Columbia Business School's Center on Global Brand Leadership creates, gathers, and shares insights on how to build and manage strong brands.

Combining the research and intellectual capital of academia's foremost thinkers on branding with real-world business cases, we show how all elements of an organization — from marketing and communications to supply chain and operations — can affect brands and their relationships with stakeholders.

The Center fosters a community of researchers, alumni, students, and business leaders to advance new knowledge, promote widespread learning, and serve as a forum to address the many challenges of brand building, brand management, and strategic marketing.

The Center on Global Brand Leadership was founded in 1999 at Columbia Business School under the direction of Professor Bernd Schmitt, a world authority on marketing and branding. The Center has global partnerships with leading business schools — in China, Germany, Korea, Spain, and Singapore — providing an unmatched resource for researchers and practitioners.

Aimia is a data-driven marketing and loyalty analytics company. We provide our clients with the customer insights they need to make smarter business decisions and build relevant, rewarding, and long-term one-to-one relationships, evolving the value exchange to the mutual benefit of both our clients and consumers.

Aimia partners with groups of companies (coalitions) and individual companies to help generate, collect, and analyze customer data and build actionable insights.

We do this through our own coalition loyalty programs such as Aeroplan in Canada and Nectar in the UK, and through provision of loyalty strategy, program development, implementation, and management services underpinned by leading products and technology platforms such as the Aimia Loyalty Platform and Smart Button, and through our analytics and insights business, including Intelligent Shopper Solutions.

In other markets, we own stakes in loyalty programs such as Club Premier in Mexico, Air Miles Middle East, and Think Big, a partnership with Air Asia and Tune Group. Our clients are diverse, and we have industry-leading expertise in the fast-moving consumer goods, retail, financial services, and travel and airline industries globally to deliver against their unique needs.

Aimia has been a sponsor of the Center on Global Brand Leadership since 2012. Columbia Business School's Center on Global Brand Leadership and Aimia collaborate to provide primary research and gather insights on consumer behavior.

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Who and What We Studied

Understanding how and why consumers are willing to share data

Every day we face many moments where we choose whether or not to share a piece of personal information with a company, from using a credit card or cash to buy lunch, to allowing location services on an app for easier directions, to browsing the web in private mode.

The massive gathering of consumers' personal data has led the World Economic Forum to research its potential as a new asset class. Companies see great potential in mining this data to better understand and reach both their existing and prospective customers, and consumers have shown a desire to exchange data to receive more personalized experiences from companies.

But at the same time, consumers are concerned that they are losing control over their personal data. Consumers understand that sharing data is a necessary part of doing business with many companies (e.g. opening a bank account), but they are making decisions about what they will share in exchange for getting back something of value.

To better understand these complex consumer decisions, the Center on Global Brand Leadership at Columbia Business School, in conjunction with Aimia, surveyed over 8,000 consumers in five countries — the US, Canada, the UK, France, and India — to examine their attitudes towards personal data sharing and privacy.

The goal of the research was to go beyond generalized attitudes and examine:

- How consumers think about specific types of personal data (e.g. sharing their name vs. their purchase history),

- How they share data with different industries (e.g. retail vs. telecommunications companies), and

- How a trusted relationship with a brand might impact a person's decision to share data.

In addition, the research examined what kinds of benefits a company might use to drive people to share their data. Alongside an appraisal of traditional loyalty offers (e.g. discounts, rewards points, and exclusive invitations), consumers were also asked to consider new kinds of value that companies are beginning to offer—security, recommendation tools, and even societal benefits. Together, these benefits revealed the emerging opportunity for companies to create new value with consumer data.

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Who we asked:

8,000+ survey respondents
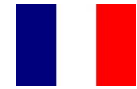
Across four generations:

Millennials: born 1984 to 2002

Generation X: born 1964 to 1983

Baby Boomers: born 1943 to 1963

Silent Generation: born 1925 until 1942

🇺🇸 **2,004**

🇨🇦 **2,111**

🇬🇧 **2,036**

🇫🇷 **1,007**

🇮🇳 **1,002**

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What we asked about:

- General attitudes towards personal data and privacy

- How consumers think about specific types of personal data

- Opinions about privacy, comfort, and brand trust in six industries:
Financial services | Retail | Telecommunications | Airlines | E-commerce | Web services

---

- What influences consumers' willingness to share data

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Highlights of what we found:

Consumers understand which data are most sensitive, but they are willing to share it with companies in exchange for a product or service they value.

- People rated their **address, mobile phone number, name, and date of birth** as the four **most sensitive pieces of personal data.**

- But more than **70%** of consumers will **consider sharing that same data even when they are not required to.**

Brand trust positively impacts consumers' willingness to share data.

- Over **75% of people are more willing to share various types of personal data** with a brand they trust.

Traditional offers and new, **data-enabled benefits** can be used strategically to influence people to share various types of data.

- **80%** of consumers will share a non-required piece of data for **rewards points,** and a majority will share data for more experiential benefits like product **recommendations** or a **tool to help them with complex decisions.**

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Highlights of what we found (continued):

There are four **Data-Sharing Mindsets** which can help predict certain attitudes towards data sharing. These mindsets demonstrate that some of the same consumers who take action to protect their data are still happy to share it for relevant offers and services.

To maximize the potential of using consumer data to build meaningful relationships, it will be crucial for businesses to deploy **relevant offers for consumers,** to develop **new types of value exchanges** to benefit individuals and society, and simultaneously help individuals gain more **control over their own data and provide greater transparency on how it is used.**

Data-Sharing Mindsets

43%
DEFENDERS

24%
SAVVY AND IN CONTROL

23%
RESIGNED

10%
HAPPY GO LUCKY

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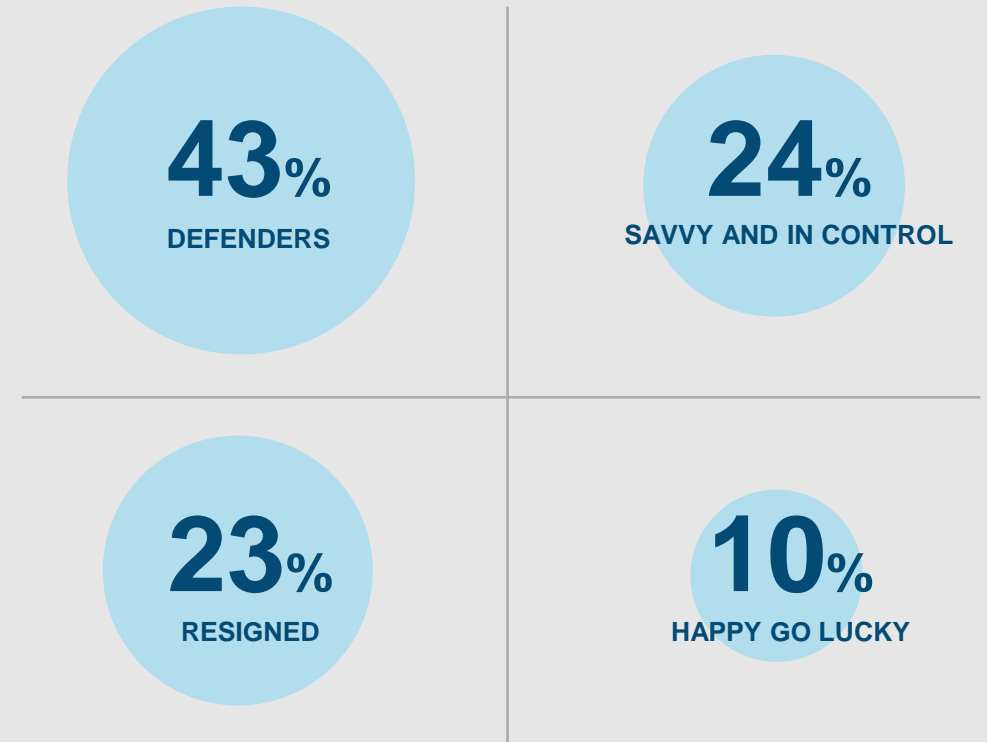
People want more information and control over their personal data

85%   Want to **know more information** about the data companies collect

86%   Want to **exercise greater control** over the data companies hold about them

80%   Will only **give data to a limited number of companies** they trust

75%   Are **worried sharing data makes them targets** for marketing campaigns

59%   Have taken steps to **limit companies from tracking** and advertising to them

34%   Have provided **made-up personal details** to avoid giving away personal data

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For most industries, few consumers are comfortable with how companies handle their data

Q: For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

■ Somewhat comfortable   ■ Very comfortable

Financial services	Telecom	Retail	Airlines	Web services	E-commerce
57%	**46%**	**43%**	**39%**	**32%**	**30%**
22%	15%	14%	12%	12%	9%
35%	31%	29%	27%	20%	21%

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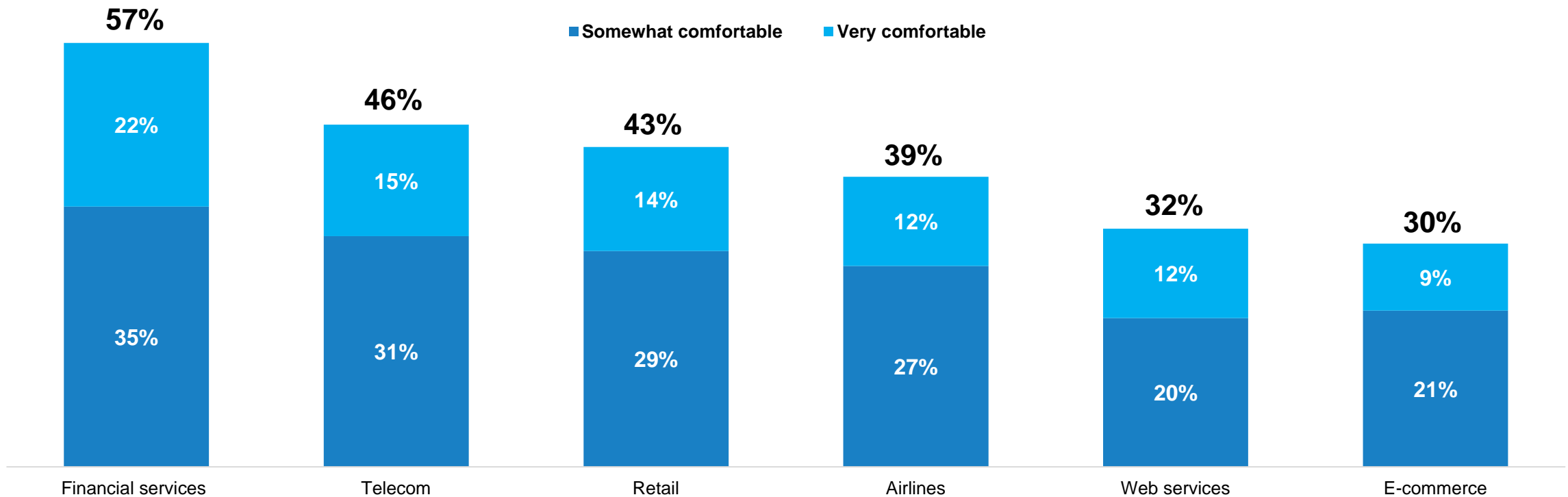
Except in India, most consumers are not comfortable with how companies handle their data

Q: For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

Percent very or somewhat comfortable, averaged across all six categories

65%

45%

38%

35%

34%

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…and the differences in comfort among countries also depend on the industry

Q. For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

Percentages represent respondents that are very or somewhat comfortable

Legend: ■ US ■ Canada ■ UK ■ France ■ India

	US	Canada	UK	France	India
Financial services	62%	59%	53%	36%	74%
Telecom	49%	39%	43%	37%	68%
Retail	47%	30%	43%	45%	59%
Airlines	42%	35%	37%	29%	61%
Web services	35%	21%	28%	29%	66%
E-commerce	33%	21%	24%	34%	58%

Younger generations show greater comfort with how companies handle their data…
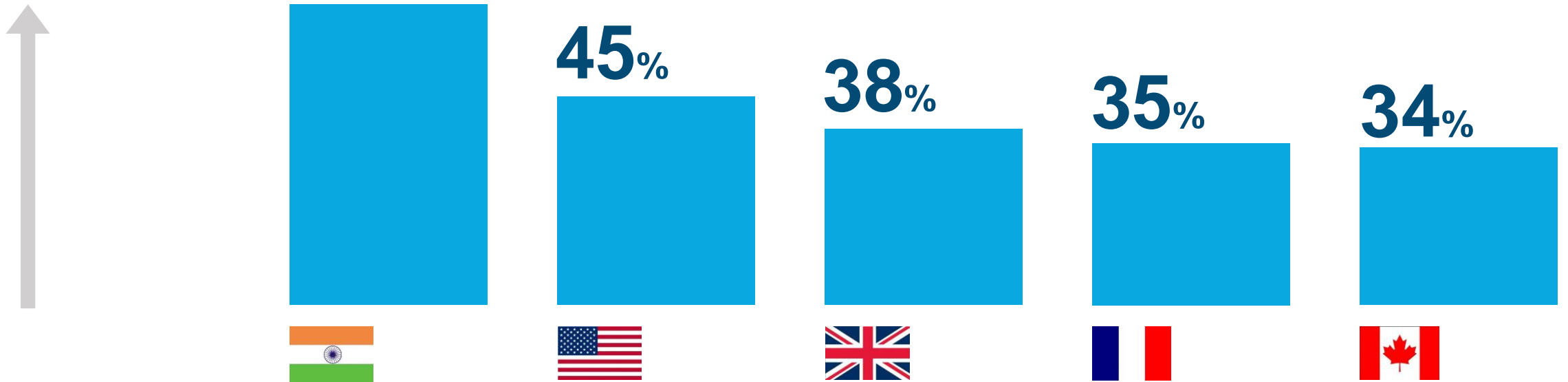
Q: For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

