Moderator: So there's two questions. Which of the following devices do you use and how much time do you spend online?

\*Group answer poll\*

Moderator: I think we’re just waiting on one more person to respond. Can I check that, Thomas, have you answered, yeah?

Thomas: Yeah.

Moderator: Diya?

Diya: Yeah.

Moderator: Alicja?

Alicja: Yeah.

Moderator: Chris, are you there?

Chris: It, just in the process of doing the poll now. I think I'm pretty slow. I'm going to try and join on the laptop in a minute. See if that makes anything different.

Moderator: Sure. Whichever’s easier. Are you alright for us to go ahead or do you want us to wait for you to-

Chris: That’s fine, I think I’ve submitted the vote now.

Moderator: Great. I can see that. Thank you for that. That's really interesting. Most people use a laptop and a smartphone. Interesting to see, just to say, one person uses a desktop computer and you all spend about six to nine hours online. So just building on that, can I ask, what was the last thing that you did online? Maybe if I go to Thomas first?

Thomas: I normally surf the net, just log-in my social media account and just browse through the news. I tend to do it particularly before going to bed because it's quite a wind down activity, I do. I do it throughout the day, anyway. I generally use internet for multiple reasons from taking surveys online, just like this project that we are doing, to searching news, researching other things. So I use internet for many things, [for shopping a particular thing, I do] use internet with.

Moderator: That's really interesting. Can I ask Diya, do you use internet similarly?

Diya: Actually, my field is in IT, so I have to like study, studying or practicing everything is online. So I spend a lot of times with that. And the mobile strains my eyes, so like if I’m watching funny videos or like streaming something, I tend to watch it on my laptop again. My phone, I just use it for call or some basic texting and, yeah.

Moderator: So generally, using your laptop?

Diya: Yeah.

Moderator: Great. Alicja, what sort of things do you do online?

Alicja: I'm mostly spending time on my phone, to be honest with you. On a laptop, tablet sometimes, but not so much. That's mostly I'm checking emails, surveys. I’m selling on a website, I'm buying, looking for different things. Obviously, Facebook, Instagram stuff like this. News, weather, even the weather I'm checking online. I'm barely on the TV. I'm doing, actually I’m doing everything on a phone. Obviously, talking with everyone, checking even homework with my kids at the moment. I'm mostly checking it on my phone but they can use the laptop. So we are going with two devices as well. It's just easier. My kids, they are in Welsh school, so I have to translate it to English because I can’t speak Welsh. So yeah, my mobile phone is all the time in my hands really, or mine or my kids.

Moderator: You mentioned sort of buying and selling. What sort of sites do you use when you're doing that online?

Alicja: Etsy, eBay, [XXX], oh my God, on a Facebook marketplace.

Moderator: Does anyone else use those sites?

Thomas: Yeah, I use Facebook marketplace, eBay. But eBay specifically. Because it's more regulated and works better.

Moderator: Okay.

Alicja: Amazon. Amazon, mostly for buying but not for selling, to be honest.

Moderator: Okay. I'll come back to this idea of it being more regulated, I'm interested by that. I might just ask Chris very quickly. What sort of things do you do online? What was the last thing you did online, Chris?

Chris: I put the six to nine hours, although thinking about it, if I'm including work as well, then it's definitely going to be longer than that. If it's more personal use, it’s probably six to nine hours, I guess. So, the last thing… I tend to use the phone for similar things to the others, so social media, emails online, as well as checking things like finances or banking, internet banking, and so on. I do a fair bit online and it can also be trading and things as well, so a variety of different apps.

Moderator: So-

Chris: I don't spend a lot of time on social media.

Moderator: But you're all sort of fairly confident online then, so doing lots of different processes. So we've had social media, news, weather as well, surfing the web, buying, selling. That's really interesting. Can I ask for those of you who use social media, did you have to sign up?

Diya: Yes.

Moderator: So Diya, yeah. Do you remember what sort of information you gave when you signed up?

Diya: I just gave my name, phone number, address. Address is actually, actually, when I was in India like you know, like it was, since I'm originally from there, sometimes it tracks my location as India.

Moderator: Oh, okay.

Diya: After so much time, even after it gathers my location as UK, it says your primary location is in India. So to confirm that, I have had to give my address. So they had a code come here to confirm it for Facebook. Aside from that, I just needed an email or things like that generally.

Moderator: Yeah, yeah. How easy was it to sort of resolve that? You said you had to provide a new address?

Diya: I think it was very, like, extra and wrong. Like, if it’s just, my location and my IP address is showing UK for some time, for some consecutive days, you should obviously understand [a shift like that]. But then you have to send an address then after some days a postcode comes and then you have to enter it. And not…since I’m in IT, I can know it, but other of my friends they have not been able to resolve this.

Moderator: Okay. That's interesting. Were you sort of comfortable giving all that information to Facebook?

Diya: Yeah, because I'll change my address anyway. \*Laughs\*

Moderator: That's really interesting. We might come back to that. I'm kind of interested because obviously, it's your name, your address, telephone number, things like that. Anyone in the group sort of, do we understand what personal data are? Maybe I could ask Chris, would you either be able give a description of personal data or some examples?

\*Pause – Chris’s connection has dropped\*

Moderator: I think we might've lost Chris, so maybe I can ask Alicja instead?

Alicja: It's all about us, really, when we was born, names, surname, the gender, how old are you, all the small little things, what you like, what you don't like, where you buying, where you, you know, chatting this kind of things. More about you, your interests, where you are, what kind of car you have even, so… the small things, what you’re using for example, like we are now chatting, what you're using, what social media you're using, stuff like this. I don't know exactly. We know it's so many things because so many different companies asking for so many different things. Really, when you sign in. But, first time I hear that the Facebook is asking for address, really. I never had this on my… and I'm not from UK as well. I'm originally from Poland and I never had a problem that I have to put my address in Facebook. I had a problem with them that they said that my name and surname is fake. I have to send them my passport, with all the information, just with the name, they said that I can cover it, the rest of it, but name, surname and the picture. It has to be sent to them too that they can check my account. Is it right or wrong?

Moderator: Can I ask… I'm going to come back to this idea of Facebook and problems that you've had with Facebook. Can I ask both of you then, do you know, or Alicja in fact, you're saying all these companies and they all want different bits of information. Do you know what they’re, why they're collecting your data?

Alicja: They want to send you all different kinds of things. For example, Facebook, if you will even not click things on a Facebook. Advertisement online, straightaway is on Facebook. they’re coming. So they know as well what… where they can get you to buy something or your interest. For me, it’s like, well I didn't even check it on Facebook, I check it outside of the Facebook. Why is it happening? That's a bit wrong for me. So I think, you know, they want to get you to buy something. They want to send you something. What is interesting to you? That they are- using them more. This is what I think.

Moderator: Yeah. That's really interesting. Can I ask Thomas the same question then?

Thomas: The first reason I think is because they want to make sure that the person that logs is an adult or possibly older than sixteen years old. I don't know if you're familiar with TikTok. I've heard bad things about that. For instance, a lady, a girl attempted to do a challenge and suffocated herself and she died. She put a rope around her neck and she wanted to just emulate other people and then she died. She used a fake date of birth to sign up. So I think that first and foremost, your personal identifiable information is important to understand who is behind the screen, even though people try to trick them. Then, I think, for instance, when you take surveys, people are, well, companies are interested in knowing your business, what you do, your hobbies, telephone number, things like that to sell your things and possibly use your data to send it to other companies. That's the one of the many reasons why I think companies asked for so many details.

Moderator: That’s really useful. That's very interesting. Can I ask Chris, so I think you might've missed a little bit of the conversation, can I just ask, do you know what personal data are?

Chris: What personal data is?

Moderator: Yeah.

Chris: Yeah, as far as I understand, it's storing of information related to the account that you… or the person that owns the account, so could be relevant to age, gender, email, address, any sort of information that could link back to you.

Moderator: Yeah, so, it makes you identifiable. Can I ask, do people think there's different types of personal data? So, a lot of people sort of mentioned age, address, location. Alicja was talking about people's behaviors as well and all that kind of thing, what they use to track. Are there any other types of personal data?

Diya: Yeah. Like, data about your health, diseases and things like that. Your political views, your personal views, things like that.

Moderator: Why do you think companies collect that sort of data? Can I ask Diya?

Diya: I think maybe to target you more, or maybe, I don’t know…they sell it to someone else, maybe to the government. I don't know, many things can happen.

Alicja: They might try as well to, maybe some companies, they maybe try to store it and everything, because they try to make some new products and they want to know which kind of product will be actually suitable for most people. So they can sell it.

Moderator: How do you think this data collection affects you? So, Diya maybe I can ask, you mentioned maybe for selling the data or giving it to government. Has that had any personal impact on you?

Diya: I don't think yet I have had any. Back home, they're like more than a billion people so what will they do with so much and how will they track it, but here, they can track you, I feel. I've not done any illegal activities or anything, so I'm not afraid of it. As far as financial data and all that is concerned, for that I try to be careful.

Moderator: Yeah.

Diyal: Yeah. Otherwise, I guess I don't really care that much because if you… whatever you want to do, you can… I do feel it's like dishonest and I would not want them to benefit from my data for no reason. Yeah.

