



GDPR: The right to remain private

What businesses need
to know about consumer
attitudes to GDPR rights



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GDPR: WHY IT MATTERS

The General Data Protection Regulation (GDPR) came into effect in May 2018, making organisations accountable for personal data protection including how and where data is stored and how it is processed within an organisation.

A global survey by SAS in 2017 revealed that just 45 per cent of organisations had a structured plan in place for compliance and 58 per cent acknowledged that their organisations were not fully aware of the consequences of non-compliance.

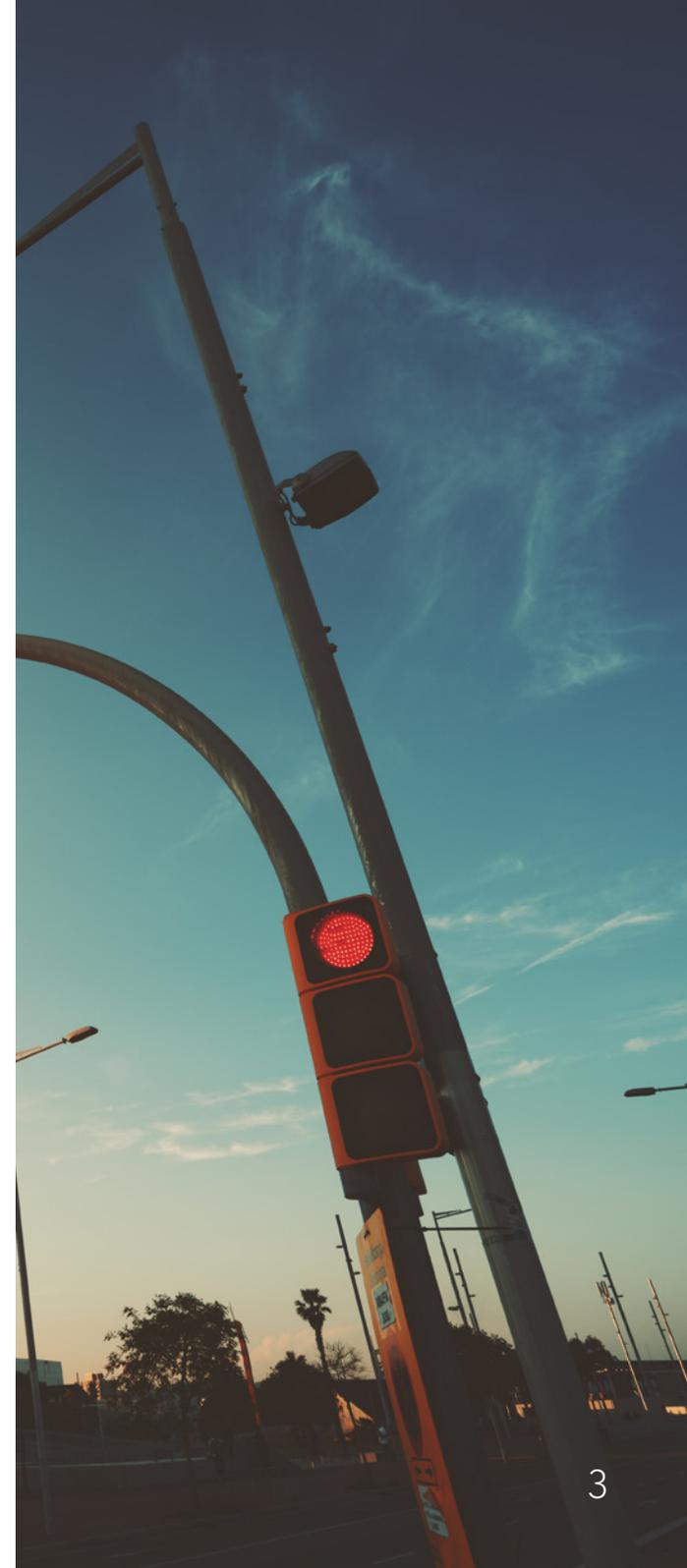
In July 2017, SAS opened a new conversation around GDPR in the UK. It explored consumer sentiment towards the upcoming legislative change and their intentions to activate rights to be informed, access, rectify and erase data. The study revealed that nearly half of UK adults planned to act on their new rights, with 15 per cent intending to do so in the same month that GDPR came into force.

Following the 25 May 2018 compliance deadline, SAS commissioned an updated version of the same survey to help organisations understand if consumers (and, therefore, their customers) are now acting on their GDPR rights. It examined attitudes across a number of industry sectors, including banking, retail, insurance, utilities, charities as well as respondents' current and former employers. The updated survey also looked at how attitudes had changed over the last year, particularly in light of the Facebook/ Cambridge Analytica news story. The latest research also provides guidance for organisations on how they can work to retain customers and their data by building a customer-first data-handling policy.

There is already a great deal of research into business readiness for GDPR, but it is also crucial that organisations understand how their customers plan to exercise their data rights. This insight will help prepare for the types of requests they will receive and create an environment of trust where businesses can demonstrate they both protect and make good use of customer data.