Percentages very or somewhat comfortable averaged across all six categories

51%   **44**%   **35**%   **35**%

Millennials   **Generation X**   **Boomers**   **Silent Generation**

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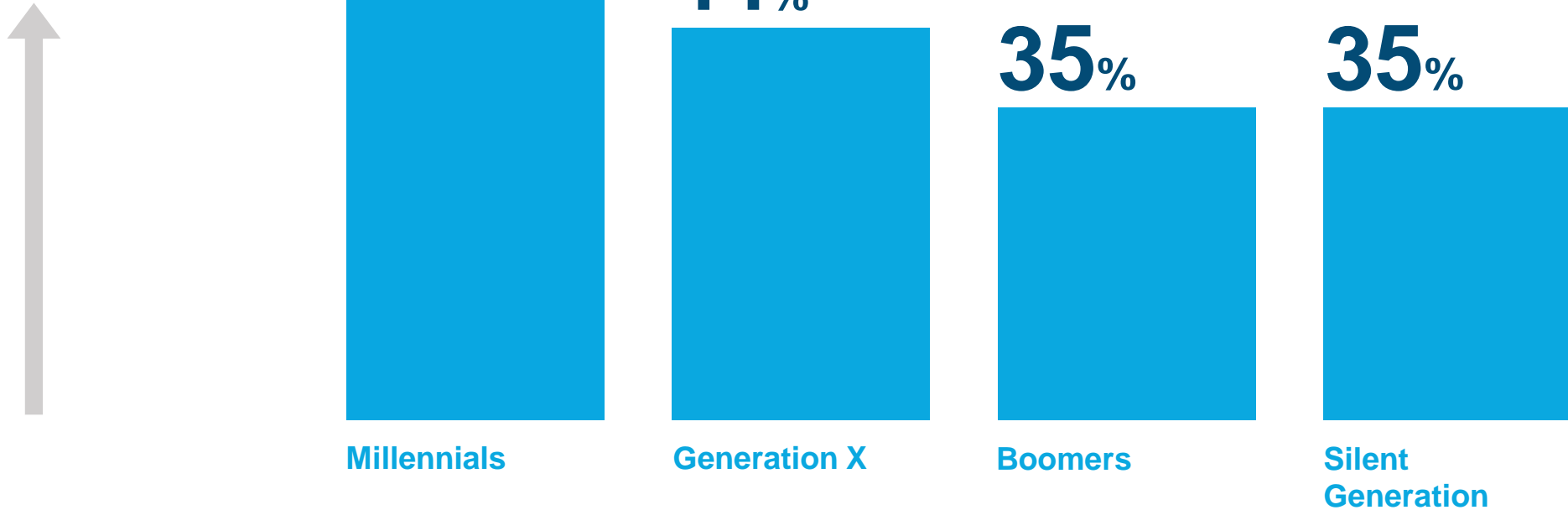
…and these generational differences in comfort are consistent across industries

Q. For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

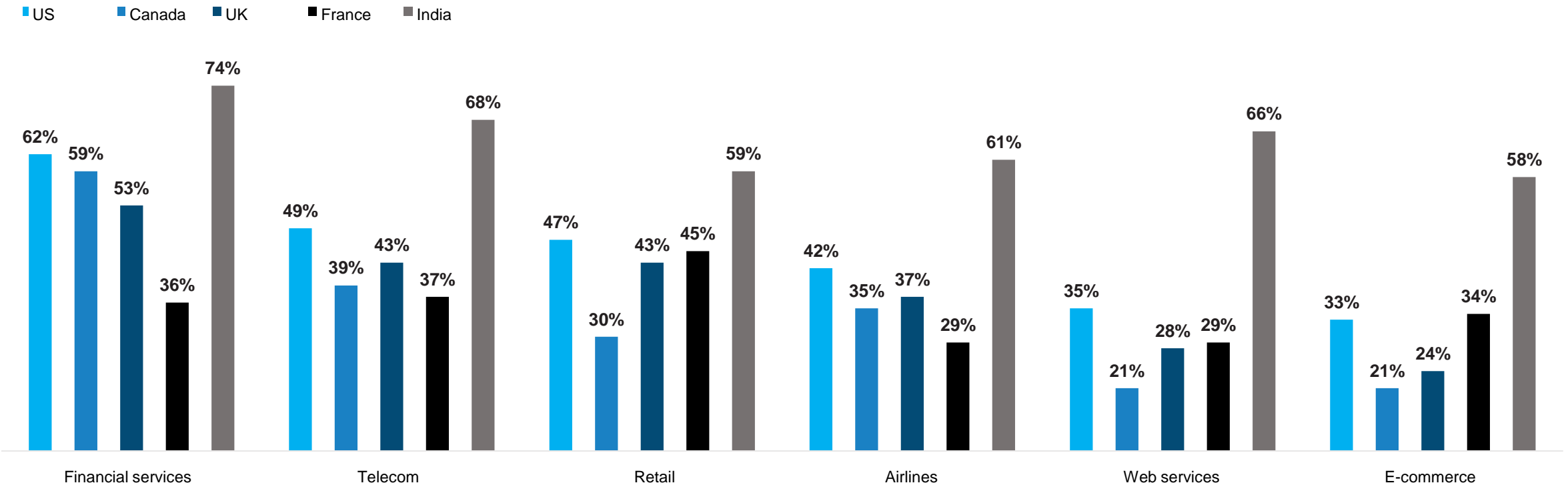Percentages represent respondents that are very or somewhat comfortable

■ Millennials   ■ Generation X   ■ Boomers   ▢ Silent Generation
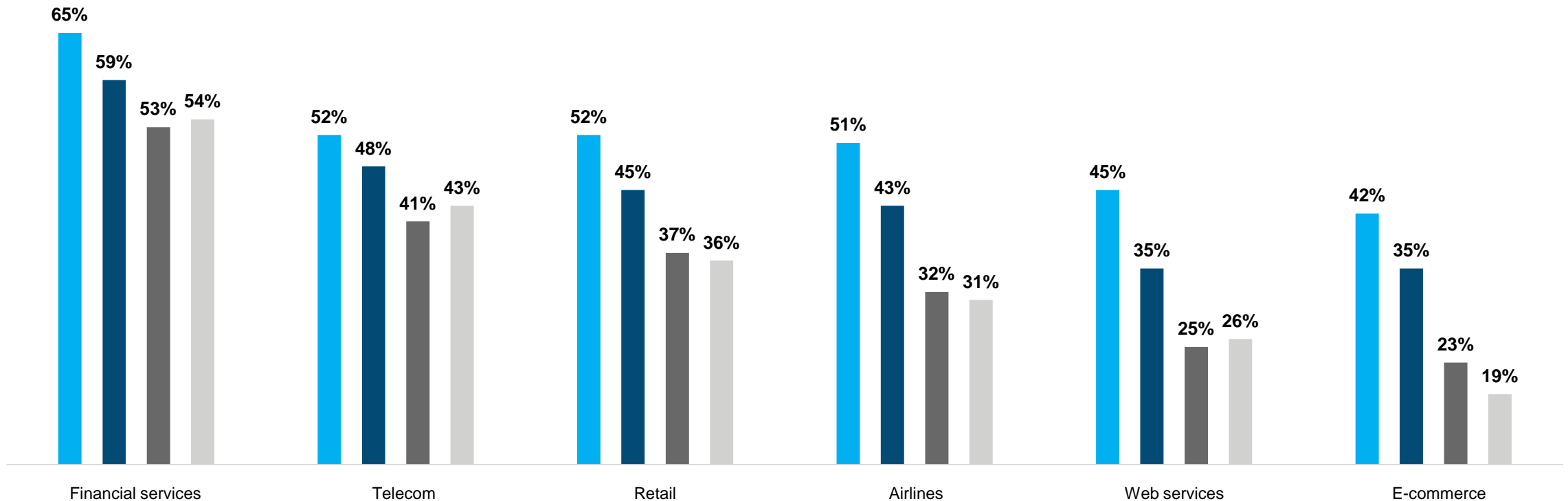
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CHAPTER 2

Consumers are more savvy than we think

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We asked consumers about their willingness to share specific data with different types of companies

- Respondents were asked to rank various pieces of data, from those they feel are most sensitive to least sensitive.

- In addition, respondents were asked to report which pieces of data they felt required to share when considering doing business in each of our six industries. Then they noted how they would consider sharing non-required data points — willing to share, unlikely to share, would never share.

- The charts that follow show results in which all "required to share" responses have been removed, thus allowing an examination of sharing attitudes towards data points people felt were optional to share when considering purchasing a product or service.

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People are most sensitive about personal identifying information…

Q. Please compare and rank the following types of personal data in terms of how sensitive you believe them to be, from the most sensitive to the least sensitive

Percentages represent how often that data point was marked as one of the **three most sensitive**

Category	Percentage
Address	58%
Mobile phone	46%
Name	45%
Date of birth	42%
Social network access	32%
Email	23%
Website history	21%
Purchase history	17%
Lifestyle info	17%

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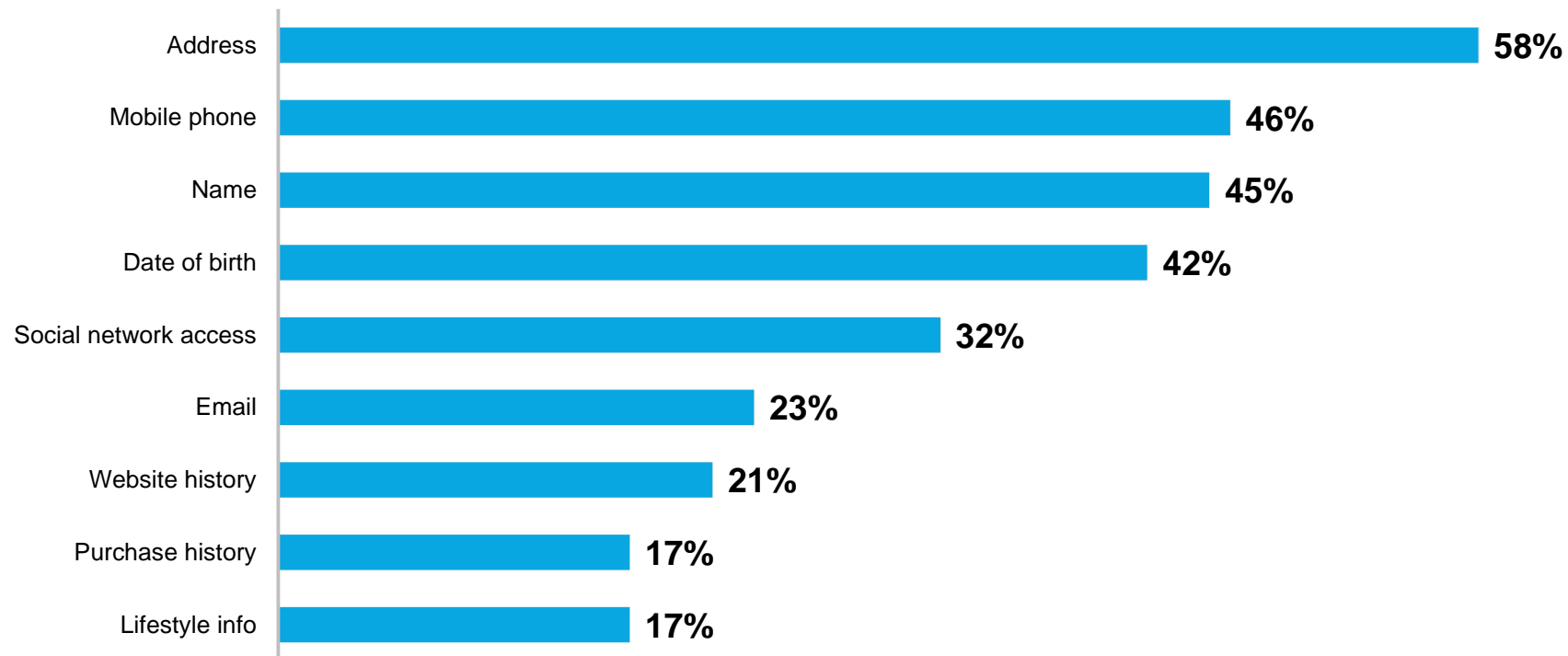
… and yet personal identifying data is also what people are most willing to share

Q. Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?

Percentages averaged across all six industries

Category	Willing to share	Not likely to share	Would never share
Email	65%	24%	11%
Name	65%	23%	12%
Address	45%	35%	20%
Date of birth	45%	34%	21%
Mobile phone	35%	38%	27%
Lifestyle info	30%	42%	28%
Purchase history	26%	44%	30%
Website history	19%	44%	37%
Social network access	14%	38%	48%

■ Willing to share

■ Not likely to share

■ Would never share

NOTE: All 'required to share' responses were removed

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People understand that
not all data are the same

- Consumers made distinctions between personal identifying information (PII) — including name, address, mobile phone, data of birth, and email — as compared to other types of information.

- But consumers also clearly understand that sharing data, especially sensitive, personally-identifying information can help businesses create value for them.

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Different industries use data differently to create value for consumers

- **Financial services, airlines, and telecommunications** firms are more likely to require that consumers provide PII data to sign up for a service, and also routinely use this data to provide additional value. For example, firms might use it to notify customers of fraudulent credit card activity or a delay in the departure time of a flight.

- **Retail, e-commerce, and web services,** on the other hand, generate more willingness to share non-PII data such as hobbies, lifestyle, and social information to provide more interesting product offers, coupons, recommendations, or networked connections. In contrast, financial services, airlines, and telecommunications companies are not historically good at using non-PII data for added value.

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Consumers consider the industry when they choose to share different types of data

Q. Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?