Moderator: Yeah. Is that a sort of similar view of the group? Thomas, do you think the companies are benefiting from collecting your data?

Thomas: Absolutely. Let's say for instance, Facebook. If Facebook wasn't collecting all this information from us, it will not be the giant, the tech giant, that it is today. To be honest with you, when I was younger, not that I am old now, but when I was younger, I wouldn't care about this collection of data. But then in time I learned how companies make money out of our data and we don't get even a slice of it, not even a grind. So I thought, no, this is not fair. Something must change. So that's why I sort of started, for instance, doing surveys online, in addition to the job I do, to sort of say, “okay, you get information from me, but at least I just want a piece of the cake”.

Moderator: Okay.

Thomas: Not for you all.

Moderator: That's really interesting. Can I ask, are you sort of aware then of all the types of information that Facebook collects from you? So, do you think it's just sort of age and location or what other types of personal data do you think they're collecting?

Thomas: This is funny. I was watching BBC1 one day and they actually said that Facebook might know your wife better than you do if you're a husband, because basically Facebook collects all sorts of data from, for instance, how many times you log into Facebook, how many times you surf the net, do you like ice cream with vanilla or chocolate or [banana], you know? All these sorts of things. Facebook collects a lot of information, not just your age, your, I don’t know, your sexual orientation, where you were born. A lot of things.

Moderator: Are you comfortable with that data collection?

Thomas: Yes and no. Yes, because at the end of the day, if you don't provide any information, Facebook will not be very comfortable in giving you access to their platform. But on the other hand, say, okay, I'm not that happy with that because they collect a lot of information. As I said before, they get the biggest slice of the cake and they don't give us anything. They help us enjoying our times better and better. If Facebook wasn't here, I wouldn't have albums to show around, to connect to my relatives, friends, someone else, so you must find a trade-off.

Moderator: A trade off. That’s a good way of phrasing it. Can I ask, so Chris, you mentioned that you don't really use social media, is that right?

Chris: I do use it, but for… With Facebook I have an account, but it's more like a business account. So I do photography and I kind of post my photography through that, but I don't use it for connecting my friends. I used to, but I closed it about three or four years ago. From a personal point of view, which was, part of this reason was, sharing or collection of data is one of the reasons why I closed it and also mainly because I didn't feel it really added much to my life apart from taking a lot of time. But I use a lot of Twitter and I also use Instagram for the same sort of purpose. I was really interested by some of the comments that were made about the data collection. I always find it interesting, because I have watched a few videos. You know that this Cambridge Analytica video where they talk about the Trump election and Brexit and how it was, Facebook data was heavily used to target vulnerable people to change their vote and influence them. So it's a really interesting topic for me, but, I reckon probably the majority of people on this call, maybe I'm wrong, but are probably using Android-based products. These are all run off collecting data and it pays for everything that you do on it. So, I'm not kidding myself when I'm using an Android phone and I'm using Facebook and so on. I know that my data is being collected and that's just part of the service. If you wish to be privatized, you have to pay for it and buy something like an Apple or maybe use a brave browser, which is a crypto-based browser, which allows us to hide your privacy or keep your privacy. So, yeah.

Moderator: Can I ask, do you use any of those? Do you use any of those sorts of protections?

Chris: Yeah, I'm currently using Brave browser, which is something I've used for the last six months or so to try and protect... It basically blocks a lot of adverts and also gives you a benefit for receiving ads. So it will pay you to see ads and things like that.

Moderator: Is that kind of important? So in the same way that Thomas was talking about, I think you said sort of getting a slice of pie as it were, is it important to make money off your data?

Chris: Not so much money related. It is just a bonus. I'm going to use the internet or browse the internet anyway, and I get something for it. It also helps keep my data private. If it's willing to give me something for it, it kind of helps to save time because there's no adverts and things loading. So, it benefits me because it's a quicker experience.

Moderator: I'm going to circle back to this idea of protection and maybe ask some of the other participants. But first I'd quite like to think about the amount of sort of control that we feel we have over our personal data and whether there are any sort of situations where you felt out of control at all, at risk online. So maybe I could ask Diya? It might be banking, it might social networks, any of these areas.

Diya: Yeah, sometimes they won't allow you to proceed without, you know, turning your location services on. I feel like with that, they can track your address at least. And like if they say, sometimes they say that we have closed your account, or sometimes they say that we'll close it after you've been inactive for some time. I don't know if they actually delete it or not.

Moderator: Yeah.

Diya: Yeah.

Moderator: Can I ask Thomas, are there any sort of times where you feel at risk or out of control online?

Thomas: I think that data control wise, we are powerless, meaning that companies that allows us to use their services, basically too big to fail in a way, that is, they have control over everything. But from one side I say that it's positive because at the end of the day, suppose you are lost, you're kidnapped, they can track the last location where you were actually transmitting signal from your device. So I see the two sides of it and I think at the end of the day, we are powerless, the way I see it. But this doesn't mean that the service they provide us with, it's not good, actually, on the other hand is very good.

Moderator: Yeah. Can I ask, is the service worth that element of powerlessness then?

Thomas: It's a tricky question. I mean, again, I say yes, but no, because yes, they can provide us with services that help us. No, because if you want to keep yourself completely, if you want to keep your data protected that's not going happen.

Moderator: Yeah.

Thomas: Because in one way or the other, they will always be able to collect some of your data. The only option would be don't use devices at all. Don't use laptops, don't use desktop, don’t use smart phones, nothing.

Moderator: That’s very interesting. Can I ask Alicja, did you feel similarly, or do you have a different opinion?

Alicja: My question first of all is how many of us is reading terms and condition? Every, all of them, is always saying that they are taking, you know, collecting your data. So, actually it doesn't matter what you will do, we agree on it. We as a people. If you don't want that it's collected, don't go online, internet. It's just not going to happen now, internet is everything. Doesn't matter what site you will go. There's always some data collection. So for me, we are all agreeing on it, really. Obviously, yes, some companies are using quite a lot and they are buying our data where we don't really know about this. It could be changed, should be changed, I don't know. Probably, yes. I think that if you don't want to allow someone to know something just don't go on websites where you don’t want them to collect your data. That’s it. If we are all going on to Facebook and we are feeling threatened by them, just don't go there. I have account, I have as well a business account there. I have my private account. I'm scrolling the Facebook. I don't have any, I have just one picture of myself. I don't have any family pictures. My kids’ pictures are never there. We have to always remember what is going online, it will stay online to the very end, which will never ever disappeared, really. So, you know, I think that we are all agree on it and we are all taking risks if we are going. It doesn't matter what website we are going. So where, you know… Obviously, there’s always some kind of, yeah they might steal my data. They can do something. It's not happened once nor twice. It will happen. There's many hackers who you will not stop. I don't think so we will ever be able to protect any- all of us, that this data won't be somewhere there, even if we don't like it.

Moderator: Have you been hacked before?

Alicja: I had a problem with my bank account.

Moderator: Okay. Can you tell us a bit about that?

Alicja: From my bank, they rang me that someone steal my data and everything. So straight away, they said, “We will recommend”, you know, “you will get some money because of this, this and that”. I said, "No, I don't want money". I want to make sure that this is not used because now someone will take credit on me, mortgage, whatever, millions. And what then I will do? Everything is on me then isn't it? So, even mobile banking, you don't have to go on mobile banking. Everything is in the bank, that's it, isn't it? I'm not going on a mortgage, because it was from my mortgage…data. It was a bit frustrated. It was a bit scary, but what can I do about this? If I don't want that? I shouldn't have anything online. Even in bank, I shouldn't have a bank account. So, there is always some data. I don't think so ever we will be able to protect all of us from hacking.

Moderator: When they told you that someone had stolen your data, did they say how it happened?

Alicja: No. Actually, someone gets to- “We just have that someone stole your data” and that's it. I said “What do you mean that someone’s stole your data?” So I got a phone call, I got letters, emails, everything, that they will give me the money. I said, no, I don't want the money. I want to know what you do, what you will do now. I will make sure that I'm protected, that no one will use my data to do something that I will pay for it. So it was a big tactic, but I don't think so, now in this world, we can't… internet is everywhere and this will stay everywhere. I don't think so we will ever be able to save the data, how we really like. If you don't want to have your data there, don't go online. That's it. I don't think so it's possible.

Moderator: May I ask Diya, do you feel similarly?

Diya: Yeah, actually I've been hacked. Not exactly hacked, like they came... maybe hacked, I don’t know... they said that, I got a mail, [X XX] was spam, and that, “I know one of your passwords is this”. Alright? And they said that, “give me this much money through Bitcoin, or I have a spyware installed and then I have made a recording of you, and this and that. And then I'll put it on a porn website or something.” And I was like, "I have never even been in such a [bad] position." I'm like, "[My god] put whatever you want." It was a for... I've actually many, many accounts, some for useless purposes, it was one of those and some sites which are not important to me, I make easy passwords, so that was one of that things. I was like, "You targeted the wrong person, do whatever you want, I have done nothing, and this account is not even important to me." So... yeah. But then-

Moderator: But... Oh, sorry. Yeah.

Diya: It was also scary because it could happen to an actual account, like one banking or one of those.... It could happen with it on the stronger passwords which I use with important sites.