Research Methodology

The research was commissioned by SAS and conducted by research company 3GEM. Between May and June 2018, 1,000 consumers in the UK and 850 consumers in the Republic of Ireland were surveyed. The results set out in this report are the combined UK and Ireland findings, but the findings for each individual country are set out in the Appendices.





INTRODUCTION

The public has embraced GDPR faster than predicted. When surveyed in 2017, nearly half (48 per cent) of UK consumers were planning to activate new rights that would be granted to them under GDPR. A year later, 56 per cent have already exercised their new rights or plan to do so within the next year.

The vast majority of consumers have been motivated by the coverage given to data-sharing following the high-profile story involving Facebook and Cambridge Analytica. More than two-thirds (68 per cent) plan to either activate rights to retract data permissions, stop sharing as much personal data or at least review how companies use their data. Excluding the 11 per cent of respondents unaware of the story, only one in five (21 per cent) claimed that their views on data protection have not been affected by it.

However, despite the renewed focus on data privacy, younger demographics (particularly 18-24-year-olds) have retained a more open attitude to sharing personal information. Nearly half (47 per cent) say they are less likely to erase their data with a company so long they are assured it will not be shared without consent. This compares to just 30 per cent of those aged 55 or over. Organisations are also more likely to encourage this younger age group not to withdraw their data by offering something in return, such as financial incentives or a better customer service.

Consumers are easily motivated to act on their rights when faced by inaccuracies in data profiling or when discovering their personal data has been shared with third parties without consent. Following GDPR, organisations need to be much more vigilant in how they handle customer data, as close to half of consumers (46 per cent) will act on their new rights after only one such 'data mistake'.



THE RIGHT TO SAY 'NO'

A larger proportion have already exercised their new personal data rights compared to those who said they would back in 2017.

Only 15 per cent of consumers planned to exercise their rights within the same month that the legislation came into force. Yet since 25 May 2018, more than a quarter (27 per cent) of consumers have professed to exercising their rights over their personal data. A similar proportion (29 per cent) now plan to activate their rights within the next year, with 17 per cent intending to do so during the next three months.

This shows organisations needed to be geared up for customer data requests from the very beginning and should expect many more over the coming months and beyond. Time is running out for companies struggling to ensure their systems and procedures catch up with the regulation.

Many consumers are driven by external events, as 38 per cent claim they would activate their rights conditionally if their data was compromised. For organisations that have recently experienced widely publicised data breaches, customers are more likely to be proactive in exploring their rights. Organisations which have recently suffered a data breach need to work hard to provide assurances of data compliance to regain trust.

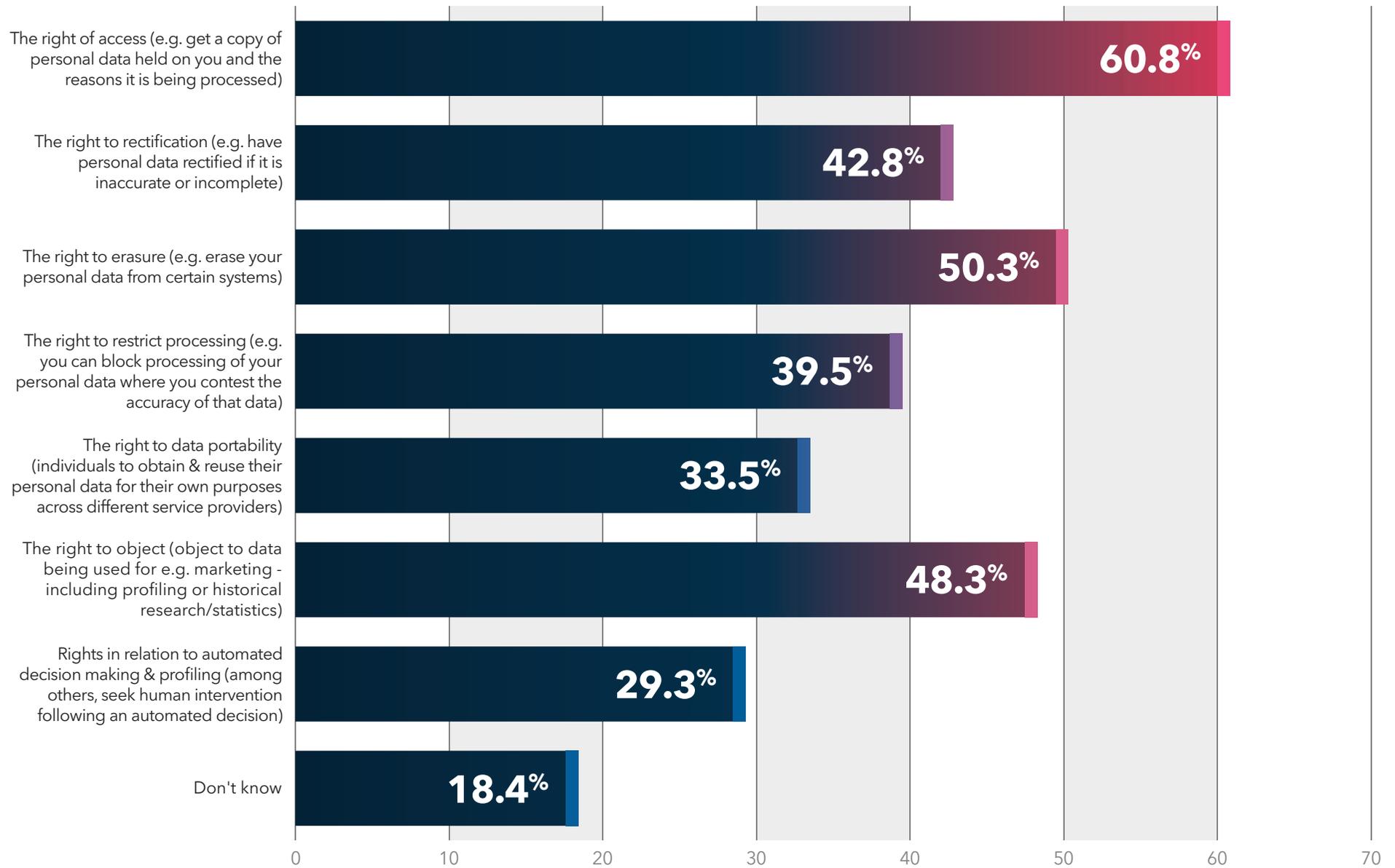
The majority of people are familiar with their new data rights, especially the right to access their data and the reasons why it is being processed (61 per cent). This is significant as for some organisations that have poor data governance, just a single data subject access request could prove costly. Half of consumers know of their right to erasure, but slightly less (48 per cent) are aware of their right to object to data being used for marketing purposes.