Percentages represent respondents "willing to share"

Legend:
- Financial services
- Airlines
- Telecom
- FIN/AIR/TEL AVERAGE
- Web services
- Retail
- E-commerce
- WEB/RTL/ECOM AVERAGE

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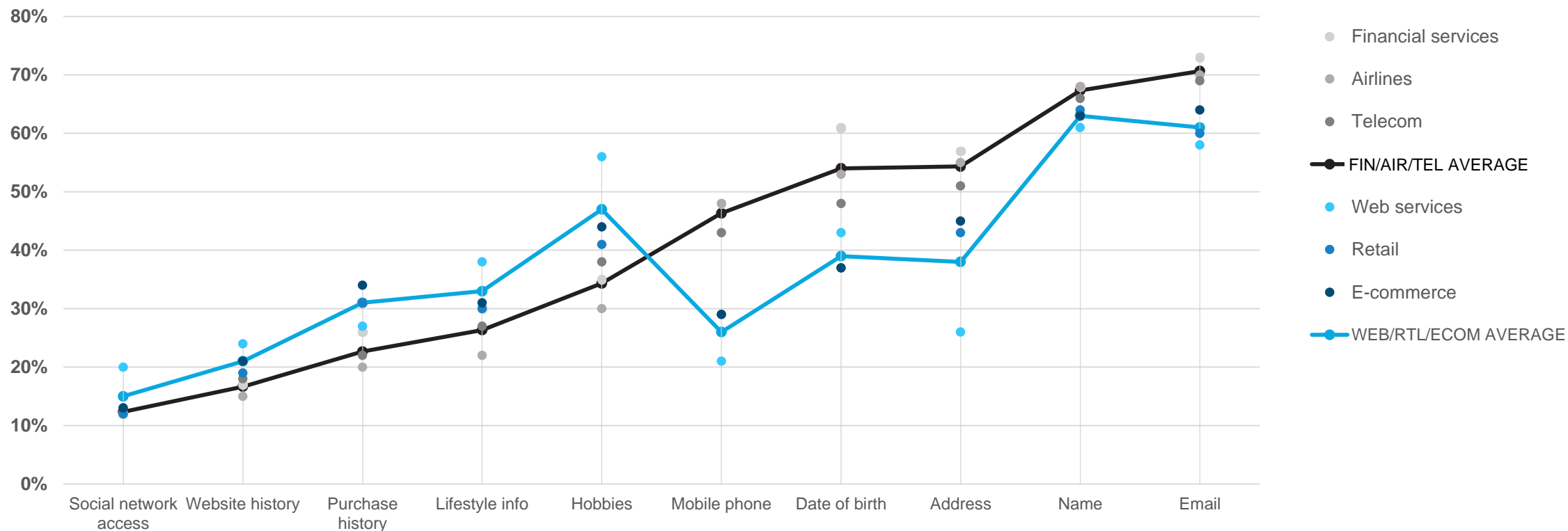
Consumers' willingness to share personal data varies by country…

Q : Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?"

Percentages represent respondents "willing to share" averaged across all data points

Percentage who are willing to share

48%   **41**%   **38**%   **36**%   **33**%

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…but these country differences vary depending on the data type

Q. Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?

Percentages represent respondents "willing to share"

■ US　　■ Canada　　■ UK　　■ France　　■ India

Data type	US	Canada	UK	France	India
Name	71%	62%	67%	51%	71%
Email	71%	64%	65%	57%	65%
Address	50%	40%	46%	39%	46%
Date of birth	43%	36%	48%	55%	54%
Mobile phone	40%	28%	37%	33%	46%
Lifestyle info	32%	25%	28%	27%	45%
Purchase history	27%	19%	24%	30%	45%
Website history	21%	13%	17%	20%	32%
Social network access	15%	9%	12%	12%	27%

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Generations only differ slightly in their willingness to share data…

Q : Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?
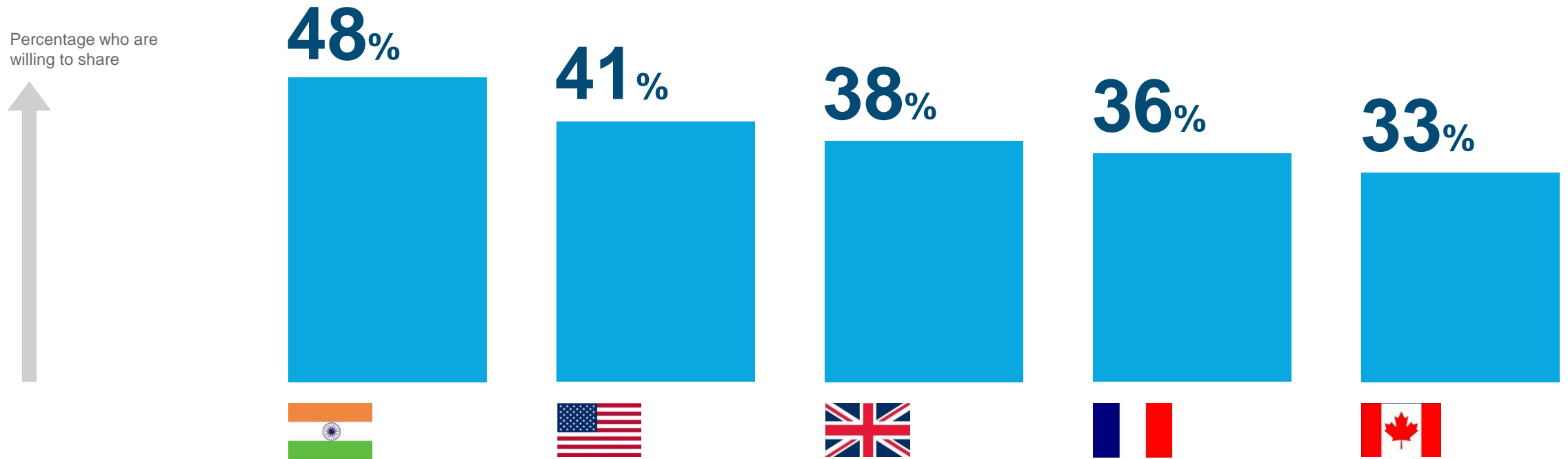
Percentages represent respondents "willing to share" averaged across all data points

Percentage who are willing to share

43% Millennials

39% Generation X

35% Boomers

35% Silent Generation

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…but for some data types, the difference between generations is more pronounced

Q. Please indicate how you would plan or expect to share the following types of your personal data in order to purchase products/services?

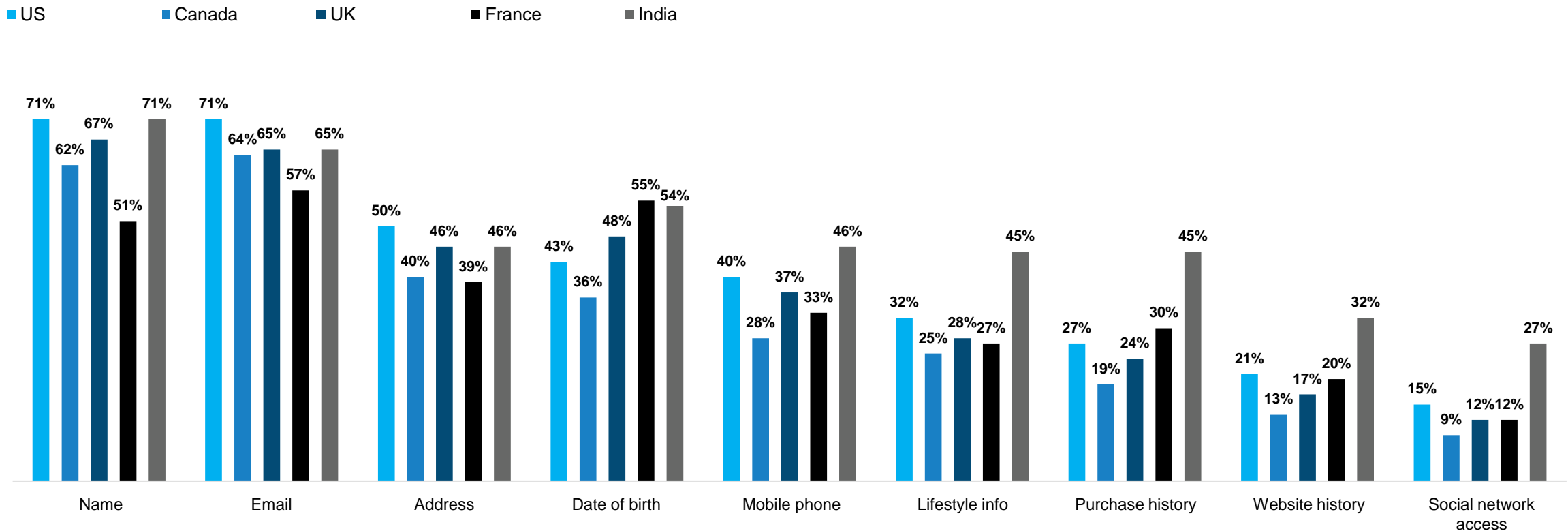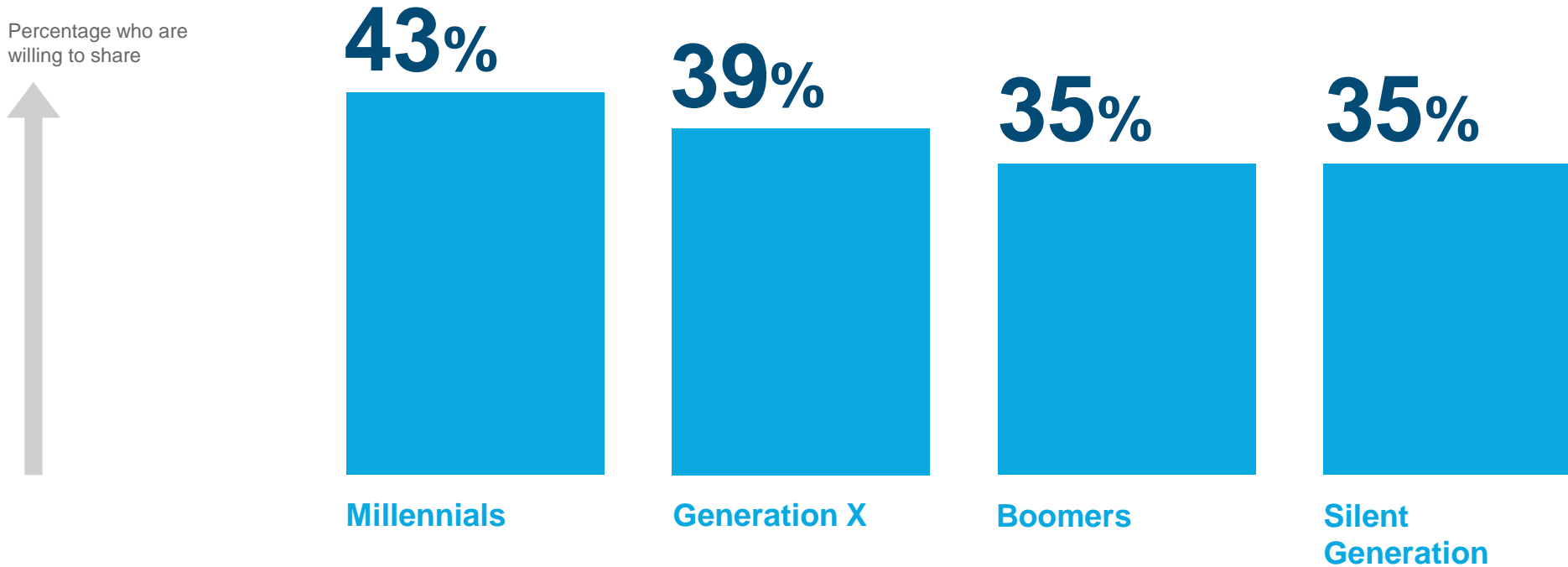Percentages represent respondents "willing to share" averaged across all industries

■ Millennials ■ Generation X ■ Boomers ■ Silent Generation

Bar chart data:

Data Type	Millennials	Generation X	Boomers	Silent Generation
Name	68%	65%	63%	64%
Email	66%	67%	64%	62%
Address	42%	44%	46%	51%
Date of Birth	53%	45%	42%	53%
Mobile Phone	42%	37%	32%	26%
Lifestyle Info	37%	30%	22%	21%
Purchase History	32%	29%	22%	20%
Website History	23%	21%	16%	14%
Social Network Access	20%	16%	10%	8%

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We asked consumers about brands they trusted

- People were asked to note, within an industry, a brand with which they have had a trusted relationship for at least 12 months.

- They were provided a list of leading brands and were asked to write in the name of their trusted brand if it was not listed, or to note if there was no brand they trusted in that industry.

- In some industries, there was a well distributed mix of trusted brands, in others just one or two brands dominated the category.

Almost all people have at least one brand they trust in each industry

Q. Select a company you have had a trusted relationship with for at least 12 months, or add the name of a company you trust in this category at the end of the list.