Moderator: Yeah, yeah.

Diya: So, yeah.

Moderator: So could you tell me a little bit more about that? So you use different email accounts?

Diya: Yeah.

Moderator: Yeah. Can I ask how many and what different uses are you using them for?

Diya: Actually I have four I think, and one is for like... Actually, I try to do some buying and stuff and I'm subscribed to a few review sites, where I get stuff for free and all that. Because companies send it out for you to test them, so one is for that. And one is for my work only. Other is for finances and some work here. One was in India, mainly work and all. And one is for university related.

Moderator: Yeah?

Diya: Yeah.

Moderator: No. That's interesting. Again, I'm going to come back to this, the ways that we sort of protect ourselves online. I just want to sort of stick with this idea of control. So it sounds from a lot of people that it feels the risk is part of being online. Are there instances where you would like more control? So maybe I can ask Chris. Oh, Chris? Oh, Yeah.

Chris: I'm here. I'm just thinking. Yeah. I'm not sure. I kind of agree with what has been said before, where, I'm not sure... I'll be interested to know how more control could be presented, from... And it would be nice if it came from the company rather than from the customer. To say, "You know what? Use our application or something, because you have more control." And I understand this is part of the benefits of something that I get, an Apple product, is supposedly they give you more control because you've paid for that product and you've paid for that security and privacy. As far as I understand, I don't have an Apple product, so I don't know.

 But in terms of control personally, for sure, there're plenty of things you can do, and I do try to implement where possible. Particularly for more important matters, be it financial or personal data. So, multiple email addresses, as before, 128-bit passwords, I have a password creator, 2FA as well, so make sure where possible I use 2FA, either on my phone mobile or a separate app. So yeah, I mean, there's a variety of ways I try to protect the data that I have put online. But of course, once I've given that data to a company, I'm relying on them to store that data safely and stick to their terms and conditions with how they're going to use that data, particularly when it comes to GDPR and careful using personal data like addresses and names and phone numbers.

Moderator: I'm quite interested, you were saying about the terms and conditions. So, earlier Alicja asked, well, who reads the terms and conditions? Do you read them or...

Chris: Honestly, not fully. On occasion. It kind of depends on what I'm signing up for. So for some products, where I feel like the company is fairly genuine, I will kind of trust it almost, rightly or wrongly. Be it, for example, a bank that I've been with for a long time, if I download their app, probably I wouldn't read their terms and conditions, because I kind of leave it to trust. If it's a company dealing with, for example, another financial company where I haven't then had any dealings with them before, then I would certainly consider skim reading the terms and conditions for some information. Social media stuff, well, to be honest, I didn't when I joined things like Twitter. So yeah, I just signed in. But I don't have a lot of real data on there, so there's a bit of protection by providing some false information.

Moderator: Okay. that's interesting.

Alicja: I think that we're mostly reading the terms and condition there where we will have to pay for something, that will make sure that we will not have to actually pay for something. If you are like Facebook, I don't have to pay for it, okay, terms and condition, tick, that's it. You know? Bank account or financial stuff, TVs or bills, whatever, you will read terms and condition because you don't want to put yourself in something actually to pay for something. So I think mostly we are reading things like this, when it's coming to financial ways, financial things. When it's coming to social media, we are not paying for it. That's fine, tick.

Moderator: So that's quite interesting. So you're talking about the financial element, I think that that is very important. But for example, with Facebook, they are making money off your data, but you-

Alicja: Yeah, yeah. But I'm not paying for it. Isn't it?

Moderator: Yeah.

Alicja: This is the service which one, I will not pay. It doesn't matter what they will do. Yeah, they will suspend my account but I will not pay for it. Isn't it?

Moderator: Yeah.

Alicja: But in financial ways, you might have small little things. "Yeah, you will have to pay for this and that. If you will sign for this and that." That's why you're reading, because you don't want to put yourself, "Wait, hold on a second. Why I'm paying for it? Where's it coming from?" And on the Facebook, you know that you are not paying.

Moderator: Yeah. Can I-

Alicja: You know, I think Facebook has gone from years, because they are years now in the market, they’ve really gone back. You have to pay for... You want to promote your page? You have to pay. You have to pay for this. You have to pay for that. There's loads of things what you're paying for. You want to add something? You want to have that more people reach you? You have to pay for it. And this is not fair really for me.

Moderator: It's not fair, you're saying? Is that because they're making... Could you maybe explain why you don't think it's fair?

Alicja: No, they are making millions from this that we actually using it because of our data. So now they asking us to pay more? But actually we don't have this... They are saying, for example, if you have page, Chris said that he had the Facebook page or his account, so he might as well promote his page where you have to pay for it, and it can take really loads of pounds to promote your page, to actually have this proper business on Facebook. And, do we have control of it? Do we actually know how many people reach our page? No, we don't know this. This is for me a bit vague business there. And this is not really fair on us as the users.

Moderator: That's really interesting. Can I ask, maybe Thomas if you feel similarly? So would you like more control over what Facebook is doing?

Thomas: Yeah, but at the same time, I'm just thinking to what Alicja was saying, I think that when a company offers you an extra feature, I don't know if any of you use dating apps for instance? You can use it for free, but then if you want that extra feature to see, for instance who put like on you, obviously you need to pay. So when it comes to Facebook and you want to promote a page or you want to insert an [ad], I think that it's worth paying because obviously you are asking Facebook or whatever tech company it is, to give you that extra feature, to have a better scope and reach out to many more people and potentially buyers. For instance, if you use Facebook Marketplace, if you want to promote your listing, obviously, you have better reach. But at the same time, you have to pay a little extra to make sure that your listing is at the top, so that it's seen by many people.

Alicja: Yeah, but Facebook has changed it over the years. Before you didn't have to pay for anything-

Thomas: Marketplace and [XX XX].

Alicja: Now Facebook is making it really hard for the small businesses to actually reach the people. When before it wasn't. I'm selling on Facebook, I have my own page on Facebook and before it was really easy to make money there. But now they are blocking loads of things. If you have [likes], they blocking you. People can’t reach you even. So you know, why? Why? Because they want me to pay, actually. They want to make money on me, where before it wasn't like this. Loads of people could reach you, but now, really from this what they- people reach you four or five years ago, now only fifteen to twenty percent is reaching you. Where is this eighty percent? So, you know, it's not a bit, not a bit fair. And they're making harder and harder actually for the businesses. Well now, Facebook I think it's main social media. There's no any other media so big as Facebook.

Moderator: So I'm quite interested again… so maybe sort of related to this idea of Facebook, you mentioned earlier about sort of ad-tracking. Can I ask Diya, are you comfortable with how that happens? Ad-tech and marketing online?

Diya: Actually, I never buy anything from ads. I know how many times you will, like, I don't care how many times you show me the ad, I still won't buy it. But for me, the reason I changed it, because some companies run those campaigns like a [small X] or film or something, they target it towards selected individuals and for that, you have to be in the country, like primary location, UK and all that, so that benefits me. So that's why I changed my location so that I could get targeted ads. But even if I wasn't doing it, I probably wouldn't have gone through confirming my address, getting the code, but it would still be irritating. Because if right now I'm here and then if I'm getting ads from another country for no reason, it's not relevant to me. I still wouldn't buy it, but it's just irritating because it's not relevant to you.

Chris: Yeah. It's trying to target your subconscious basically, because maybe you don't need it at the moment. But then in a few days, time you started recalling something that you saw somewhere and say, "Hey, look, I've seen that." And then you try and select it, but it's not something that you actually looked for, it's something that they bombard you with.

Moderator: Yeah.

Chris: So... yeah.

Moderator: So would you like more control over what you get?

Chris: Yeah, sure.

Moderator: Yeah?

Thomas: Yeah, yeah. I use my Gmail account as an email address. And sometimes I see all these ads, I don't even know anything about, and then it happens that maybe that day I didn't need anything, but maybe two months later I say, "Oh wait. I read this about this clothes shop, let me click on that." And then I remember that I saw it in one of the ads in my email address. So it kind of play with your subconscious, basically, something like that.

Moderator: Can I ask, do you take any strategies to protect yourself against these scenarios? So you mentioned using different email accounts. Do use for example... I know Chris mentioned Brave as a particular search engine. Do you use any particular search engines to block ads for, example?

Thomas: Me? Are you asking me?

Moderator: Yeah. Thomas, yeah. Yeah.

Thomas: So I've got McAfee and it has feature that automatically turns on and blocks ads, but it's something that you can disable. It's up to you. I normally allow McAfee to do it automatically, I'm not really bothered. But yeah, if I wanted to, I could use McAfee online. I think it's called Livesafe or something like that, to block ads.

Moderator: Yeah. So can I ask why you don't use it?

Thomas: I mean, at the end of the day, I think that if you have a broader idea of what you might need or might not need, then it's up to you to choose whether to pursue that idea or concept or not.

Moderator: Yeah. That's interesting. Can I ask Diya, do you use any... or how'd you go about protecting your personal data and privacy online?

Diya: I use incognito mode. I don't save passwords. And for normal browsing and everything, I just use my not so important mail IDs for that, for like browsing or anything like that. I don't give out the ID connected to my banking and connected to my work account. And recently I've started using a VPN sometimes. But I'm not sure if that VPN itself is trustable because it's a free VPN. So I don't know that. Yeah.