While policymakers may need to ensure further education around GDPR, organisations cannot afford to sit back and assume customers will not exercise their rights.

Consumers are prepared to challenge automated decisions that affect their lives. Half would exercise their right to challenge a bank if it used technology not to grant a loan or approval on a mortgage rate or account upgrade. Insurance companies would face a similar level of response, as 40 per cent would do the same if automation was used not to grant insurance or used to process claims. Retailers and supermarkets are also potential targets, as 31 per cent of respondents indicated they would remove their consent if their data was used to automate offers they received.



Fig 1: Since May 25, you have had new rights over your personal data and how it is handled by organisations. Are you aware of the new rights?



REPUTATION IS EQUALLY IMPORTANT AS GOOD DATA COMPLIANCE

Customers view the handling of personal information as an issue of trust.

They are unlikely to share data with a company that they believe may misuse it. Over half (54 per cent) would activate their data rights if their data was shared with a third party without their consent. As such, high moral and operational standards are just as important as good data compliance in securing consumer willingness to share personal data.

Those industries that have seen historical data misuse, or the widespread sharing of data without clear consumer consent, are the most likely to receive GDPR requests. Most respondents (89 per cent) were aware of the Facebook/Cambridge Analytica scandal, and of those who were aware, 76 per cent say they have either activated rights, plan to stop sharing as much information or are reviewing their rights directly because of it. Social media companies will be the hardest hit, with 44 per cent planning or requesting their data be removed, 35 per cent wanting access to it, and 48 per cent objecting to use of their data for marketing purposes.

Following the Facebook-Cambridge Analytica scandal, **68%** of consumers will either exercise their GDPR rights, share less data or review how their personal data is used

Fig 2: From which of the following organisations have you exercised/will you exercise your right to have your data removed?