■ I have a trusted brand in this category

Financial services	Telecom	Retail	E-commerce	Web services	Airlines
89%	87%	84%	82%	71%	58%

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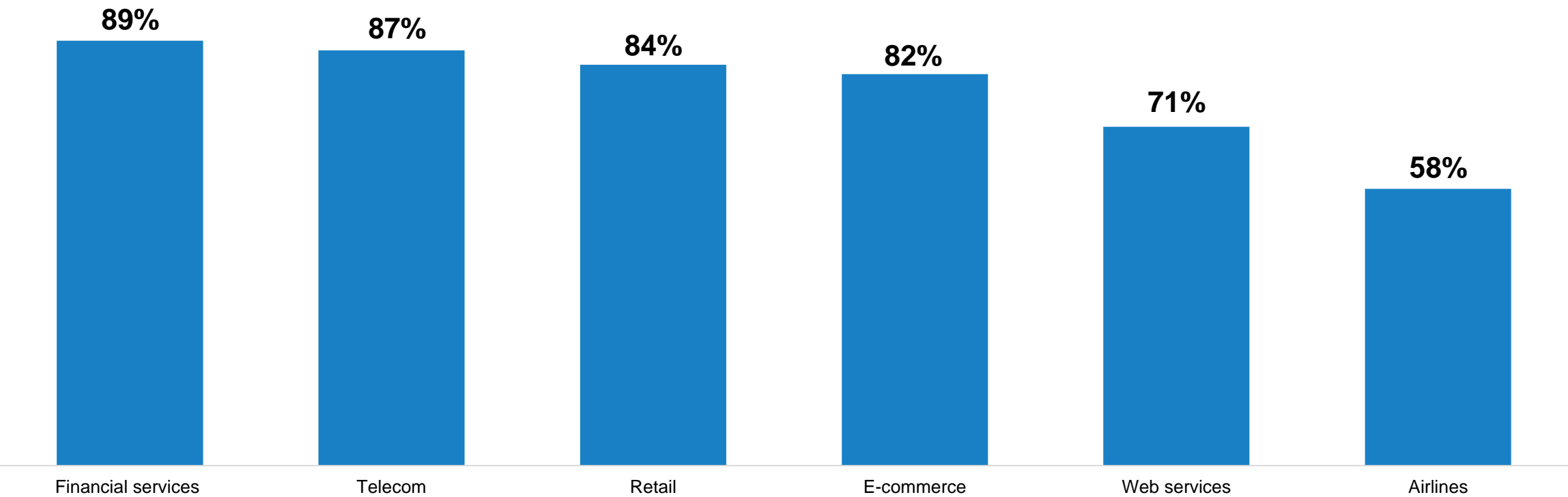
Top trusted financial services brands
(in five countries)

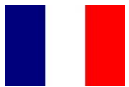|					
🇺🇸	**13%** Chase	**12%** Bank of America	**10%** Wells Fargo
🇨🇦	**17%** RBC Royal Bank	**16%** TD Canada Trust	**11%** Desjardins
🇬🇧	**12%** Lloyds Bank	**11%** Barclays	**9%** NatWest and HSBC
🇫🇷	**15%** Crédit Agricole	**14%** La Banque Postale	**13%** Caisse D'Epargne
🇮🇳	**32%** State Bank of India	**19%** ICICI Bank	**14%** HDFC Bank

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Top trusted airline brands
(in five countries)

🇺🇸	**17%** Southwest	**12%** Delta	**7%** United and American Airlines
🇨🇦	**27%** Air Canada	**21%** WestJet	**6%** Air Transat
🇬🇧	**18%** British Airways	**8%** easyJet	**5%** RyanAir
🇫🇷	**33%** Air France	**7%** easyJet	**4%** RyanAir
🇮🇳	**30%** Air India	**18%** IndiGo	**17%** Jet Airways
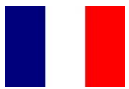
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Top trusted telecommunications brands (in five countries)

🇺🇸	**28%** AT&T	**25%** Verizon	**9%** T-Mobile
🇨🇦	**25%** Bell	**21%** Rogers	**16%** Telus
🇬🇧	**16%** O$_2$	**12%** EE	**10%** Vodafone
🇫🇷	**30%** Orange	**29%** Free	**21%** Airtel
🇮🇳	**34%** Airtel	**18%** Vodafone	**17%** Idea
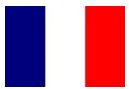
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Top trusted retail brands (in five countries)

🇺🇸	**21%** Walmart	**8%** Kroger	**6%** Target and Costco
🇨🇦	**12%** Costco	**12%** Shoppers Drug Mart	**10%** Canadian Tire
🇬🇧	**21%** Tesco	**9%** ASDA	**9%** Sainsbury's
🇫🇷	**20%** Carrefour	**15%** Auchan	**9%** Intermarché
🇮🇳	**33%** Big Bazaar	**11%** Reliance Fresh	**10%** Tanishq
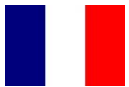
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Top trusted web services brands
(in five countries)

🇺🇸	**31%**	**Facebook**	**15%**	**Google**	**15%**	**Yahoo**
🇨🇦	**27%**	**Facebook**	**22%**	**Google**	**6%**	**LinkedIn**
🇬🇧	**31%**	**Facebook**	**14%**	**Google**	**4%**	**LinkedIn**
🇫🇷	**31%**	**Facebook**	**22%**	**Google**	**3%**	**Twitter**
🇮🇳	**47%**	**Google**	**39%**	**Facebook**	**6%**	**LinkedIn**
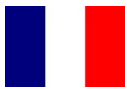
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Top trusted e-commerce brands
(in five counties)

🇺🇸	**57%** Amazon		**6%** Walmart		**6%** Ebay
🇨🇦	**24%** Amazon		**11%** Costco		**10%** Ebay
🇬🇧	**42%** Amazon		**13%** Ebay		**8%** Tesco
🇫🇷	**35%** Amazon		**12%** Cdiscount		**9%** Fnac.com
🇮🇳	**46%** Flipkart.com		**13%** Amazon		**8%** Snapdeal.com
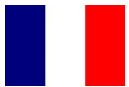
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We asked if this trust influences consumers' willingness to share data

- After identifying a trusted brand, consumers were asked to consider what influence that trust would have on the specific data points that they previously noted they would be "willing to share" or "unlikely to share" with a firm in that industry.

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Brand trust strongly influences the level at which consumers are willing to share their data…

Q: How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data that you identified as being willing to share?

■ Much more likely to share   ■ Somewhat more likely to share

Data type	Much more likely to share	Somewhat more likely to share	Total
Email	45%	40%	85%
Name	44%	41%	85%
Address	44%	40%	84%
Date of birth	39%	43%	82%
Mobile phone	40%	41%	81%
Lifestyle info	31%	49%	80%
Purchase history	29%	50%	79%
Website history	28%	51%	79%
Social network access	27%	51%	78%
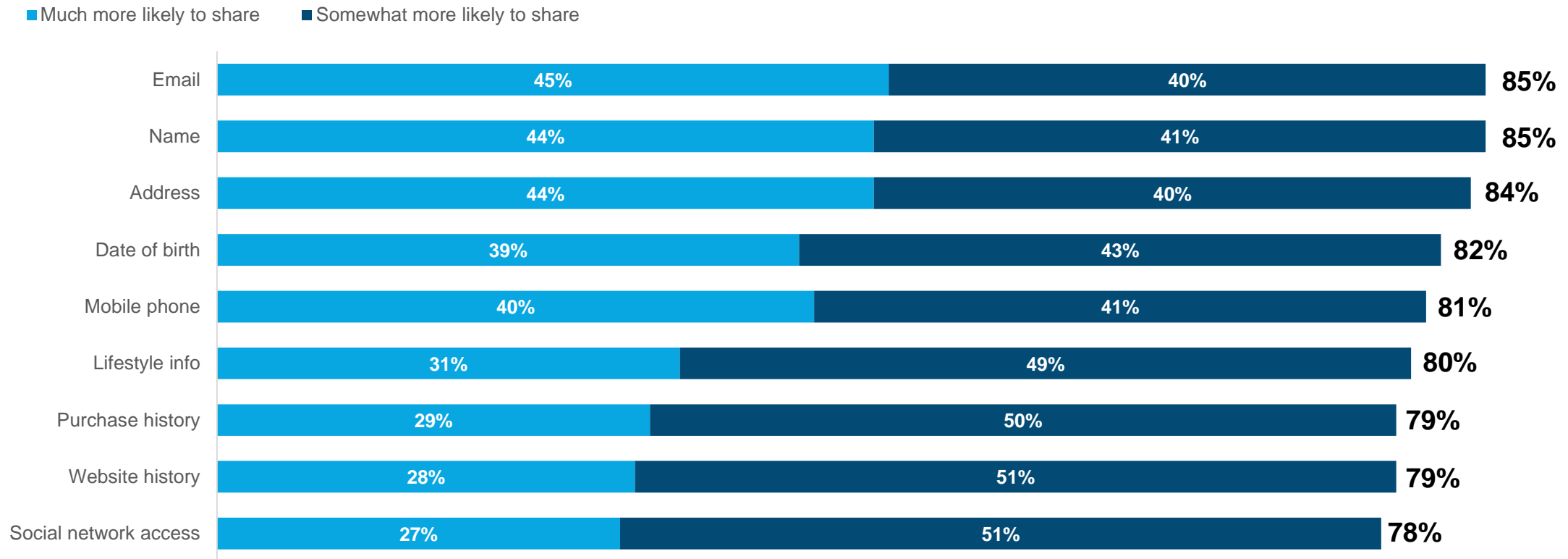
…and even influences the data they say they are not likely to share

Q: How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data you indicated you would not be likely to share?

■ Much more likely to share   ■ Somewhat more likely to share

Name	22%	48%	**70%**
Email	21%	48%	**69%**
Address	20%	43%	**63%**
Date of birth	12%	40%	**52%**
Mobile phone	12%	37%	**49%**
Purchase history	6%	29%	**35%**
Lifestyle info	4%	30%	**34%**
Website history	4%	25%	**29%**
Social network access	4%	24%	**28%**

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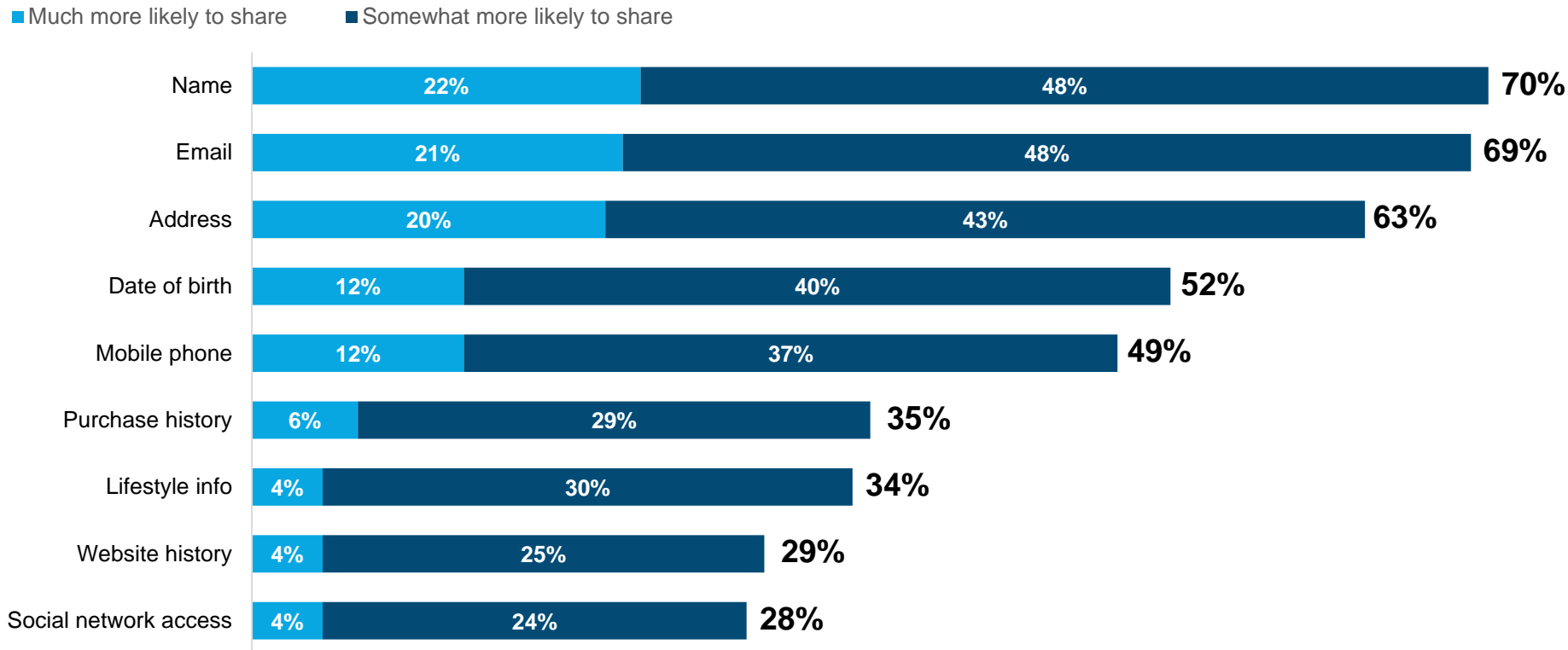
Impact of brand trust on willingness to share varies by country, primarily for PII data types…

Q: How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data you indicated you would not be likely to share?