Moderator: Can I ask in what sort of circumstances you use the VPN?

Diya: I use the VPN, honestly, when I'm searching for things which could be taken in the wrong way or something. Like if I'm looking for a job or permanent residency, things like that. More related to me, specifically related to me, things like that. Yeah.

Moderator: So that’s really interesting. So it's to stop that information being tracked, basically, when you're using VPN?

Diya: Yeah. Yeah. Yeah.

Moderator: Can I say, you don't pay for it?

Diya: Yeah, it's a free service, a free trial version.

Moderator: Yeah?

Diya: Yeah.

Moderator: Can I ask, do you pay for any these sort of methods for protecting yourself online?

Diya: Oh, I pay for Kaspersky subscription. I have a subscription of an antivirus. So it blocks, it shows you if a site is genuine or not. Like I recently got the mail from my bank saying that you were one of those people who were in a contest, success and everything. And I was going to click it from my phone, but the network was bad, in it, so I tried to open it from the laptop and my Kaspersky told me that this site is not trustable, it's a fake site, so I didn't open it any more.

Moderator: Okay. Yeah.

Diya: Yeah.

Moderator: That's really interesting. Do other people use any of these, like a VPN or antiviruses or any other sort of ways to protect yourself online? So again this-

Alicja: Perhaps something on a computer, but not on a phone, really. I think every single computer now is coming with some... I don't know, it's firewall or whatever it's called. Yeah. So I think most of them they are coming now with Norton Kaspersky or something like this. But not specific thing really.

Moderator: Now, so when you're using your phone, are you sort of comfortable that you're protected or you just don't mind or...

Alicja: Well, I don't have... you see, mostly, I try to not use so much apps. Because I think when you're using app, it's more visible because you have everything on your phone. I try not to use for it with the financial stuff. I try to not use my phone. I prefer go on my laptop, I'm not going on any other device, only from one device I'm using it. And mostly with things like this, my husband is sorting it out because he's in IT as well. So sometimes I don't even know that I have something on the phone and I have it. So...

Moderator: That's interesting. Can I ask Chris, you've mentioned a few methods of protecting yourself. Do you pay for any of them?

Chris: I do have a paid VPN service that I use, although I don't often use it for protecting personal data. I use it on occasion for some trading stuff, but it's mainly for when I'm abroad. So I can access data while I'm abroad.

Moderator: Yeah. Okay. Can I ask about the trading, it's quite a specific thing. Are you sort of comfortable with sharing... presumably, you have to share some financial information, maybe bank accounts and things like that?

Chris: Yes, you do.

Moderator: And are you comfortable sharing that information and can I ask, why or why not?

Chris: Again, I have a separate bank account. So if anything is particularly… goes awry, then hopefully it's not affecting my main finances and I have limited funds in that account. Also, I tend to use things like PayPal and other wallets, online digital wallets to be able to transfer money as well. So it's not just my main high street bank account.

Moderator: Sure, sure. That's really interesting. Can I ask... I know Diya mentioned this earlier but is anyone worried about some government tracking and surveillance?

Diya: Government surveillance?

Moderator: Yeah.

Diya: Yeah.

Moderator: Yeah? Okay. Can I ask you to sort of expand on that?

Diya: Yeah, because where I'm from, the government has barely any surveillance. You would want them to have some, but there's barely any surveillance. And here, I think I've seen examples of people getting fired from their jobs for saying something wrong on social media. I personally believe it's not professional or right behavior and things like this... Also, tracking terrorists and all is a good thing, but what if they track the right, the right kind of people also and use it to give you a disadvantage as an immigrant or something. So... Yeah.

Moderator: Well, that's really interesting. Again, you talked about using a VPN for looking for jobs and things like that. Would that be how you might protect yourself from that sort of government surveillance?

Diya: Yeah. Because when you come here on a student visa and everything, they ask that if you're coming to stay here or not. And sometimes, some jobs are restricted to some people or some things like that. So I'm just looking for alternatives.

Moderator: Yeah. No, that's really interesting. Is anyone else concerned about government tracking or surveillance?

Chris: Not overly.

Moderator: No? Okay.

Chris: Not really.

Moderator: No, not really?

Alicja: Well, I think they're all the [X]- One of not… They are one of many who wants to know about us a bit more. Even if they will not ask, they will know anyway because of our data. So I don't think we have very much to say really in this situation.

Moderator: Can I ask, how do you think they get your data?

Alicja: Well, from the companies, they can track us through all kinds of ways. If they will want to know about you, they will know about you. They will go on your Facebook accounts, or Instagram or whatever. All the social media, they will find everything. To be honest with you. I think that many people, many of us it's open pages, open books, because we are putting everything now on Facebook, Instagram, Twitter, and all of it. So if you don't want that they know, you shouldn't have the account really. Like that, actually, you are inviting them to your own life really. And everyone else who can see your profile.

Moderator: Can I ask, does that mean that you limit what you put on social media?

Alicja: Well, yes. I have Facebook, I have Instagram and Twitter. On Twitter, there're no pictures, no nothing. On my Instagram is only this is what I'm selling. On Facebook I have one picture of mine, it's last, I think 10 years ago what I have. That's why... I don't like it, I just don't put, and I think, people who should know about me, they know about me. But many of us, they're just putting everything there. So if you want to get someone and if they have all the accounts, you actually can know their life, what they're doing, where they're working, what schools they've gone through. If you know this information, and you're putting it yourself, you’re actually putting yourself in risk as well.

Moderator: Yeah. Yeah.

Alicja: So, I just don't like it and I never agree on people getting in my life so, so deeply. So that's why I'm not putting it as well. For me, there is no point, you know?

Moderator: Yeah. [That's interesting-]

Thomas: I mean, the risk, the risk is always there. The minute you sign up, you've already submitted your data, so they’ve got it.

Moderator: That's really interesting. We’re going to maybe talk next about a way of sort of limiting sharing personal data.

\*Focus Group/Recording Break\*

Moderator: Okay, great. So we've talked a little bit about what personal data is, where we feel in control, where we don't feel in control online and then the steps that we take to protect ourselves. I now want to turn and consider personal data stores. Oh, Diya, you had your hand raised?

Diya: Yeah. I’m just asking if I can eat food.

Moderator: Oh you have…Yeah. Absolutely. No, worries. Where was I? I just want to ask you first of all, had anyone heard of a personal data store before? Had you heard of a personal data store before?

Thomas: Yeah. Yeah. Sure. Do you mean like Dropbox, OneDrive, these sort of apps?

Moderator: It’s slightly different to that. We might think of that as cloud storage.

Thomas: Okay.

Moderator: But yeah, it might use a similar storage location. The easiest way I think, is I've got a slide that I can share that gives a little description of what a personal data store is. Sometimes they're called Personal Information Management Systems, they've got a few names, but like I said, they're quite a new technology. So I'll read it through and then maybe give some examples and then we’ll see if you understand and if you think it's a good way of storing your data.

 So a personal data store is an app that lets people securely store and share their personal data. It is a single repository for your data and gives you control over what is being shared with whom, for how long and for what purpose. So think about it… it's an app that lets you access a personal data store that's either saved locally on your phone, on another device, or in the cloud potentially as well. The personal data is encrypted, so no one can see it. And when you share it, it's encrypted as well. So only you and the person that's being shared with can see your data. It means that you can pick and choose precisely what personal data to share with both people and companies.

So for example, Diya you were talking about when you moved address, this is one thing, that you could just update your address in your personal data store, and then whoever you had given access to that information, it would update automatically. Similarly for changing phone numbers. Rather than having to email lots of people with your new phone number, if they have access to that one piece of your personal information, it updates automatically. So again, there's a little bit of extra security because you're not putting that personal information out to everyone. I think about it in terms of… you have a safe on your phone, and then in that safe you've got lots of different personal, safety deposit boxes, each with a different bit of personal information. And you can choose who has access to that by giving them the combination to the safety deposit box.

Thomas: I notice that there is something similar in Microsoft OneDrive. You have the vault inside OneDrive, where you can store your personal data. I don't know if it's quite similar to what you are trying to tell us, or...

Moderator: It sounds so in terms of security, but does it have the same… does it give you the same security in terms of sharing data? By being able to choose precisely who has access to it, and also cutting off access at different points as well?

Thomas: I've actually never used it. I just saw it in the bar. I know that if you open it, you can keep it open for 20 minutes and then it shuts automatically.

Moderator: Yeah, so-

Thomas: But I don't know if it connects to what you are trying to, a personal data store.

Moderator: Yeah, I think…so this is, this personal data store, it's kind of based on the idea that you have control over your data. So it's not, you're not giving it to someone else and the app itself doesn't know the data either. And so, it really is only you and anyone that you choose to share it with. So, that's kind of the sell. I mean, other examples of where it might be useful is so, similarly to, when you sign up to sites using Google, for example, or Facebook, you could do it via the PDS, but rather than having-

Diya: But Facebook.

Moderator: ... Oh pardon?

Diya: Facebook has this option. Like if you,

Moderator: Yes.

Diya: login to some place with Facebook, you can, Facebook shows the list of the sites you login and you can remove them or expire the token or something like that.