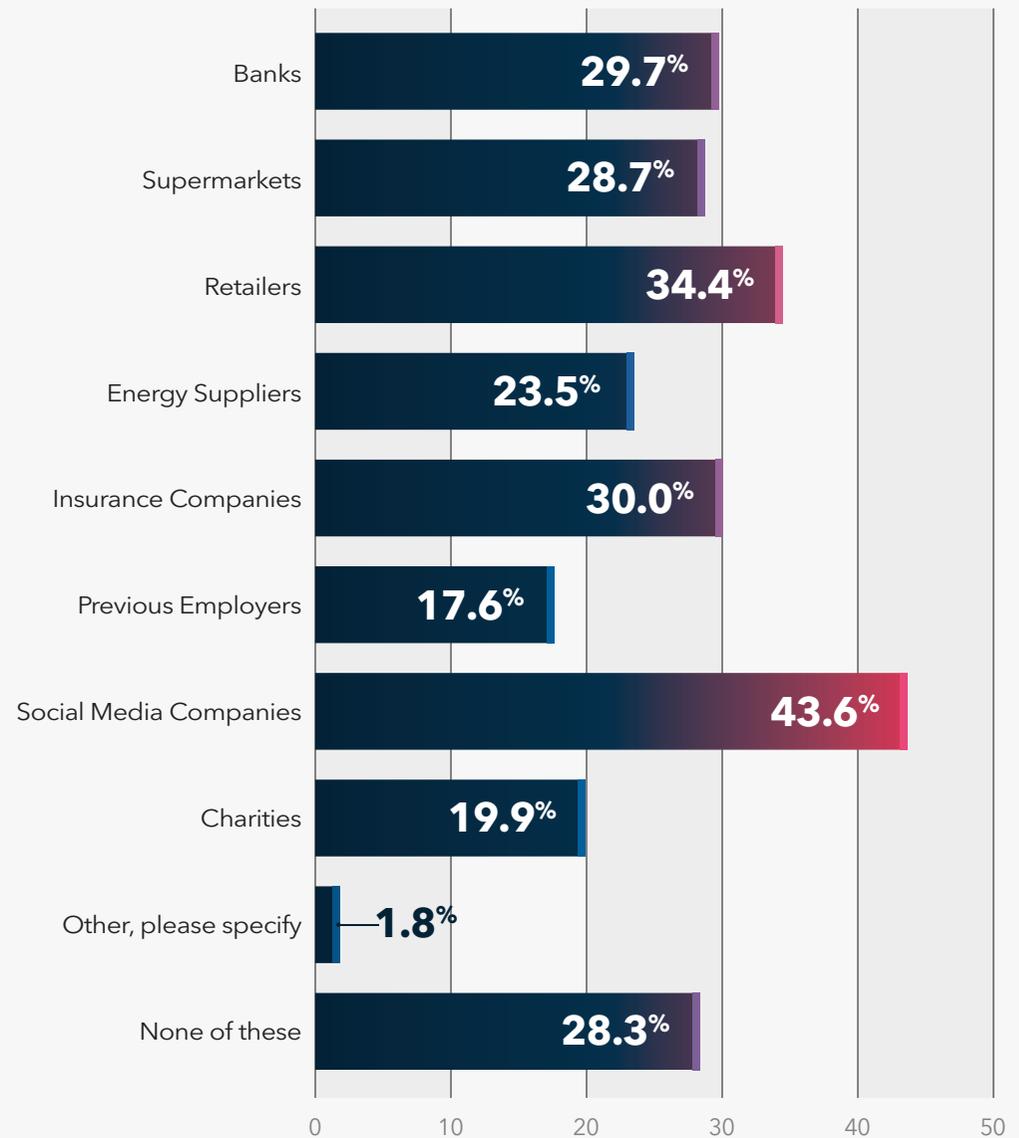
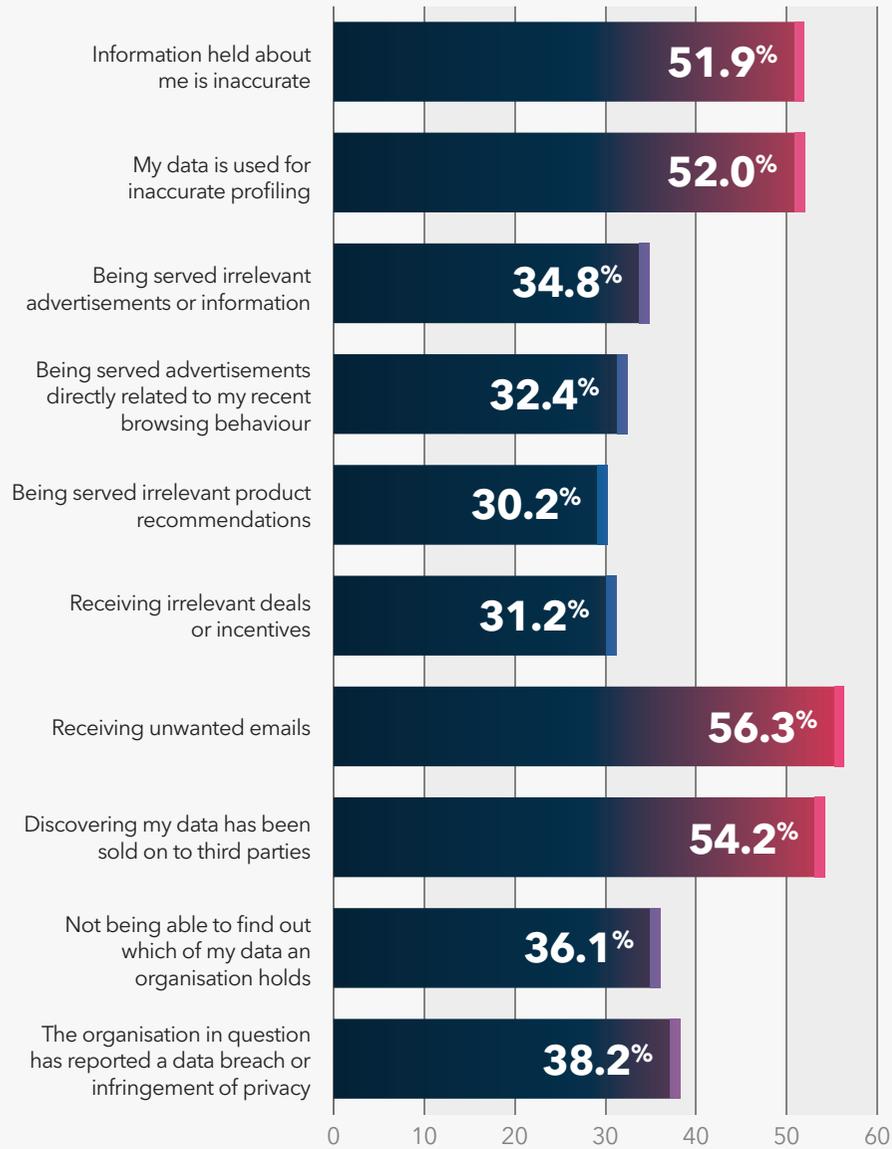


Fig 3: Which of the following 'data mistakes' might cause you to activate your new consumer data rights?



