda: I wouldn't have a clue what they would pay.

Charles: No.

John: They don't need to tell the truth do they? I mean, they can make up anything, just to get paid, if that was the case.

Linda: That's a fact. Yeah, that is true.

John: I'm a 21-year-old hippy, you know?

Susanna: I can see that, yeah.

Susanna/Linda: \*Laughter\*

Gary: You need a transplant, obviously.

Group: \*Laughter\*

John: It's under my arm.

Susanna: Ooh.

Moderator: Based on everything that we said, I just, again, revisit that question around how you would access a Personal Data Store. So maybe very quickly, would people be happy to pay for a Personal Data Store?

Richard: Depends on how much it was.

Charles: I think I pay seventy nine pee a month for the iCloud.

Moderator: Okay. And you'd rather...

Charles: So, it's got to be relative to seventy nine pee a month for iCloud, doesn't it?

Moderator: That's really helpful to know. Would people be happy, not paying directly, but letting the app make a percentage of money or any money that you made from selling your data? Obviously, if you don't want to sell your data, then that doesn't apply for you.

Charles: Yeah, but you'd never know what percentage they we're making, though, would you?

Moderator: Well, if they gave you a specific figure?

Charles: Yeah, but you wouldn't know whether that's actually what they made or not. They're just saying they'll give you X amount percentage.

Susanna: Mmm.

Moderator: And kind of similar to that, would you be happy to use a PDS if it operated in the same way that Facebook did, for example, and just made little bits of money off using your personal data, so that you could use a Personal Data Store for free, but you knew that they were making money?

Linda: If you could ensure which part they're going to use. But then again, you'd probably only put parts that you are comfortable about people using in it anyway.

Charles: Presumably, they paid you more for the more information you gave?

Moderator: Yes, potentially. That's the model of-

Charles: That's the incentive.

Moderator: Yeah. Different companies are monetizing it differently, but there is one company, part of the sell is that you can store your personal data here and then there's another website that will pay you for sharing different elements. And then obviously, you then decide what you want to share and how much you think it's worth. Yeah. And would anyone just not use a Personal Data Store? Or is there-

Gary: I wouldn't.

Moderator: You wouldn't? Okay.

Gary: No.

Moderator: Can I ask you to expand?

Gary: As I say, I'd like to be in control of everything myself. And I can give what I want then, to who I want.

Moderator: Yeah. So even if it was just a way of storing everything in one location on your phone, you still don't-

Gary: No. I'm used to doing it the old way, so...

Moderator: Yeah. Absolutely. That's fine. Can I ask the rest of the group?

Richard: I wouldn't have a problem. No.

Susanna: No. I'm fine with it.

Charles: No, I wouldn't have a problem.

Richard: No.

Linda: I think I would be, but I would like more details first. I would probably have to go into some sites or something and see exactly what was involved, with payments as well.

Moderator: Yeah. As I said, it's a relatively new technology, so there's a few of these available, like Cufflink and Digi.me, but it's very much much-

Charles: Who are they regulated by, then?

Moderator: I don't know, off the top of my head.

Charles: Because anyone could just start up a company and say, "We want to buy your data."

Moderator: Yeah. There'd have to be a certain level of trust. And obviously, on the sites, they talk about the security protocols, but again, trust would be important.