Moderator: Yeah. Absolutely. With the personal data store, though, you wouldn't have to rely on giving Facebook your data, again, so you would have sort of control of it.

Diya: Okay.

Moderator: Does that seem like a good way of sort of storing and sharing data?

Chris: Does to me.

Moderator: Yeah. Can I ask you to maybe sort of expand on that. Why you think it's a good idea?

Chris: Well, because of the benefits you've mentioned really. The fact that you are able to control who you give the data to and what data they are able to see.

Moderator: Mm-hmm.

Chris: I think it kind of… so as I was saying earlier in the conversation, if someone is able to present a product that allows you to do this, I think then people would certainly consider using it. It would be nice if it comes from the companies that are taking your data, rather than necessarily having to have a third party present it, but this is usually the case. Yeah. I mean, I love the idea. It would certainly be interesting and something which I think gives you a lot of confidence for the future if you're able to then, again, effectively protect yourself. It's like putting locks on your doors, isn't it?

Moderator: Yeah.

Chris: If you had a physical… at the moment, all of our doors are open and anyone can come in and walk around sort of thing. [X XX] so.

Moderator: That's a really, that's a nice way of explaining it, I think. Can I ask, so maybe Alicja, does this kind of app sound of any, of any interest to you?

Alicja: Yeah, that would be great.

Moderator: Mm-hmm.

Alicja: But I still think that in terms and conditions, it will be few things that we will never change. And if we will want to use the apps, you know, sites whatever, we will have to share just a bit of it, that they can use it. So I don't think so we will be able to make sure that all our data is absolutely, you know confident and… that only we and someone will use it if we will want them to use.

Moderator: So, I'm not a technical expert, but if I try and explain how the functionality of these PDSs, and see if that changes your opinion or not. So they’re based on the idea that you give a consent license. So you have all your data in your personal data store. If someone then wants to access a particular piece of data, so for example, a delivery company might want to, needs your address to send you something, you could agree to give them your address for a set period of time and only to be able to send you something. So again, it makes it more… that added level of social security when you're sharing your data. Does that make it sound more attractive or?

Alicja: No- obviously because it's only for time being. But if they were store it only for this time being, or for longer?

Moderator: Mm-hmm (affirmative).

Alicja: This is my question that how will they use them again? Because it's another party of, you know, how they will use it, so, do they have to sign that they will not use it with the app? Or-

Moderator: Yeah.

Alicja: You know what I mean?

Moderator: Yeah, yeah.

Alicja: And know what the third party again will do with it. So this is my question mark there.

Moderator: Yeah. So that's really interesting. So again, it comes down to sort of trust with the other-

Alicja: Yeah.

Moderator: the other company?

Chris: Is that not what the encryption is meant to do though? So surely after the period of time, then the data is then encrypted again and they can't access it?

Moderator: Yes. Yeah. So there might be arguments around, they… you know, the same issues of if I print a packing label, for example, so they then have your address in a different form. But in terms of the technology,

Chris: mm-hmm.

Moderator: it's meant to be that they can have it for a set period of time and then you can, they lose the access. So again, it works in terms of, I gave those examples of updating information as well, so it means that they have the most up-to-date and accurate information. But it also gives you more control over who has your information and for how long. But, so… that's interesting. Alicja, so you're saying there is still an element of trust. Can I ask Thomas, do you think this is a good way of storing and sharing data? Do you think it differs from the examples that you gave before?

Thomas: Well, I think, it gives you an extra layer of security because the data you share it's encrypted. And as you said, it's available for a set period of time so it's not just open, like an open book.

Moderator: Yeah.

Thomas: So I think, yeah, it's pretty attractive. Yeah. Initially I thought it was something about apps like Dropbox, as I mentioned before, OneDrive, but then you sort of told me that it's slightly different than that. No, yeah, it's really attractive. Yeah. Particularly, because of the encryption feature.

Moderator: Yeah. Can I ask Diya, a similar sort of question?

Diya: Yeah, actually it's interesting but, like… and I would probably try it. But the thing is for that, you have, still have to trust the sites that you're sharing with. For example, they will share it to Facebook or a delivery company. But then, all right, if, even if they are honest, this site is honest and correct and everything, they still have to actually adhere to the rules and the consent that you are giving out.

Moderator: mm-hmm.

Diya: That third company still has to do it.

Moderator: Yeah. So again, I don't think… that's a very sort of valid point. The argument would be that because you were having a sort of individual license with each company, you have a bit more control over it. But it's interesting, similar to Alicja, you’re saying trust is still an issue.

Diya: Yeah, yeah.

Moderator: Can I ask, because of that, would there be types of data that you would be happy or not happy to store on this kind of device, this app rather?

Diya: I'd probably not store my financial or legal data, like, you know, like my passport ID or things like that,

Moderator: Yeah.

Diya: I'd probably not store. I could store phone numbers. I could store some IDs and all that-

Moderator: Yeah.

Diya: But I don't know, if what… I mean storing a password someplace is sort of a big step-

Moderator: Yeah.

Diya: Like storing passwords [x one place]. Definitely not financial data though.

Moderator: Okay.

Diya: I don't think I'd store that.

Moderator: So can I ask how you store your financial details at the moment? What protections you-

Diya: I remember it, I remember it.

Moderator: You just remember it? Okay. So you don't, it's not online at all?

Diya: Yeah, I have not stored it anywhere.

Moderator: Okay. I find that interesting because one of the uses for a PDS as [we’ve] seen, is to aid sign up and interactions with retail companies. And again, the thinking behind it is that you are retaining control of your financial data. And so they are only able to access it, for example, to process a transaction. But even if that's the case, you still wouldn't feel comfortable having your financial data on it?

Diya: Probably because if something goes wrong, financially or something, now I'd have to contact and take care of two places-

Moderator: Yeah.

Diya: I’d have to contact them and the banking company also-

Moderator: Yeah.

Diya: But if something goes wrong then I can just contact the bank otherwise.

Moderator: Yeah. Can I ask, so Chris, you were a bit more positive about the personal data store. Would you feel comfortable putting financial information on to it?

Chris: Yeah, I think so. I think it would aid as well. So I use a…slightly, slightly different topic, but I use a key pass software to store my password. So I have a master password and then everything else is stored inside that, which allows me to have much stronger passwords.

Moderator: Yeah.

Chris: And then not have to remember them. Obviously the downside is if someone gets the master password, then of course all of that information is available to them. But I wouldn't be able to survive online if I didn't use that because I would have to use the same password for multiple websites. I wouldn't be able to remember them unless I wrote them down. So then you've got the same situation, I guess you’re then debating whether it's safer to have a piece of paper in your house and where someone has to physically come and burgle you, which is probably now actually less likely to happen, than be hacked online and someone able to just, to kind of get the data from the internet.

Moderator: I think that's a really sort of interesting point. And in fact, one of the functions of the personal data store would be similar to a password manager, where you could store all your logins and all your password information. Can I ask Thomas, is there any types of data that you would be happy or not happy saving on a personal data store?

Thomas: I would rather not share financial data, financial information just like Diya said before.

Moderator: Yeah.

Thomas: But other than that, yeah, I might consider it.

Moderator: Yeah. Can I, can I ask why you wouldn't be happy sharing financial data?

Thomas: I mean, I think my financial data is already pretty much encrypted. Particularly when I communicate with my bank.

Moderator: Yeah.

Thomas: So I don't see the need to add this extra feature. I commend it, because it's pretty good.

Moderator: Yeah.

Thomas: I like it.

Moderator: What about in terms of, so for example, if you're buying something off Amazon.

Thomas: Yeah.

Moderator: You're giving Amazon your financial data, or?

Thomas: Well, I think it's, you wouldn't be able to purchase any item if you were not to share your information, financial information with them.

Moderator: Yeah.

Thomas: But yeah, I think, the less you share the safer it is.

Moderator: Yeah. Okay. Yeah, no that’s really important. I could sort of talk about this a little more [Thomas], but I'm just keeping an eye on the time. So what I think might be useful now is I've got a few examples of how you might use a personal data store, not just in an online context, but out and about in the real world as it were. So I'm just going to flip to the next slide. Can everyone see that? It should say personal data store scenario one? Yep. Lovely. So this is just an example of how you might use a personal data store in a retail scenario.

So imagine that you're going a shop, and you're able to share selected data, it might be about your body shape or your clothing styles, or your age, or your gender or your budget. By sharing this particular information, you can receive, via a one-off choice option on your smartphone, tailored service or discounts. So it might be that you can go into the shop and the shop assistant automatically knows what size you are and so is able to help you more quickly, for example. Does this sound like a good way to use the personal data store? Maybe I could ask Diya first.

Diya: Yeah, I guess it's a nice way to use it.

Moderator: Mm-hmm. And are you comfortable, for example, sharing all those, those types of personal data?

Diya: Yeah. Yeah. I mean, I probably wouldn't care that much about this data, because it would be too cumbersome and stressful to manage all this and not give it out all the time. Plus I give it out, this type of data, very easily. So it would be like a good application for me.

Moderator: Yeah.

Diya: Easier for me.

Moderator: Yeah. And that's sort of, one of the functions of the app is that it has all this information in a one place and then you can very quickly and easily share as required. Can I ask Alicja, would this be of any interest?