ONE STRIKE AND YOU'RE OUT

Consumers have a low tolerance for data misuse and inaccurate customer profiling.

They are most likely to activate their data rights if they receive unwanted emails (56 per cent), discover their data has been sold without their consent (54 per cent), are subjected to inaccurate profiling (52 per cent) or find that the information held about them is wrong (52 per cent). This is compared to only 38 per cent who said they would express their rights due to a data breach or privacy infringement.

A significant proportion are also likely to exercise rights if companies are not using customer data properly. In addition to the 52 per cent who would do so following inaccurate profiling, around a third would activate rights following receipt of irrelevant adverts (35 per cent), adverts directly related to their recent browsing behaviour (32 per cent) or irrelevant deals/incentives (31 per cent).

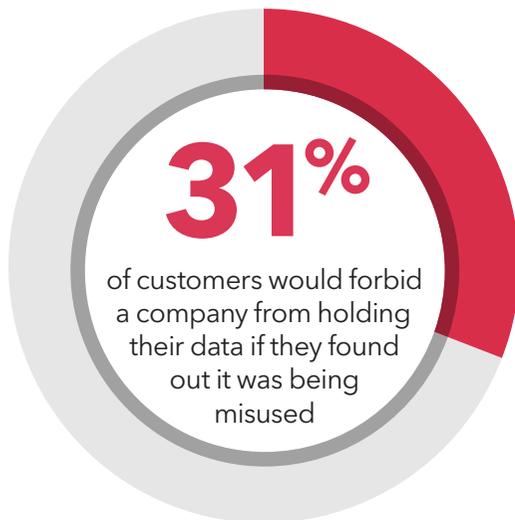
This reveals how many consumers either do not understand how cookies work - i.e. you should expect adverts that directly relate to browsing - or simply object to this on principle. Some education may be needed here to help consumers understand how organisations are using browsing behaviour and how, if this information is analysed effectively, it can provide relevant adverts that would be well received by them.

These findings also indicate how important it is that businesses have the analytical capability to extract accurate insights from

customer data - so they avoid frustrating consumers with unwanted emails, inaccurate profiling or poorly targeted adverts.

Most importantly, mistakes or abuses make consumers wary of sharing their data, and organisations can only afford to get it wrong once. Nearly half (46 per cent) of consumers will activate their rights after just one mistake. Some are more forgiving - 31 per cent will allow two-to-five occasional mistakes each year, and just 14 per cent will accommodate regular mistakes between six and 10 times annually.

However, nearly a third (31 per cent) of customers will not settle for anything. If they discover that an organisation has misused their data, they will withdraw their permission to use it entirely, regardless of any assurances, offers of improved services or financial incentives.





YOUNG PEOPLE ARE DATA SAVVY

Fortunately, growing enthusiasm around GDPR data rights is not all bad news for organisations.

Consumers are willing to reconsider and share their data if a company is responsible with how they handle personal data, and can also deliver a personalised service through good use of that data. It is possible to retain and attract trust by virtue of being data compliant.

Consumers are less likely to request the erasure of their data if companies give assurances their data will not be shared with third parties (38 per cent), followed by promises that data will not be misused (37 per cent). Offering financial incentives in exchange for data permissions, such as reductions and vouchers, is also effective with nearly a quarter (23 per cent) of customers.