Percentage of respondents that were "much more willing to share" averaged across all five PII data types

Percentage "much more willing to share"

50% 🇮🇳

46% 🇨🇦

45% 🇺🇸

38% 🇫🇷

34% 🇬🇧

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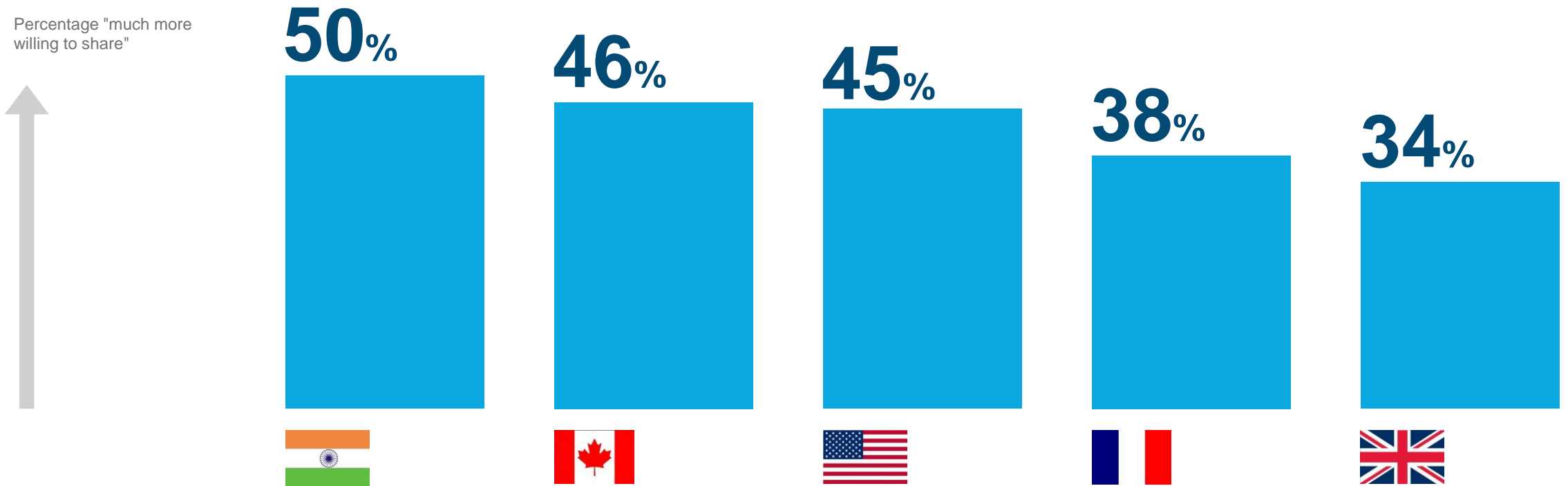# …but these country differences do vary depending on the data type

Q: How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data that you identified as being "willing to share"?

Percentage of respondents "much more willing to share"

Legend: ■ US ■ Canada ■ UK ■ France ▢ India

Data type	US	Canada	UK	France	India
Social network access	31%	26%	23%	29%	24%
Website history	34%	31%	24%	29%	34%
Purchase history	33%	29%	27%	28%	29%
Lifestyle info	33%	25%	23%	27%	30%
Hobbies	33%	31%	27%	30%	34%
Mobile phone	40%	42%	34%	39%	50%
Date of birth	42%	42%	31%	34%	48%
Address	45%	50%	35%	37%	49%
Name	47%	47%	36%	38%	54%
Email	50%	50%	35%	40%	49%

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Brand trust matters more to older generations in 'traditional' industries, but has a higher impact for Millennials in new industries

Q. How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data?

Percentage "much more likely to share" a data point they were generally "willing to share" in the industry

■ Millennials   ■ Generation X   ■ Boomers   ■ Silent Generation

Financial Services
40% | 38% | 45% | 58%

Telecom
34% | 32% | 36% | 46%

Retail
38% | 35% | 40% | 48%

Airlines
29% | 32% | 36% | 37%

Web Services
35% | 27% | 23% | 35%

E-commerce
44% | 36% | 38% | 40%

20th CENTURY   21st CENTURY

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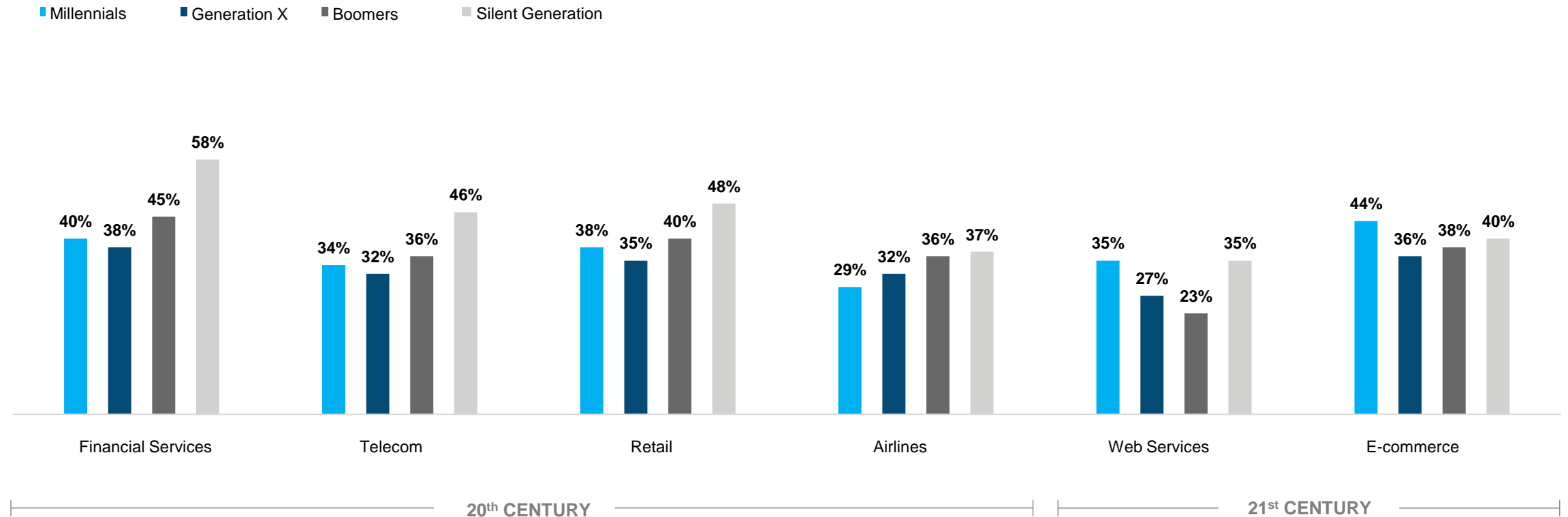
Companies benefit most from brand trust when people are more comfortable with how the industry handles data, with one exception…

Q. How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data?

Percentages reflect "much more likely to share" responses

CATEGORY	IMPACT OF BRAND ON PII DATA	IMPACT OF BRAND ON NON-PII DATA	REPORTED COMFORT IN INDUSTRY
Financial services	48%-54%	28%-45%	57%
E-commerce	**37%-50%**	**25%-35%**	**31%**
Retail	37%-46%	30%-37%	43%
Telecom	37%-46%	23%-32%	46%
Airlines	36%-42%	23%-30%	40%
Web services	25%-35%	18%-29%	33%

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…The Amazon Effect

- The e-commerce category shows the most impactful influence of trust in what we call "The Amazon Effect."

- E-commerce is an outlier among the six industries because of its extremely strong category leader, Amazon. Even though people reported the lowest comfort with how e-commerce companies handle their personal data in comparison to other industries, the Amazon brand had such a strong positive impact that it led to a 6 to 19 percentage point boost in willingness to share PII data.

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We asked which offers would influence people to supply each of these, generally non-required, data points

Q: Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers. [CHECK ALL THAT APPLY]
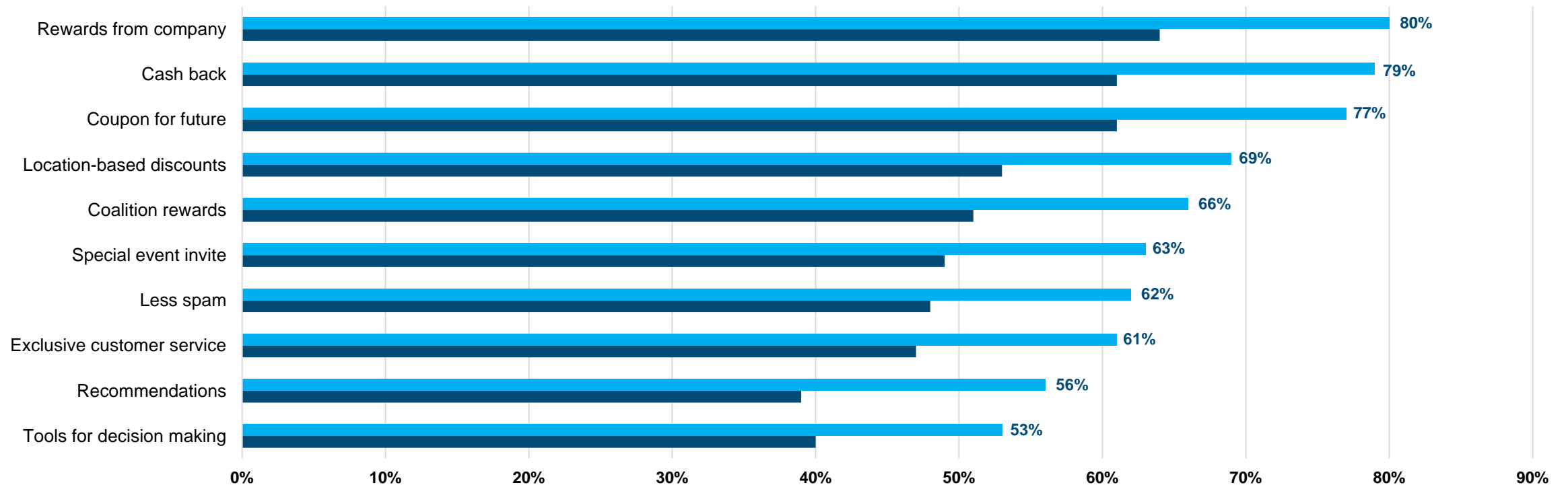
❑ **Email address**

❑ **Mobile phone number**

❑ **My purchase history**

❑ **Social network permissions**

❑ **My household income**

CRM

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Offers do influence how people share these non-required data points

Q: Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers.

■ Willing to share any of the five data points   ■ Willing to share email only

Offer	Any of five	Email only
Rewards from company	80%	
Cash back	79%	
Coupon for future	77%	
Location-based discounts	69%	
Coalition rewards	66%	
Special event invite	63%	
Less spam	62%	
Exclusive customer service	61%	
Recommendations	56%	
Tools for decision making	53%	

We found that the influence of offers depended on two strategic dimensions

The variety of offers can be viewed along two axes as follows:

- How **direct or indirect** the offer is
  For example, can the offer be used immediately, is it valid within the store providing the offer, is it offering a specific value or something more general?

- How **financial or experiential** the offer is
  For example, is the offer providing a mostly financial incentive or a more experiential incentive?
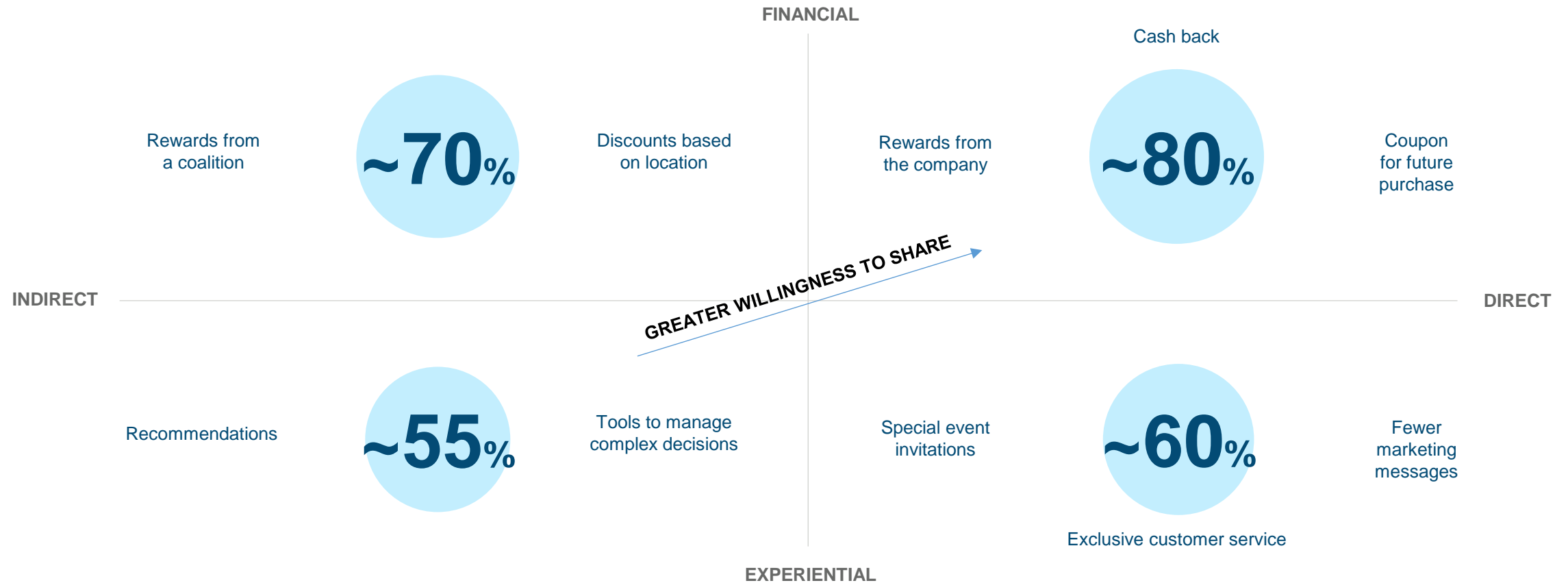
We then mapped the 10 offer types by their influence on consumers' willingness to share data.