Alicja: I would be fine with it, to share it. It will be a bit easier, you know, just go and they will know it. But my question is how often I will go to the shop, you see? So is it worth it or not?

Moderator: Yeah, yeah.

Alicja: Because actually now we are buying everything online. You can buy everything online. If something is not all right, you are sending it back.

Moderator: Yeah.

Alicja: So, Is there a point to actually do it?

Moderator: Yeah, okay so-

Alicja: I would be fine. I will be fine to share it.

Moderator: Yeah.

Alicja: But for me to be actually, do I need this? Do I need this service actually to have?

Moderator: So maybe, if you think about it, the same sort of service but just in an online context, would that make it more attractive?

Alicja: Yeah.

Moderator: So you visit an online retailer,

Alicja: Yeah.

Moderator: and instantly share that. Yeah. Cool can I ask Chris, does this seem like a good way to use the personal data store?

Chris: I get the theory in this particular example. However, I'm not, I don't really shop like this. I, in a way I would like to choose my clothes based on what I feel that day, for example, or what I like, what I dislike, or what other people around me like, rather than necessarily based on potentially just, I don't know, my, my…the perceived clothing style, for example. But the other stuff, for sure. So to have a body shape, or an age, or a gender, I can understand. So I can imagine if I was to put a kind of virtual situation on it, it's like walking into M&S or something and instead of having 20 racks of clothes to go through, you go straight to, everything's size 32 and medium. And so, whatever you're looking at on, on the shop floor is your correct size. And you don't have to check if it's in stock or kind of sift through all of the clothes that are there. Although I know, people shop in a TK Maxx, so they must enjoy doing that.

Moderator: Can I ask, for that sort of added level of convenience. You're sort of comfortable sharing that personal data?

Chris: Yeah, I suppose so. Like I said, I'm not exactly sure. I just, because of the way I tend to shop for clothes in this example, so-

Moderator: Yeah, yeah.

Chris: I can imagine it for other items, for sure.

Moderator: Yeah.

Chris: So I can see how in another scenario it could work.

Moderator: Absolutely. Cool, can I ask Thomas the same thing? So would you use a personal data store in this way?

Thomas: I mean, I will be happy to share all the data I see here, except budget. I mean, the budget is something that is very, it can change. And besides, as I mentioned before to actually provide too much information about my financial details, I would rather just not. But at the same time, just like you mentioned before, Amazon, obviously when you buy an item on Amazon, you have to share your information and they sort of keep track of your bank card, your credit card, debit card, whatever it is. So yeah, I would share all of it except the budget. [Yeah that’s really all.]

Moderator: And again, because it's sort of financial based?

Thomas: Yeah, yeah, yeah.

Moderator: Can I ask, the rest of the group, would they be comfortable sharing their budget or do they have similar reservations?

Thomas: I mean, because sometimes I may have a budget that I see a cloth that is super… you know, I like it very much and I would just spend more than my budget.

Moderator: Yeah.

Thomas: That’s another thing why I would not share my budget,

Moderator: Sure.

Thomas: either.

Moderator: Can I maybe ask about a slightly different type of personal data then? What if they're able to track sort of your mood or your emotion as you're walking around the shop, and so they use that to sort of help tailor the service towards you. So they can see that you are excited about a particular item. It doesn't necessarily need to be clothing. It could be any, any sort of item. Is that sort of a good… would you be happy sharing that personal data?

Thomas: Yeah.

Moderator: Yeah.

Thomas: Yeah, I would. Because it's innovative. I mean, I’ve never heard any companies saying that they want to track you, well to accompany your shopping experience by tracking your mood, something like that. No, no.

Moderator: Yeah, yeah.

Thomas: So it would be innovative and I like it.

Moderator: Yeah.

Thomas: I Like the idea.

Moderator: That'sreally helpful. Can I ask them maybe, Diya? How do you feel about that?

Diya: Can you repeat the question again?

Moderator: Yeah, sure. It's this idea that they might track, or you might share emotion or mood data so that the shop can then tailor their service to you.

Diya: Yeah, actually I think it might be helpful. But at the same time, I think if, for weaker people you know, it might lead them to make unnecessary purchases.

Thomas: Okay. Yeah. Can I ask Alicja the same question?

Alicja: Well, when I'm going to the shop, my mood is always better. So it doesn't matter what the…you know, I think it would be pointless about the mood for me,

Moderator: Okay, yeah.

Alicja: in my situation. But, you know…because when I have a bad mood, I'm just going shopping. It doesn't matter. Even if I will not buy anything, straight away my mood is better. So mood, I don't think so it’ll have any, in my situation, it will be any point to even share it.

Moderator: Yeah.

Alicja: And sometimes, if I'm in bad mood, I will prefer that no one will touch me, no one will come to me and talk with me.

Moderator: Yeah.

Alicja: Just leave me alone. I will look around instead of try to make me more happy, for example.

Moderator: That's really interesting. And, Chris, the same question? ... Are we still there, Chris?

Chris: Sorry. I was on mute. I have a bit, mixed feelings about this to be honest. It's a very futuristic proposition and something which is becoming more and more realistic with time. It’s this idea of, so it's, the idea of having a free choice, so the perception of free choice. With all of this data, the more data we choose, so you start talking about mood and applying mood data to shopping, it, I can see how it would benefit the shopping experience on one hand. However, it kind of takes away, for me, that feeling of I'm going into the store and picking that clothing because I chose it rather than because some algorithm somewhere has decided that my mood is X and my shape is Y and my budget is Z, and then has come up with this item as the best possible piece of clothing. So, this is the future anyway, I'm going to have to get used to it, but it's sort of from a human, natural human instinct point of view, I don't like it. Particularly when, particularly with the mood element because that certainly takes away that feeling for me of, of free choice.

Moderator: Can I maybe ask you, I've got another scenario here, which sort of relies on the same sort of mood or emotion data. I’ll get your sort of view on it. So I'll just read out quickly. So, rather than a shop, we can imagine that we're in, at a sport event, so maybe in a stadium, and you opt in to sharing data via wearable technology. So maybe you're wearing a smartwatch and it's tracking your heart rate, for example. And so organizers can monitor crowd emotion. This is fed back at key moments, so when a goal is scored or a particularly skillful passage of play, and so they can use it to modulate the displays in the stadium, so changing the lighting or images or turning the sound \*connection drops\*. And so it creates a more immersive environment and heightens the crowd's experience. How'd you feel about that Chris?

Chris: I, suppose I would have to experience it to understand what immersive might be. And, again I suppose that will be a generic decision based on someone's feedback on various data. So what might be immersive and fun for me might not be fun for other people. You know, if the lights go out, someone might be scared of the dark, but other people might love it, you know? But I get the concept. It's a bit like 4D cinema, isn't it? That sounds a bit like a, it seems to me a bit of a con, but some people love it. I would rather just go and watch the film. Same as 3D as well, 2D is good enough for me.

Moderator: Can I ask then, so it's the kind of the outcome of the tracking. Are you comfortable sharing that information, the personal information itself?

Chris: So the concept that people are using personal information to then benefit my experience?

Moderator: Yeah, yeah.

Chris: I suppose so, although I think life is thrilling enough as it is to be honest.

Moderator: That's a fair point. Can I ask, I was trying to remember, who, did someone say at the start that they weren't comfortable sharing health data?

Diya: Yeah, I said that.

Moderator: Yeah, Diya so how do you feel about this scenario?

Diya: Yeah, I mean, I'm uncomfortable with health data, because, it can be, used the wrong way or revealed to the wrong people. Or my, I mean, I don't know, maybe my parents get extra crazy when I get, even some little bit of cough, and if I have a big disease or something, anything, they can, they'll go, they'll lose it. Something like that. And obviously sometimes people have diseases, big disease like HIV or cancer or everything. And where I'm from, people discriminate against you. They think you're ugly or crazy, or “he is sinful”, if you have some big diseases. And so , I wouldn't want people to change how they look at me, if in future, God forbid, I get something like that,

Moderator: Yeah.

Thomas: And, yeah, and-

Moderator: So I'm really interested, in fact, the next scenario is going to address that directly. So I might ask you to come back to that. Just in terms of this sort of sporting scenario, did you have a feeling about whether it's a good use of the personal data store?

Diya: Actually, I don't watch sports at all. So I have no data on this.

Moderator: What about, for example, if it was, do you go to the theater, or to museums, or something like that?

Diya: For me, I mean, I guess I do. I just try. I like to go to in-person places. Online, sporting events or theater or anything. I don't think I have any data that they can use.

Moderator: No, but if you were to go to something in-person-

Diya: Yeah.

Moderator: So just imagine for a museum, for example.

Diya: Yeah.

Moderator: And they're able to tell that you are enjoy a particular item in the museum. And so they're able to change the lighting to make you focus on it more or to sort of highlight a particular part of it. Do you think that would be a good use?

Diya: Yeah, exactly as Chris said, life is thrilling enough. And I wouldn't want to feel like I'm in a simulation, a machine is dictating how I feel.

Moderator: Yeah. Yeah.

Diya: So in such a place I wouldn't want it.

Moderator: You wouldn’t be happy, no. That's a fair point, I think. Can I ask the same question to Thomas? How do you sort of feel about this particular scenario?