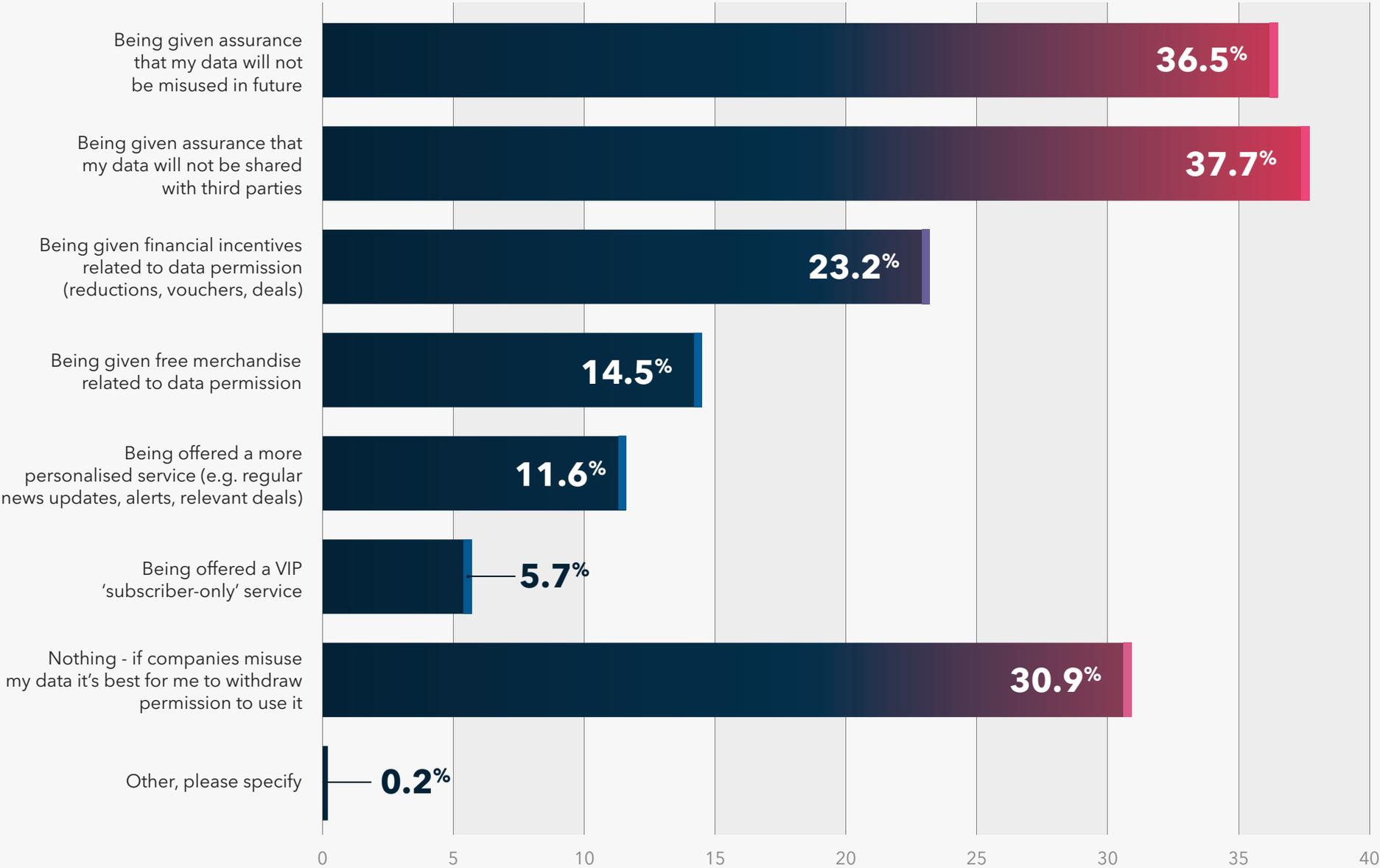
Most interestingly, however, is the contrasting perspective of young people between the ages of 18 and 24. Previous findings from SAS' *Analytics for the Future: The New Data Generation* report show that this generation is more data savvy than their parents and more flexible in their approach to data ownership. They recognise the value of their personal information so are more willing to exchange it in return for some benefit.

Almost half (47 per cent) of young adults would be willing to rescind the erasure of their data if they are assured it will not be shared without their consent, the highest proportion of any age group. Young people are also much less likely to activate their data rights if they can receive a satisfactory incentive, with a greater proportion than other age groups willing to accept financial rewards (35 per cent), free merchandise (24 per cent) or more personalised services (17 per cent).

It is important organisations know the demographic mix within their customer base and are able to cater for each age group. In exchange for their data some may prefer assurances while others are eager for incentives. By acknowledging and servicing the needs of all, companies can increase their chances of retaining the customer and their data. It then gives them more scope to analyse that data, extract insights and deliver a better, more personalised service as a result.

47% of those aged 18-24 could be encouraged not to request erasure of their data if assured it would not be shared with third parties

Fig 4: What actions undertaken by organisations that hold your personal data would encourage you to not ask them to erase your data?



SAS VIEWPOINT

Consumers would appear to have become more sensitive to data privacy following recent high-profile data breaches and the reported misuse of personal information. Certainly, the majority of consumers have recognised the Facebook/Cambridge Analytica story and are making crucial data decisions because of it.

It is vital that organisations have strong, transparent data governance. Customer data needs to be properly managed, protected and cleansed regularly, ideally in a single centralised location. Given that over half of consumers are willing to activate their GDPR rights, the personal data held by organisations should be easy to locate for fast retrieval and analysis. Otherwise the cost of servicing multiple data access requests could be considerable.

Any data inaccuracy or misuse can result in a poor service while the failure to respect consent can turn into a costly mistake for businesses. Breaches of trust or a lack of transparency can lead to disengaged customers who are not afraid to activate their new rights and cut ties with the organisation. Nearly half are prepared to activate their rights after just one 'data mistake'. As a result, businesses can easily lose precious customer insight that stymies their ability to compete. They end up knowing less about their customers and ultimately forfeit revenue and market share as they struggle to personalise services.

Given the willingness to challenge automated decisions and the need for transparency, it is important that organisations know which models have been used to arrive at every decision. They need to understand the exact model lineage and how every decision in that process is made.

Companies also need to 'know' their customers in order to provide an engaging customer experience that keeps them willing to share data, instead of switching off. Using easily trackable and transparent data analytics techniques, they can accurately profile the customer to deliver a suitably tailored service, while also fully understanding what processes underpin automated decision-making.

Organisations only have a limited opportunity to treat customers and their data with respect. Data management and governance must be top priorities as they strive to comply with GDPR and what follows it. The cost of retention is much higher than the cost of acquiring new customers, so organisations must not take the lifetime value of a customer for granted.