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Strategic map of offer influence

Q. Please indicate whether you would be willing to share each of the specific
types of information in order to benefit from each of the following offers

Percentage of responses with any of the five data types chosen

FINANCIAL

Cash back

Rewards from
a coalition

~70%

Discounts based
on location

Rewards from
the company

~80%

Coupon
for future
purchase

GREATER WILLINGNESS TO SHARE

INDIRECT

DIRECT

Recommendations

~55%

Tools to manage
complex decisions

Special event
invitations

~60%

Fewer
marketing
messages

Exclusive customer service

EXPERIENTIAL

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Younger generations show a much higher interest in sharing non-email data types across all offers

Q: Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers.
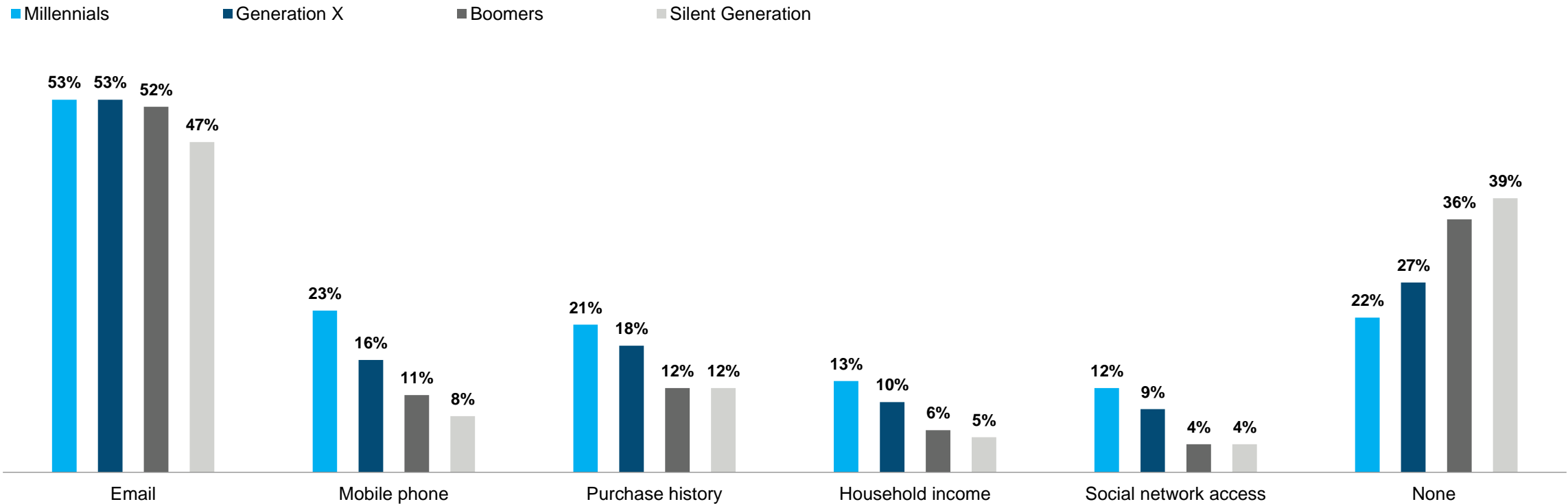
Percentages represent the average across all 10 types of offers

■ Millennials   ■ Generation X   ■ Boomers   ■ Silent Generation

	Email	Mobile phone	Purchase history	Household income	Social network access	None
Millennials	53%	23%	21%	13%	12%	22%
Generation X	53%	16%	18%	10%	9%	27%
Boomers	52%	11%	12%	6%	4%	36%
Silent Generation	47%	8%	12%	5%	4%	39%

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The influence of offers on data sharing does also vary by country

Q: Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers.
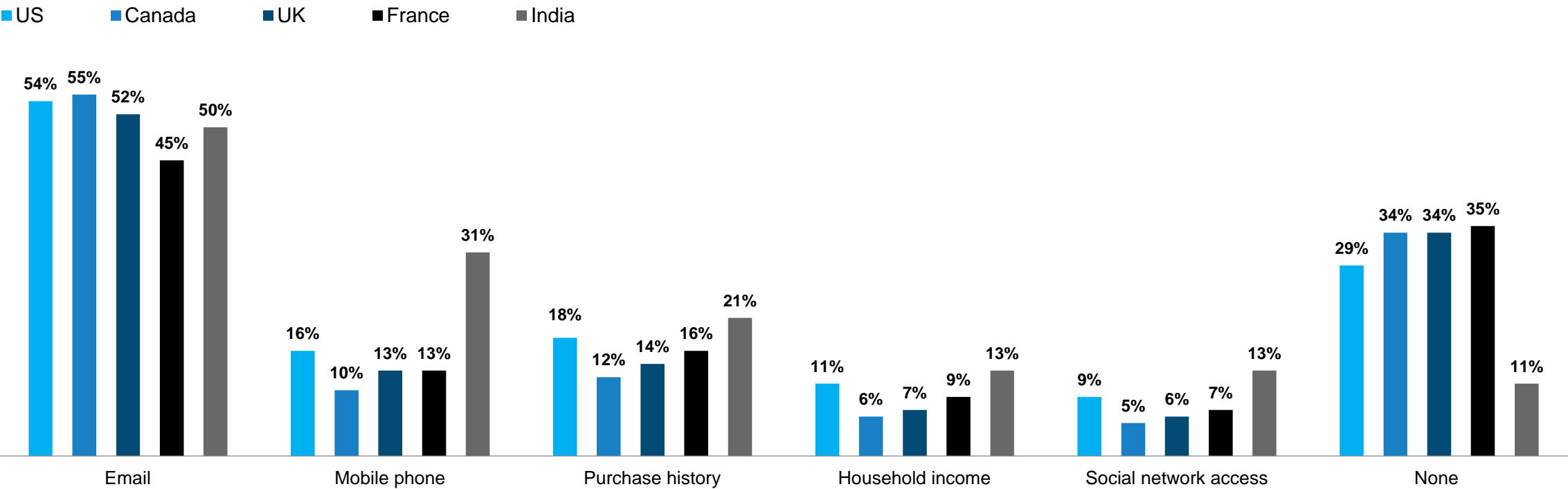
Percentages represent the average across all 10 types of offers

■US　■Canada　■UK　■France　■India

	US	Canada	UK	France	India
Email	54%	55%	52%	45%	50%
Mobile phone	16%	10%	13%	13%	31%
Purchase history	18%	12%	14%	16%	21%
Household income	11%	6%	7%	9%	13%
Social network access	9%	5%	6%	7%	13%
None	29%	34%	34%	35%	11%

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The influence of offers varies by gender

Women are roughly **10%** more likely to share their email for all offers.

Men are roughly **4%** more likely to share non-email data points — particularly mobile phone, household income, and purchase history — for many offers.

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A. The Data-Sharing Mindsets of Consumers

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We identified four 'Data-Sharing Mindsets'

To examine how consumer attitudes and behaviors might be changing, we looked at two key attitudes to help profile different ways people perceive and act on sharing their personal data.

Defensive attitude axis
> This categorized consumers according to whether or not they had: 1) made up personal details to avoid giving away real information, or 2) had taken steps to limit companies from tracking them online.
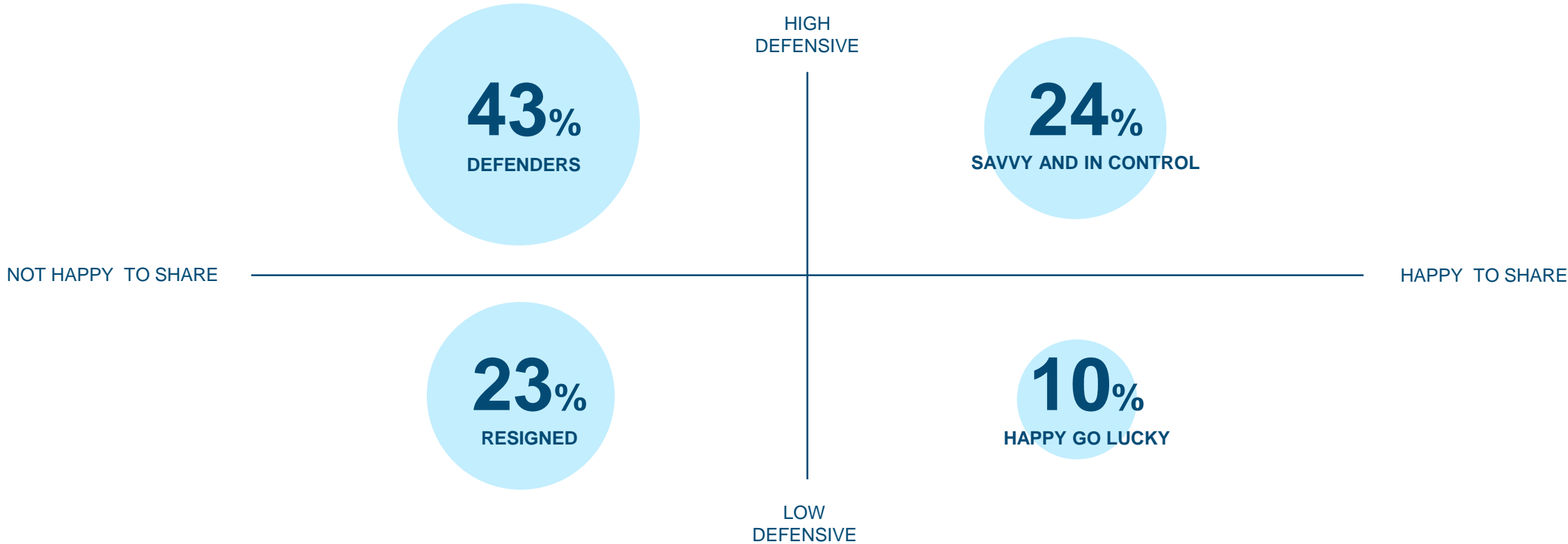
Sharing attitude axis
> This categorized consumers according to their attitude towards being happy to share personal information to receive relevant offers and discounts.

This permitted a segmentation of consumers into four Data-Sharing Mindsets.

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The Data-Sharing Mindsets of Consumers

HIGH
DEFENSIVE

43% DEFENDERS

24% SAVVY AND IN CONTROL

NOT HAPPY TO SHARE ———————————————————— HAPPY TO SHARE

23% RESIGNED

10% HAPPY GO LUCKY

LOW
DEFENSIVE

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What the Data-Sharing Mindsets indicate

• These mindsets indicate that even though people may be concerned and want control of their information, that does not prohibit them from wanting to share data.
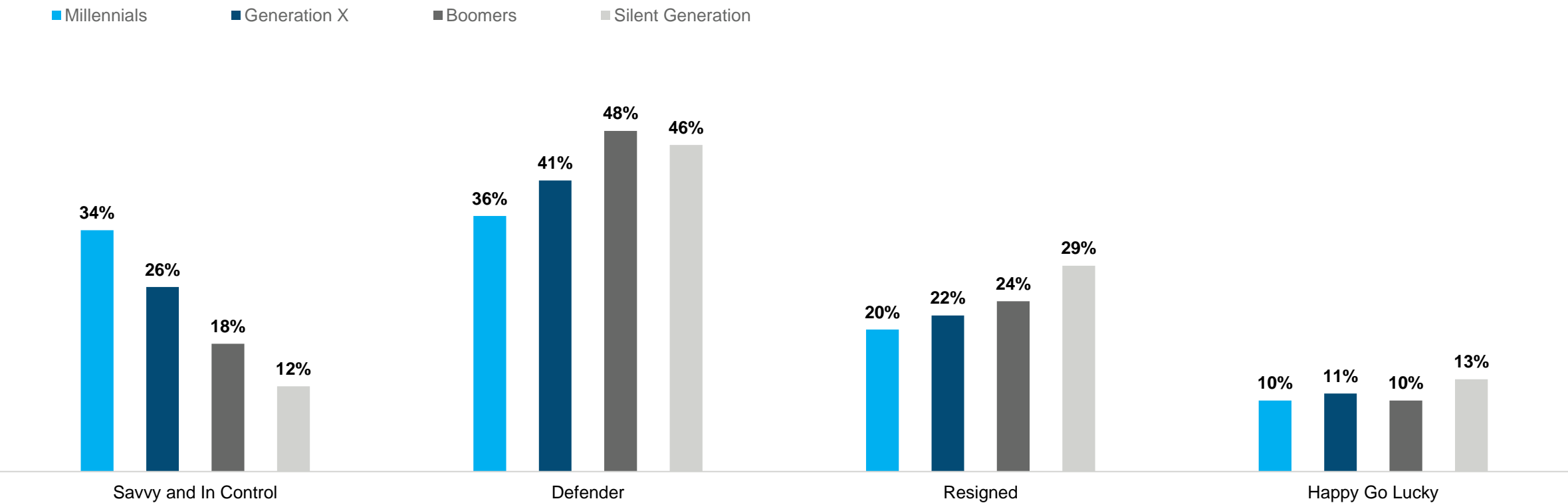
   70% of respondents who have a positive attitude toward sharing data also take defensive actions with their data.

• In addition, a majority of consumers are either happy about sharing data or display low defensive behavior.

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Each generation is divided differently among the Data-Sharing Mindsets

Percentages show the portion of respondents within the generation with the Mindset indicated

■ Millennials ■ Generation X ■ Boomers ■ Silent Generation

Savvy and In Control
- Millennials: 34%
- Generation X: 26%
- Boomers: 18%
- Silent Generation: 12%

Defender
- Millennials: 36%
- Generation X: 41%
- Boomers: 48%
- Silent Generation: 46%

Resigned
- Millennials: 20%
- Generation X: 22%
- Boomers: 24%
- Silent Generation: 29%

Happy Go Lucky
- Millennials: 10%
- Generation X: 11%
- Boomers: 10%
- Silent Generation: 13%

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A consumer's Sharing Mindset predicts their comfort with how businesses handle their data

Q: For each of the following categories, how comfortable do you feel about a company in that category handling your personal data?