Thomas: Well, before we talked about social media and how they control our data and how powerless we are against these tech companies. Well, in this case, we will just be beyond powerless because at the end of the day, feelings is something that, yes, you can control. But when you are, for instance, in a stadium… I love football, so when you're in a stadium, and your favorite footballer scores a goal, you're so excited, you just let your feelings go and you don't control them. So I think the idea is pretty futuristic in the sense that they can change the lights, images and sounds based on your feelings. But at the same time it's scary because you sort of are like a puppet and they just control you.

Moderator: Yeah.

Thomas: You know, with threads. [It’s like that.] So, yeah. It's futuristic and exciting, but at the same time scary.

Moderator: Yeah. That's really interesting, so again, it's the kind of… so it’s the manipulation rather than the type of data that's being collected?

Thomas: Yeah.

Moderator: Yeah. Okay. And that's really interesting. And just finally Alicja?

Alicja: Well it depend on what you would like. If you would be… I was thinking about cinema as well. If you're in cinema. Yeah. That's great. You know, it can, you can enjoy it more. If it is game, yeah, you can enjoy it more. But actually is it safe for everyone? Is my question. When, because not everyone can, you know, hold their emotion or something. Is it “I will go this way” but is it actually safe for everyone to make all of this happen to everyone.

Moderator: Yeah.

Alicja: So, you know, it's great idea with some points. But in some points as well, it might be dangerous. It may harm someone as well.

Moderator: Yeah.

Alicja: So I think this way. So probably, I will agree with Tom.

Moderator: Yeah. Okay. That's really interesting. And again, just so I can double check. It's not that they're collecting the mood or emotion data. It's how it's being used?

Alicja: Sorry?

Moderator: Are you okay with them collecting this kind of mood and emotion data, but it's just-

Alicja: I don't think so. It’s point, you know, with… When we are going to the health as well, not emotion, we're on our phones now, we have apps already where they’re counting the steps, when they’re counting your heartbeat and everything. So, it's not doing anything else really. You're not giving them anything else. But in this point, I think it's a bit, it’s a no-no for me.

Moderator: Yeah. That's quite interesting you're saying about the health apps that you have on your phone. If Google or whoever runs the app is making money by selling that data, are you okay with that? Or would you prefer to have more control over it?

Alicja: I have only one app which one, you know, already was installed on my phone, which one is counting how many steps I'm doing, my heartbeat and everything. I think it might be save li- lifesaver as well.

Moderator: Okay.

Alicja: If they will see that something is going wrong, if they can contact someone and track you by this, that's great. But if it’s… I don't know how to put it in words really. Is it point really to have it or not? I don't know. To be honest with you, with this one I'm not sure.

Moderator: Yeah. Okay. No, that's really interesting. It sounds similar to what Thomas was saying at the start with there is some value in giving them that information,

Alicja: Yeah.

Moderator: if it's going to save your life or help them in a particular way. I've got one more scenario, which is about health data. And I'll ask Diya to talk about this because it's come up in what you're saying about what you're comfortable sharing and not sharing. So, in this scenario, and this is actually something that they're looking at at the moment, in terms of people showing that they’ve had a vaccine, for example. So, in the personal data store, you have a data passport, which enables you to quickly and securely share very select pieces of personal data. So as an example, this is still hypothetical, but during the COVID pandemic, some places have decided that they were only going to let you in if you've been vaccinated. So, it might be a shop. It might be your workplace. By using the data passport, you can provide this information without sharing any other personal data. So you could scan your phone for example. And it would just say yes or no, you've had the vaccine. Would you use your PDS in this way, Diya?

Diya: Yeah, because this is protecting my other type of health data, sort of thing.

Moderator: Yeah.

Diya: Because like COVID… I understand that it is needed and some people…obviously, a lot of places are going to ask for it and traveling and also, and I don't like quarantine also, I was actually in quarantine for some time before, so I think this would be very useful.

Moderator: Yeah.

Diya: Yeah.

Moderator: Can I ask the rest of you? So maybe Thomas, how does this scenario sound?

Thomas: Yeah, I will definitely do that. I will definitely share my information because it's important for the premises I visit to know that I've been vaccinated. Well, vaccines don't kill the virus 100%. They have, you know some work better, some work a little less better, I think. But at the end of the day, yes, I think this is a good idea to just keep you safe and keep people around you safe.

Moderator: Yeah.

Thomas: Yeah. So I will definitely share my personal data, in this case, have a data passport.

Moderator: Yeah.

Thomas: To store the personal data store. Yeah.

Moderator: No, that's really interesting. I would like to ask you more, but I'm aware the time's running out. So Alicja, how do you feel about this app?

Alicja: Yeah, I will take the vaccine anyway. Many people will not take the vaccine. So this is my question, how they will feel? I will not have a problem with it because I will take the vaccine, but how different people will feel about this if they will not take the vaccine. So, you know? And some people can think about this, “Yeah. You didn't have a vaccine. You are not going.” Straight away, how people will look at them and some people might be not happy about this. But for me, it's not a problem because I will take the vaccine. And if we have to go back to normal, if it will help everyone and we can protect somehow from getting a situation worst, I will be happy. I am not happy about track and trace, whatever the app, they wanted the government. I'm not really happy about this one because it's just too much data. But if it will be just app where it's saying, "Yeah, I had the vaccine.” “No, I didn't have a vaccine." I will be fine with it.

Moderator: Yeah. So, it is basically because it's specific data, that's why it's better.

Alicja: Yeah.

Moderator: Great. That's really helpful to know. And Chris, maybe briefly you could share your thoughts on this scenario?

Chris: Yeah. For me, it’s a little bit more, I'm a bit more cautious about this. It is quite personal data, and again, tracking things. I think it's down to what you've mentioned a couple of times, is really how they use the data. So, the actual data that's being transferred is a bit... I'm not so sure I'm happy with it. But if it is just used for the tracking of the pandemic, then I can understand how that data can be useful. I mean, it kind of touches on some things I've heard about China, really. How they're coping with the COVID pandemic is that they are getting their citizens to scan everywhere they go, a QR code on their phones to track exactly where they go. And it's interesting because as soon as we hear that from China, we in the West tend to say, "Oh my God, that's terrible. The government are tracking everything that they're doing and exactly where people are going." Yet, this scenario is exactly the same concept. So I don't see how it differs in a way. Apart from the fact, I guess, that you're choosing when and where you give the data.

Thomas: So, the government is giving you the chance to get vaccinated. It's not telling you, "Okay. If you don't get vaccinated, you get imprisoned." for instance. In China, it's a little bit more of a communist country, so the government has a bigger impact on people and bigger control. But yeah, for instance, in the UK, the government is telling you, "Okay, if you don't want to get vaccinated, is your responsibility. But just be reminded, you might not be granted access to certain premises or even not inside the country. If you fly abroad, for instance."

Moderator: It's a really interesting discussion that I would like to spend more time on. What I might say is if we just focus on the technology just… So Chris, you're saying that it's the tracking element, but for example, using this data passport, if it didn't, it only had whether you'd had the vaccine or not, would that make it more appealing? So it wasn't actually tracking you because it didn't give any other sort of identifiable information.

Chris: Yeah. So, I wasn't referring anything to do with the vaccine. I was just trying to discuss the data usage. So the fact for me is how the data is used, as you've mentioned a number of times. It's the same with the scenario too, where you're having this experience in the stadium. In theory, I don't like the idea of the heartbeat and these sort of elements of my personal information being tracked. But if I can guarantee that it's just to be given an additional experience, like a benefit for my personal experience, then I could probably accept it. And again, it's that kind of trust element of, that data is not then going to be sold on to someone else to say, "Okay, well, there's a middle-aged man who's fairly fit. And when he has excitement, his heart rate goes up to Y." And then for some reason that can be used for some other information. I don't know. Just how it's used, how it’s used and where it's used.

Moderator: No, that's really helpful. And it's interesting that trust is something that's coming up again. I've got one more topic that I'd like to talk about. So again, thank you for your time. Can I ask the group, how do you feel about being paid for your personal data? So I know Thomas already mentioned-

Alicja: I don’t think so anyone won't be happy about this. Everyone will be happy about this, isn't it?

Moderator: Yeah.

Alicja: It's nothing wrong with it. It's mine. If you want to get it, pay for it. Now, nothing is free. That’s the truth, it’s the world how it is, nothing is free. So, if you want this, why you shouldn't pay for it? If you want to have use of it, you know, they should pay for it.

Moderator: Can I ask if the group feels the same? So I know, Thomas, you mentioned,

Thomas: Yes.

Moderator: that that's why you do surveys, yeah?

Thomas: Yeah. Obviously, who wouldn't be happy to get paid for their personal data that they actually produce, basically? So yeah, I will definitely agree with it.

Moderator: Yeah. Is anyone uncomfortable about selling their personal data. Diya, would you be comfortable or uncomfortable?

Diya: Yeah, I'd only be comfortable with selling the specific type of data and I wouldn't want any money for any type of data. I wouldn't want no one to touch some type of data. But yeah. But the one which you are taking anyways and it's not that important to me, yeah, I'd like to get paid for it.

Moderator: Yeah. And Chris, how do you feel about being paid for your personal data?