FIND OUT MORE

For more details or to find out how GDPR impacts your organisation or industry, contact us on https://www.sas.com/en_gb/contact.html or call +44 (0) 1628 486 933 (UK) / +353 (0) 1 603 3951 (Ireland).

APPENDIX A: UK RESULTS

Q1: Since May 25th, you have had new rights over your personal data and how it is handled by organisations. Are you aware of the new rights?

The right of access (e.g. get a copy of personal data held on you and the reasons it is being processed)	62.8%
The right to rectification (e.g. have personal data rectified if it is inaccurate or incomplete)	46.9%
The right to erasure (e.g. erase your personal data from certain systems)	55.2%
The right to restrict processing (e.g. you can block processing of your personal data where you contest the accuracy of that data)	41.8%
The right to data portability (individuals to obtain and reuse their personal data for their own purposes across different service providers)	37.2%
The right to object (object to data being used for e.g. marketing - including profiling or historical research/statistics)	51.5%
Rights in relation to automated decision making and profiling (among others, seek human intervention following an automated decision)	30.8%
Don't know	17.3%

Q2: Have you exercised or are you considering exercising one or more of your new rights over your personal data?

Yes, I have already activated my rights over my personal data	30.8%
Yes, I plan to activate my rights within the next three months	13.4%
Yes, I plan to activate my rights within the next six months	6.8%
Yes, I plan to activate my rights within the next year	3.5%
Yes, I plan to activate my rights within the next two years	2.4%
Yes, I plan to activate my rights when the next data breach occurs	8.8%
No, I am not planning to activate my rights	34.3%

Q3: From which of the following organisations have you exercised/will you exercise your right to have your data removed?

Banks	23.9%
Supermarkets	25.4%
Retailers	35.0%
Energy suppliers	23.6%
Insurance companies	27.6%
Previous employers	13.4%
Social media companies	35.1%
Charities	18.6%
Other, please specify	2.1%
None of these	34.5%

Q4: From which of the following organisations have you exercised/will you exercise your right to access your data?

Banks	30.5%
Supermarkets	23.5%
Retailers	24.8%
Energy suppliers	26.4%
Insurance companies	24.8%
Employers	14.3%
Social media companies	26.9%
Charities	16.0%
Other, please specify	1.2%
None of these	38.8%

Q5: For which of the following organisations have you exercised/will you exercise your right to object to data being used for marketing - including profiling or historical research/statistics?

Banks	32.6%
Supermarkets	36.6%
Retailers	40.9%
Energy suppliers	34.1%
Insurance companies	35.4%
Employers	18.2%
Social media companies	42.5%
Charities	25.8%
Other, please specify	7.2%

Q6: In which of the following situations have you exercised/will you exercise your right to challenge automated decisions?

Banks: decision to grant a loan/approval on a mortgage rate/ upgrade account	42.6%
Insurance companies: decision to grant insurance or process claims	32.8%
Employer's assessment of performance at work	24.0%
Supermarkets: decision to provide particular offers through loyalty scheme (e.g. money off certain items through clubcard point scheme, historic purchases and online habits)	31.6%
Retailers: decision to personalise offers through loyalty scheme, historic purchase sand online habits, such as browsing behaviour	33.5%
Energy suppliers: decision to recommend pricing plans based on energy usage, smart meter readings, smart home devices	25.8%
Other, please specify	10.7%

Q7: Following this news, are you more likely to activate your new data rights under GDPR?

Yes - I have already requested to retract data permissions from organisations as a result	17.7%
Yes - I plan to stop sharing as much personal information with companies in future as a result	25.4%
Yes - It prompted me to review how my data is used by companies, but I have not acted on it yet	20.2%
No - It hasn't changed the way I feel about my data privacy	24.9%
No - I didn't hear about this	11.8%

Q8: Which of the following 'data mistakes' might cause you to activate your new consumer data rights?

Information held about me is inaccurate	51.8%
My data is used for inaccurate profiling	50.2%
Being served irrelevant advertisements or information	37.3%
Being served advertisements directly related to my recent browsing behaviour	32.9%
Being served irrelevant product recommendations	33.5%
Receiving irrelevant deals or incentives	33.2%
Receiving unwanted emails	56.6%
Discovering my data has been sold on to third parties	53.8%
Not being able to find out which of my data an organisation holds	35.6%
The organisation in question has reported a data breach or infringement of privacy	38.0%

Q9: How many 'data mistakes' would it take to motivate you to act on your new rights?

One mistake is enough for me to act on my rights	44.5%
Occasional mistakes that occur between 2 and 5 times in a year	31.3%
Regular mistakes that occur between 6 and 10 times in a year	14.2%
Frequent mistakes with over 10 mistakes occurring within a year	5.1%
No amount of data mistakes by organisations that hold my data would persuade me to activate my rights	4.9%

Q10: What actions undertaken by organisations that hold your personal data would encourage you to not ask them to erase your data?

Being given assurance that my data will not be misused in future	35.7%
Being given assurance that my data will not be shared with third parties	38.9%
Being given financial incentives related to data permission (reductions, vouchers, deals)	24.9%
Being given free merchandise related to data permission	15.1%
Being offered a more personalised service (e.g. regular news updates, alerts, relevant deals)	10.8%
Being offered a VIP 'subscriber-only' service	5.9%
Nothing - if companies misuse my data it's best for me to withdraw permission to use it	30.9%
Other, please specify	0.1%



APPENDIX B: IRELAND RESULTS

Q1: Since May 25th, you have had new rights over your personal data and how it is handled by organisations. Are you aware of the new rights?