Percentage of respondents reporting they would be very or somewhat comfortable

■ Defender   ■ Resigned   ■ Happy Go Lucky   ■ Savvy and In Control
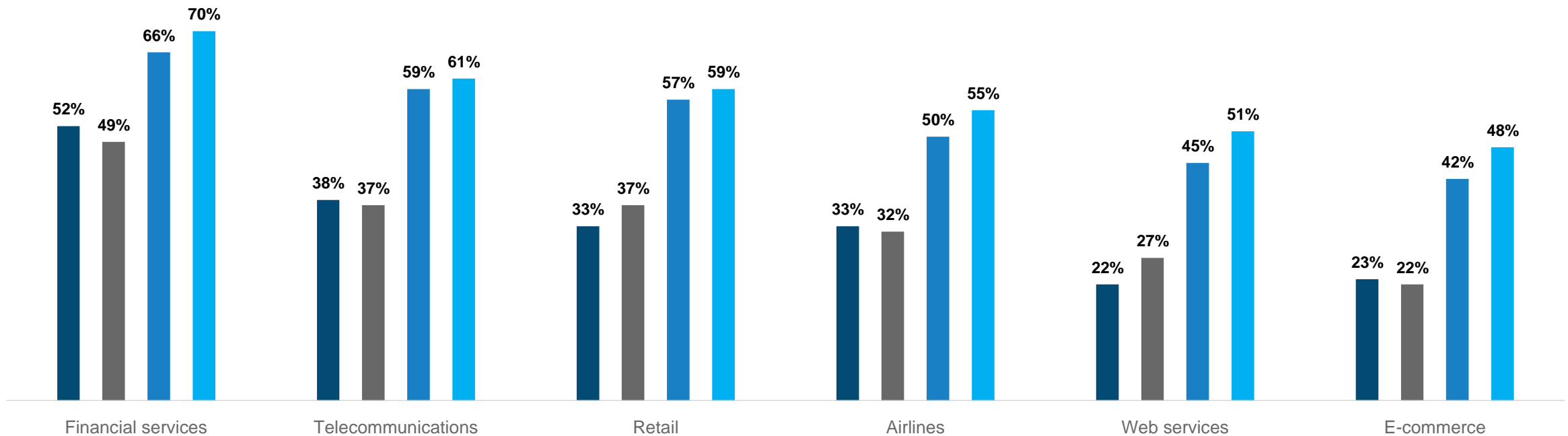
Data-Sharing Mindsets also predict a consumer's willingness to share all data types

Q. Please indicate how you would plan or expect to share the following types of your personal data in order to purchase their products/services.
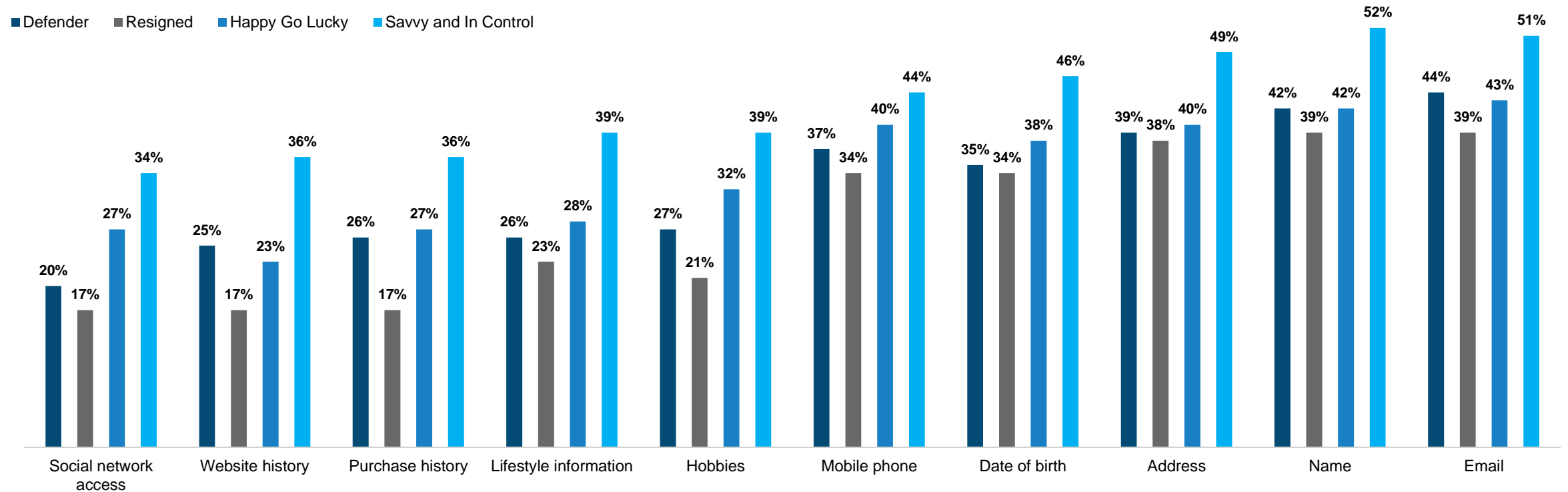
Percentages represent averages of "willing to share" responses across all data points and industries

Percentage willing to share

46% **45%** **35%** **34%**

Happy Go Lucky **Savvy and In Control** **Resigned** **Defenders**
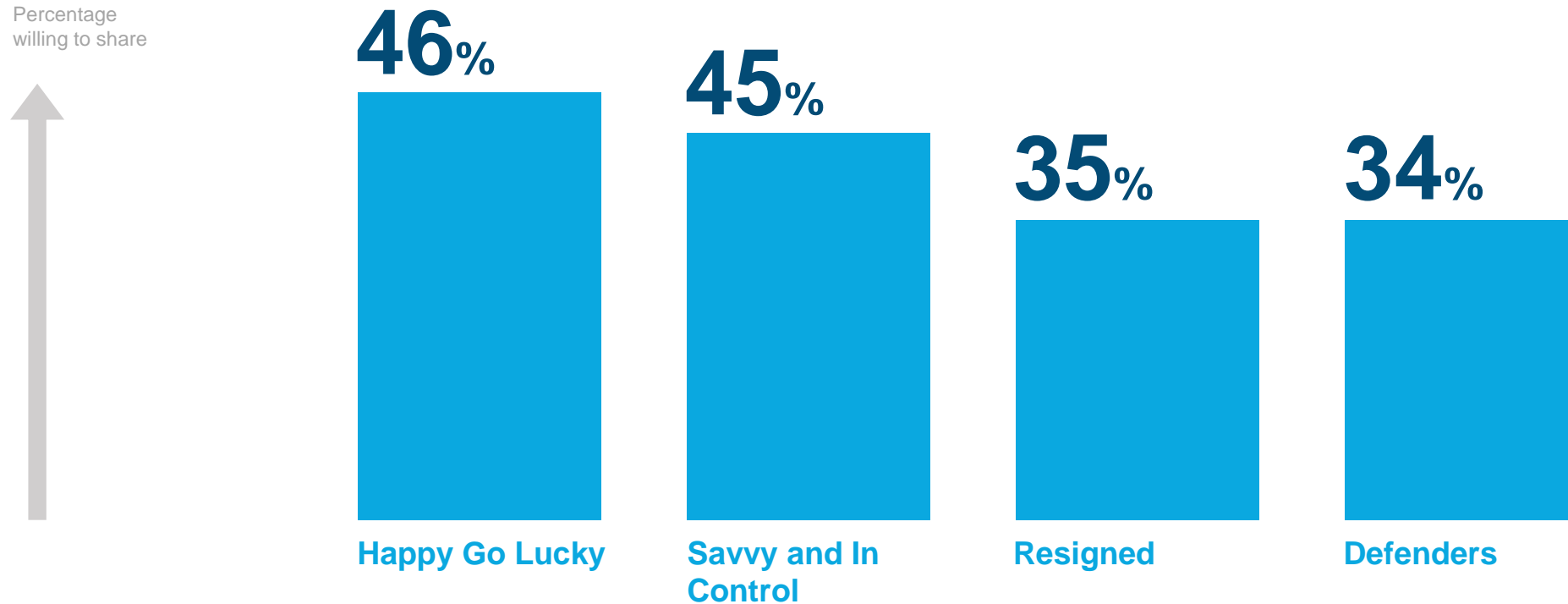
'Savvy and In Control' consumers are impacted most by brand trust

Q. How does your relationship with [your trusted company] influence the likelihood that you would share the following pieces of data that you identified as being willing to share?

Percentages represent respondents indicating they are "much more willing to share" averaged across all six industries

■ Defender ■ Resigned ■ Happy Go Lucky ■ Savvy and In Control

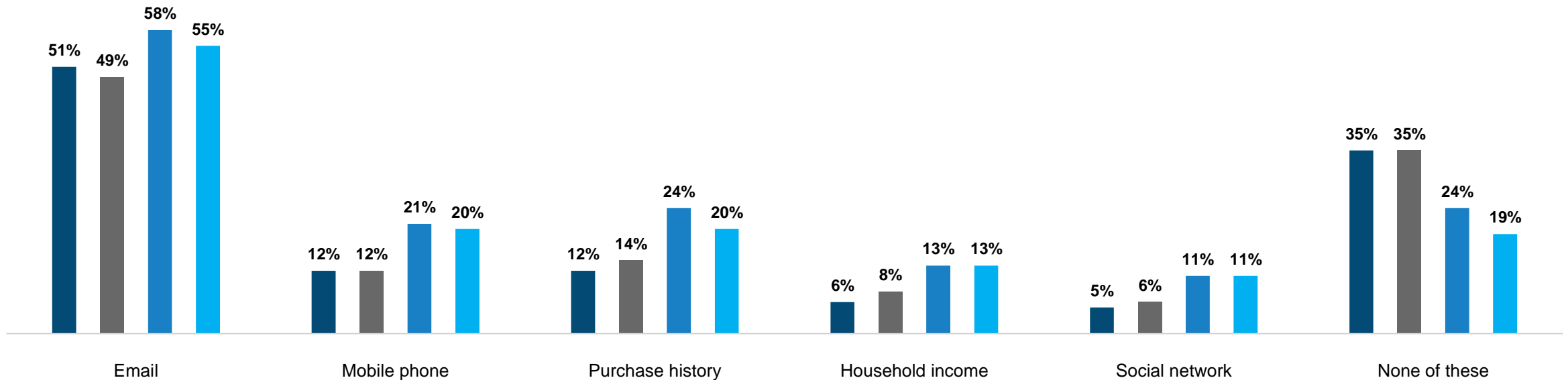|	Social network access	Website history	Purchase history	Lifestyle information	Hobbies	Mobile phone	Date of birth	Address	Name	Email
Defender	20%	25%	26%	26%	27%	37%	35%	39%	42%	44%
Resigned	17%	17%	17%	23%	21%	34%	34%	38%	39%	39%
Happy Go Lucky	27%	23%	27%	28%	32%	40%	38%	40%	42%	43%
Savvy and In Control	34%	36%	36%	39%	39%	44%	46%	49%	52%	51%

Data-Sharing Mindsets also predict how much offers influence a consumer's willingness to share data

Q: Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers.

Percentage of respondents that selected any of the five data types averaged across all 10 offers

■ Defender ■ Resigned ■ Happy Go Lucky ■ Savvy and In Control

	Email	Mobile phone	Purchase history	Household income	Social network	None of these
Defender	51%	12%	12%	6%	5%	35%
Resigned	49%	12%	14%	8%	6%	35%
Happy Go Lucky	58%	21%	24%	13%	11%	24%
Savvy and In Control	55%	20%	20%	13%	11%	19%

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How the mindsets drive sharing

- The sharing attitude axis is a strong driver of comfort with companies handling data, and a willingness to share a range of data types.

- Those who are happy to share data do not report reduced comfort or willingness to share, even if they take defensive actions with their data.

- Importantly, this means that an urge for control over one's data does not preclude a consumer's interest in sharing it as well.

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Data-Sharing Mindsets and the future

- We wonder how the Data-Sharing Mindsets would have been divided five years ago.

- Due to increasing attention drawn to data theft, loss, and monitoring, we would expect that many people with Happy Go Lucky or Resigned mindsets in the past would have become Savvy and In Control or Defenders.

- We believe that in the future, more and more consumers will likely take defensive actions. Therefore, the key issue for companies will be driving a value proposition that keeps consumers happy and willing to share their personal data.

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How younger consumers will drive future relationships with marketers

While we are wary of making predictions of generational attitudes into the future, we do believe that the impact of growing up in a hyper-connected society will remain as generations grow older. Given this, the much larger percentage of Millennials and Generation X members in the Savvy and In Control mindset should offer companies hope for building stronger consumer relationships over time.

Those with a Savvy and In Control mindset:

- Are the most influenced by brand trust, demonstrating that investing in brand building will continue to provide value.

- Are more enticed than other mindsets by broader value propositions, indicating that companies can use the vast streams of data they collect to deliver greater, and potentially unique, consumer value.

- Demonstrate that the desire for data control and an interest in sharing data are not mutually exclusive.

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B. New, Data-Enabled Benefits

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Businesses are beginning to explore non-traditional, data-enabled benefits

- Netflix and Amazon, for example, spurred the use of aggregated customer data to improve an individual **user experience** through product recommendations.

- Energy companies are looking to use and share data with their customers to help them be more efficient, save money, and **improve society**.

- Services such as Mint and Billguard are compiling financial information and providing **insights back to consumers** in order to help them make better decisions and protect against fraudulent or inappropriate finance charges.

- Apple is stressing to customers the steps it is taking to **avoid keeping or sharing their data**.