Chris: Yeah, I think if it's possible to select what you want to be paid for. So, rather than, I can imagine this being like, I don't know, an account scheme where you can be a premium member and you have all data is paid for, and you get loads of money. Or you can be a semipro member and certain select data is given away and you get paid less money and so on. And I can imagine that they would, for example, maybe pay more for certain types of data. So, if there's a certain type of data that's particularly interesting, then it goes for a higher price.

I would also be happy to give away my data for free if it's for a good reason, a good cause. Similar to the situation that was discussed before, where if you were lost somewhere in the wild or whatever, and you can be tracked. And you've gone out purposefully for a walk, you know you're on your own, you might choose to share your location so that if you are lost. If you're skiing, for example, and there's an avalanche and you have to be found then maybe this is a good reason to give it away for free. But again, it's about that trust and knowing exactly what that data is being used for, rather than just giving it away willingly without knowing where that data is going next.

 And I think that personally is where the... From what I understand and what I've read and watched about things like the data that Facebook takes, is that you don't then know where it goes after you've given it to Facebook. So I don't mind giving it to Facebook because I can socially interact with my friends and that's understandable, but then they sell it on to 20 other companies and you've got no idea why, or where, or how they've made the money.

Moderator: And that's really, so, it comes back to control again and knowing what's being done with the data.

Chris: Yeah.

Moderator: Can I ask, can anyone think of any reasons why it might be, or might seem unethical or wrong to sell or to be paid for personal data?

Chris: \*Laughs\* Yeah.

Moderator: Yeah, okay. Chris, maybe you could add a bit.

Chris: Lets just say-

Thomas: You mean paying personal data to other companies or to the users who produce data?

Moderator: To the user. So, just the idea of being paid. Maybe I'll ask Chris to, he had something he wanted to say.

Chris: Yeah. Well, I mean, it was just, an obvious question. For example, let's say I have five children and I can use them to get more money for their data. Yeah. Or maybe you could manipulate your data so that it suits the highest prices that you want to be paid and so on. Yeah.

Moderator: Yeah, absolutely. Does anyone else have any thoughts on that?

Diya: Yeah, I guess it would be probably being too money-based on everything and all. And yeah…right for the kids, like, you cannot, you will probably, I mean… if I had kids, I'd probably sell their data also, but they are not consenting to it, so I should not do it. \*Laughs\* Yeah.

Moderator: Yeah.

Alicja: Yeah. But I think it's up to you. Do you know, how you will feel about this? Because some people might feel all right with it, to sell their data, their kids and all the family. So, you know, it's up to you how you feel about this. And if you sell it, this is your fault and not any other company's fault because you're selling it. If, personally, I will take that, the company tried to sell my kids' data, that will be, you know, they try to get all the data from my kids and they will sell it, that's not fair enough. That's absolutely not fair for me. But if you selling yourself, it's, you know, look at yourself then. So, it all depends what you allow them to sell. As I said, I am not putting my kids pictures… I don't have even on social media that I have a kid. So, you know, if someone will ask me, no, I don't have a kids. They don't have to know it. So it all depends from which point of view you seeing it.

Moderator: Can I ask, does anyone think it might be unethical if there's a situation where someone felt that they had to sell their personal data because they didn't have enough money, for example?

Alicja: Well, I will take it as a work, really.

Moderator: Work. Okay. Yeah.

Alicja: Because it might be a work as well, you know, if you are in situation, it can save your life as well.

Moderator: Yeah. Yeah.

Alicja: You know, so, and it's again, up to you. Do you want to sell it then? If it's up to me, do I want to sell it? That's fine with me.

Moderator: Yeah.

Alicja: But I don't want anyone to push me to sell it.

Moderator: Can I ask, Thomas, how do you feel about that?

Thomas: Yeah, I think users should always be allowed to choose. I mean, they should never be forced to do anything. I mean, at the end of the day, companies will get your data anyway. So, whether you sell them or you just allow them to collect them, they will always get it. But getting paid for that, should be an optio- I mean, a choice.

Moderator: Choice. Okay. So choice is very important.

Thomas: Yes.

Moderator: I'm going to just another quick poll. And it's around this idea that Diya mentioned, that what sort of data you would be comfortable selling. So you can select as many or as few as you like. And also, there's a none of the above option as well at the bottom.

\*Pause as poll is completed\*

Moderator: Just while we're waiting for the last person to finish the poll. I find it quite interesting, so no one's comfortable selling health data or mood or emotion data. Can I ask why mood and emotion data you're not comfortable selling? So maybe if I start with Thomas.

Thomas: Well, I think among all the options you provided us with, I think age, gender, and location would be the only data I would be comfortable sharing because I don't see the necessity of getting more data than it is required. What difference would it make if you knew that I support for instance, Tories rather than Labors? Or, I don't know, getting too much information for something that is not required, I wouldn't be comfortable with.

Moderator: Could you maybe talk specifically about the mood and emotion stuff? Is it just additional that...

Thomas: Yeah. That will be additional and I will be comfortable with the collection of data I got in the mood. Like you mentioned before, the experience, the shopping experience, where the companies will collect data of your mood where you try and purchase clothes. But actually, when it comes to paying, I don't see the use, the need, for collecting that. So, I would share mood when it comes to shopping experience, because it's quite fascinating and futuristic. But not when it comes to paying.

Moderator: If they’re paying. Okay. That's really interesting. One person said they would share mood and emotion data for pay. Can I ask who that was?

Chris: Yeah. That was me.

Moderator: Yeah. Okay. Could you expand on that?

Chris: I actually selected them all just because again, it's down to the situation and why they want the data. So, I wouldn't necessarily be unhappy with sharing any of the data, but just as to why. And as an example, I have an app where, it's a wellness app on my phone, and it asks me, "What is your mood today?" And then I think the idea or the concept is then it can select certain videos or audio that then tries to help you with your mood. I mean, I don't use it very much, but I can see that as a function of why they might be wanting to have that data and to be able to then choose things for you. However, a little bit opposite to what Thomas was saying. I find this futuristic element a little bit scary. And like I said before, it almost feels like it takes away my freedom of choice. I feel like an algorithm is then selecting stuff for me, rather than necessarily I'm making that choice for myself, but that's another discussion.

Moderator: Which unfortunately we don't have time to go into [at this point].

Chris: Maybe another day.

Moderator: Yeah. Can I ask very quickly.

Thomas: [X] Chris was so eager to have it.

Moderator: I'm quite excited and interested in it. But can I ask very quickly then, Diya, why wouldn't you be happy selling mood or emotion data?

Diya: Because I think I'm a spiritual person. I think it takes away from your free will. And I just don’t… I think of myself as a very individual person and a lot of things about myself I don't want to share with literally anyone. So, definitely not with a algorithm.

Moderator: Sure. That's great. Are you aware that Facebook does collect that kind of data? So if you put a happy face next to the post, then they mark that down as you are responding positively to something. Does that...

Diya: Yeah. I think they might run data analysis on it, depending on the time you spend, like, everything. I mean, I'm an analyst also.

Moderator: Okay. Yeah.

Diya: But I think they try to, I think they might, they definitely do run algorithms on it and, yeah. So, it's nothing you can help, but then I don't use Facebook much anyways.

Moderator: Sure. Yeah. Okay.

Diya: Yeah.

Moderator: I would like to continue this bit of conversation, but I'm going to ask one more question very quickly and then I'll let you guys go for the evening. It's again just around payment, but in order to use the personal data store, would you be happy to pay for it?

Chris: I would be expecting to pay for it.

Moderator: You would expect to pay.

Chris: Yeah.

Alicja: It would be expected, yeah, to pay for it, probably.

Moderator: Yeah. Would you rather pay for it upfront, or if you were to make money out of your data, would you be happy if they just took a percentage of the money that you made?

Thomas: Second option. I would choose the second option.

Moderator: The second option.

Alicja: Yeah.

Diyal: Yeah.

Moderator: And then what about if they, rather than taking a percentage, you just agreed to let them make a little bit of money off your personal data?

Thomas: Well, if there is a piece of cake for me too, yes. But if it's just a win-lose situation, no. But if it's a win-win yeah, I will agree.

Moderator: Okay. But in both situations you would rather not pay up front, you'd rather pay through the use of the app?

Thomas: Exactly.

Moderator: Okay. That's real interesting.

Chris: erm just-

Moderator: Chris, yeah?

Chris: Sorry, just want to comment on that last bit, because to me that final choice of paying, them just taking the data, again, it's the same situation as Facebook. I don't see how do I know where they're using that data? So, I don't mind being paid for my data. And I don't mind selectively choosing who receives that data and what data they receive. And I don't mind paying for the service, either an upfront fee or if they take a percentage of my profits. That makes sense. It's a bit like using Quidco or cash back sites or something like that. However, if they're then receiving a fee to use my data that I have given, that I'm not happy with, because it's exactly the same situation as where we are today. So again, I want to be in control with that data and where it goes.

Moderator: That's really helpful. And one last potential model. What if it was free to you, but it was charged to the companies that used it? Would that be more preferable or less preferable?

Chris: Yeah. I mean, I would be happy with that again, as long as I have control of where the data goes and who uses it. Yeah.

Moderator: That's great.