The right of access (e.g. get a copy of personal data held on you and the reasons it is being processed)	58.4%
The right to rectification (e.g. have personal data rectified if it is inaccurate or incomplete)	38.0%
The right to erasure (e.g. erase your personal data from certain systems)	44.5%
The right to restrict processing (e.g. you can block processing of your personal data where you contest the accuracy of that data)	36.7%
The right to data portability (individuals to obtain and reuse their personal data for their own purposes across different service providers)	29.2%
The right to object (object to data being used for e.g. marketing - including profiling or historical research/statistics)	44.5%
Rights in relation to automated decision making and profiling (among others, seek human intervention following an automated decision)	27.5%
Don't know	19.6%

Q2: Have you exercised or are you considering exercising one or more of your new rights over your personal data?

Yes, I have already activated my rights over my personal data	22.0%
Yes, I plan to activate my rights within the next three months	22.0%
Yes, I plan to activate my rights within the next six months	7.3%
Yes, I plan to activate my rights within the next year	6.7%
Yes, I plan to activate my rights within the next two years	2.5%
Yes, I plan to activate my rights when the next data breach occurs	17.4%
No, I am not planning to activate my rights	22.1%

Q3: From which of the following organisations have you exercised/will you exercise your right to have your data removed?

Banks	36.5%
Supermarkets	32.6%
Retailers	33.6%
Energy suppliers	23.4%
Insurance companies	32.8%
Previous employers	22.6%
Social media companies	53.5%
Charities	21.4%
Other, please specify	1.4%
None of these	20.9%

Q4: From which of the following organisations have you exercised/will you exercise your right to access your data?

Banks	42.2%
Supermarkets	26.4%
Retailers	25.3%
Energy suppliers	27.5%
Insurance companies	35.4%
Employers	25.2%
Social media companies	44.1%
Charities	18.9%
Other, please specify	0.9%
None of these	22.8%

Q5: For which of the following organisations have you exercised/will you exercise your right to object to data being used for marketing - including profiling or historical research/statistics?

Banks	44.4%
Supermarkets	37.1%
Retailers	40.1%
Energy suppliers	31.5%
Insurance companies	41.8%
Employers	26.7%
Social media companies	54.7%
Charities	25.3%
Other, please specify	4.5%

Q6: In which of the following situations have you exercised/will you exercise your right to challenge automated decisions?

Banks: decision to grant a loan/approval on a mortgage rate/upgrade account	59.1%
Insurance companies: decision to grant insurance or process claims	47.9%
Employer's assessment of performance at work	37.6%
Supermarkets: decision to provide particular offers through loyalty scheme (e.g. money off certain items through clubcard point scheme, historic purchases and online habits)	30.0%
Retailers: decision to personalise offers through loyalty scheme, historic purchase and online habits, such as browsing behaviour	28.7%
Energy suppliers: decision to recommend pricing plans based on energy usage, smart meter readings, smart home devices	30.7%
Other, please specify	4.5%

Q7: Following this news, are you more likely to activate your new data rights under GDPR?

Yes - I have already requested to retract data permissions from organisations as a result	17.9%
Yes - I plan to stop sharing as much personal information with companies in future as a result	29.2%
Yes - It prompted me to review how my data is used by companies, but I have not acted on it yet	27.2%
No - It hasn't changed the way I feel about my data privacy	15.6%
No - I didn't hear about this	10.1%

Q8: Which of the following 'data mistakes' might cause you to activate your new consumer data rights?

Information held about me is inaccurate	52.1%
My data is used for inaccurate profiling	54.1%
Being served irrelevant advertisements or information	31.8%
Being served advertisements directly related to my recent browsing behaviour	31.9%
Being served irrelevant product recommendations	26.2%
Receiving irrelevant deals or incentives	28.8%
Receiving unwanted emails	56.0%
Discovering my data has been sold on to third parties	54.6%
Not being able to find out which of my data an organisation holds	36.7%
The organisation in question has reported a data breach or infringement of privacy	38.5%



Q9: How many 'data mistakes' would it take to motivate you to act on your new rights?

One mistake is enough for me to act on my rights	48.2%
Occasional mistakes that occur between 2 and 5 times in a year	29.8%
Regular mistakes that occur between 6 and 10 times in a year	12.9%
Frequent mistakes with over 10 mistakes occurring within a year	4.7%
No amount of data mistakes by organisations that hold my data would persuade me to activate my rights	4.4%

Q10: What actions undertaken by organisations that hold your personal data would encourage you to not ask them to erase your data?

Being given assurance that my data will not be misused in future	37.4%
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Being offered a more personalised service (e.g. regular news updates, alerts, relevant deals)	12.5%
Being offered a VIP 'subscriber-only' service	5.4%
Nothing - if companies misuse my data it's best for me to withdraw permission to use it	30.8%
Other, please specify	0.1%



To contact your local SAS office, please visit:
sas.com/offices