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Non-traditional benefits can influence people's willingness to share non-required data

Q: For each example of a data practice, please indicate how likely you would be to share
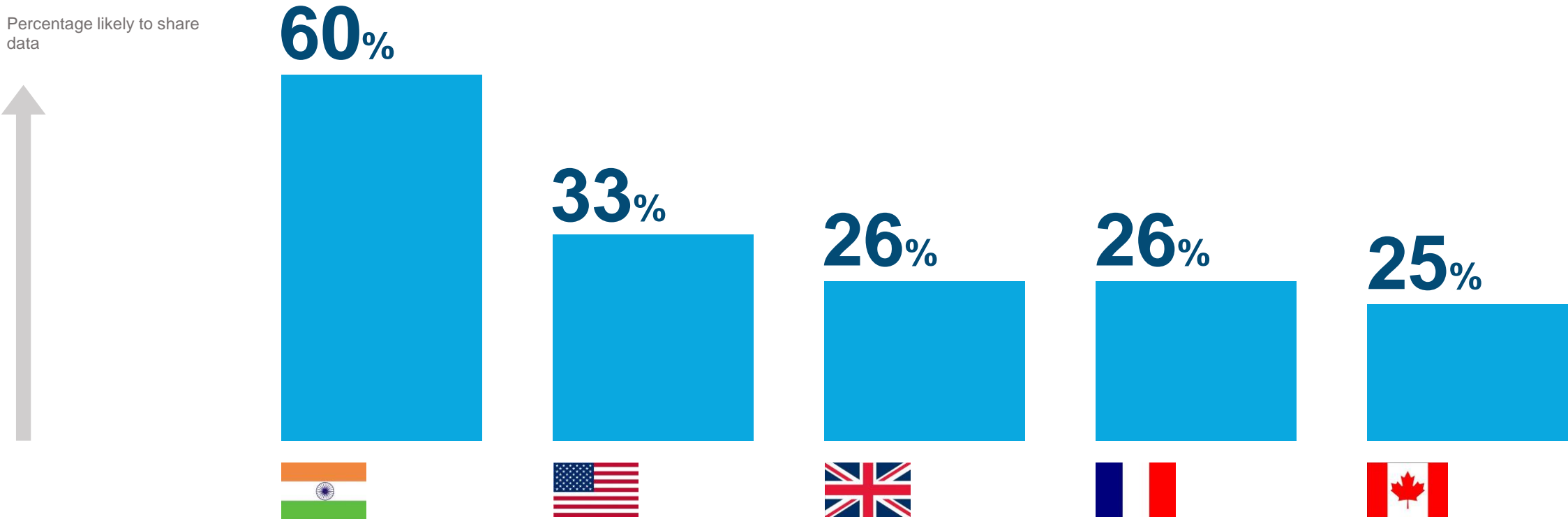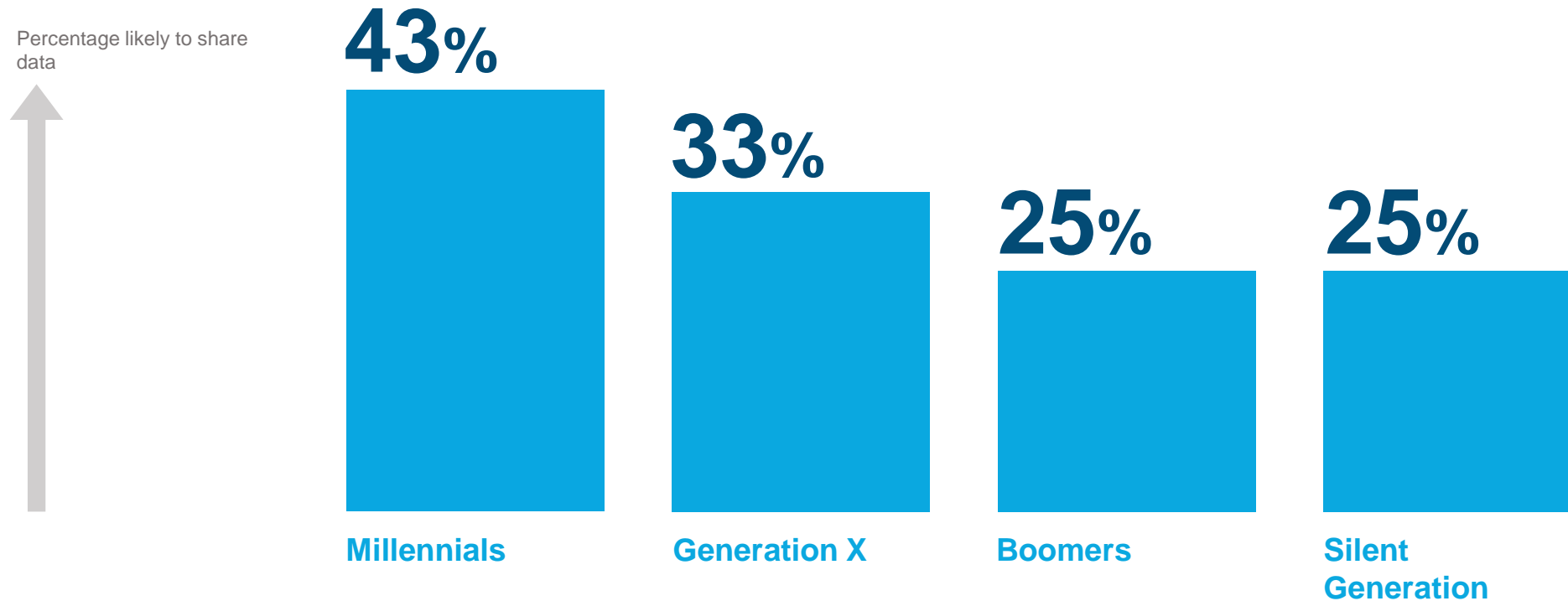   non-required types of personal data if the company used such a practice

■ Very likely to share   ■ Somewhat likely to share

Category	Very likely to share	Somewhat likely to share	Total
Security	17%	30%	47%
User experience	10%	27%	37%
Societal	8%	22%	30%
Insights	7%	19%	26%

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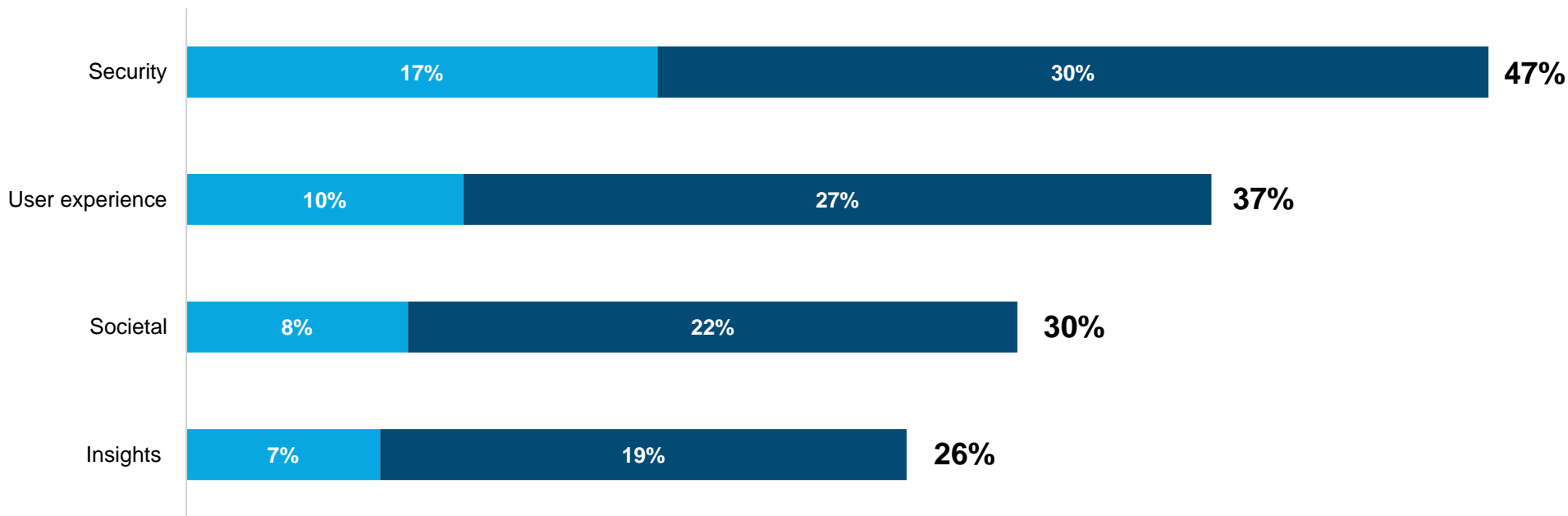
The interest in non-traditional, data-enabled benefits varies by country

Q: For each example of a data practice, please indicate how likely you would be to share non-required types of personal data if the company used such a practice.
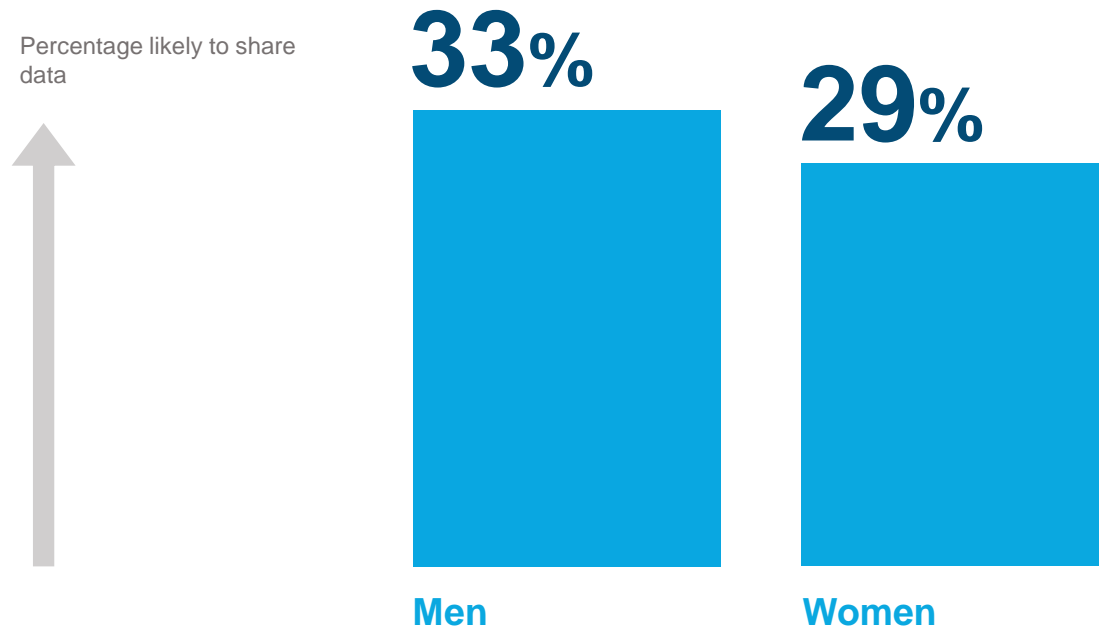
Percentage of respondents reporting they would be much more likely or somewhat more likely to share

Percentage likely to share data

60%   **33**%   **26**%   **26**%   **25**%

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Younger generations show a higher interest in all types of non-traditional, data-enabled benefits

Q: For each example of a data practice, please indicate how likely you would be to share non-required types of personal data if the company used such a practice.

Percentage of respondents reporting they would be much more likely or somewhat more likely to share

Percentage likely to share data

43% Millennials

33% Generation X

25% Boomers

25% Silent Generation

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Attitudes towards non-traditional, data-enabled benefits varies somewhat by gender

Q. Please indicate whether you would be willing to share each of the specific types of information in order to benefit from each of the following offers
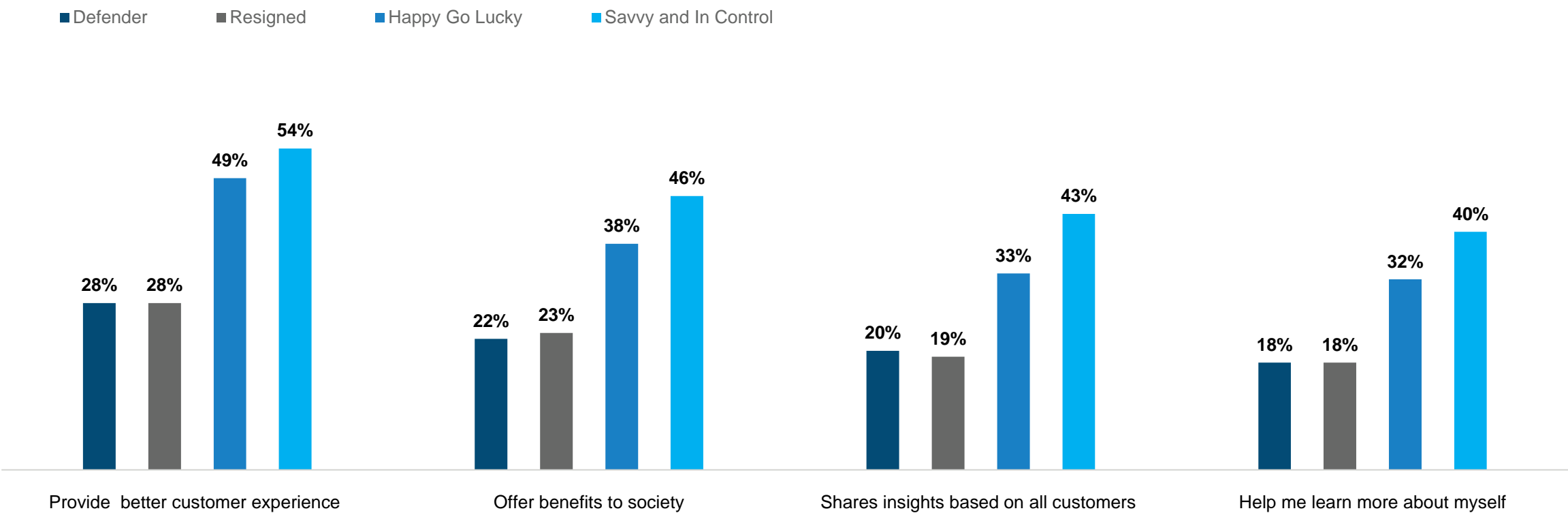
Percentage of respondents reporting they would be much more likely or somewhat more likely to share, averaged across all five data-enabled benefits

Percentage likely to share data

33%

29%

Men

Women

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'Savvy and In Control' mindsets show the greatest affinity towards data-enabled benefits

Q: For each example of a data practice, please indicate how likely you would be to share non-required types of personal data if the company used such a practice.

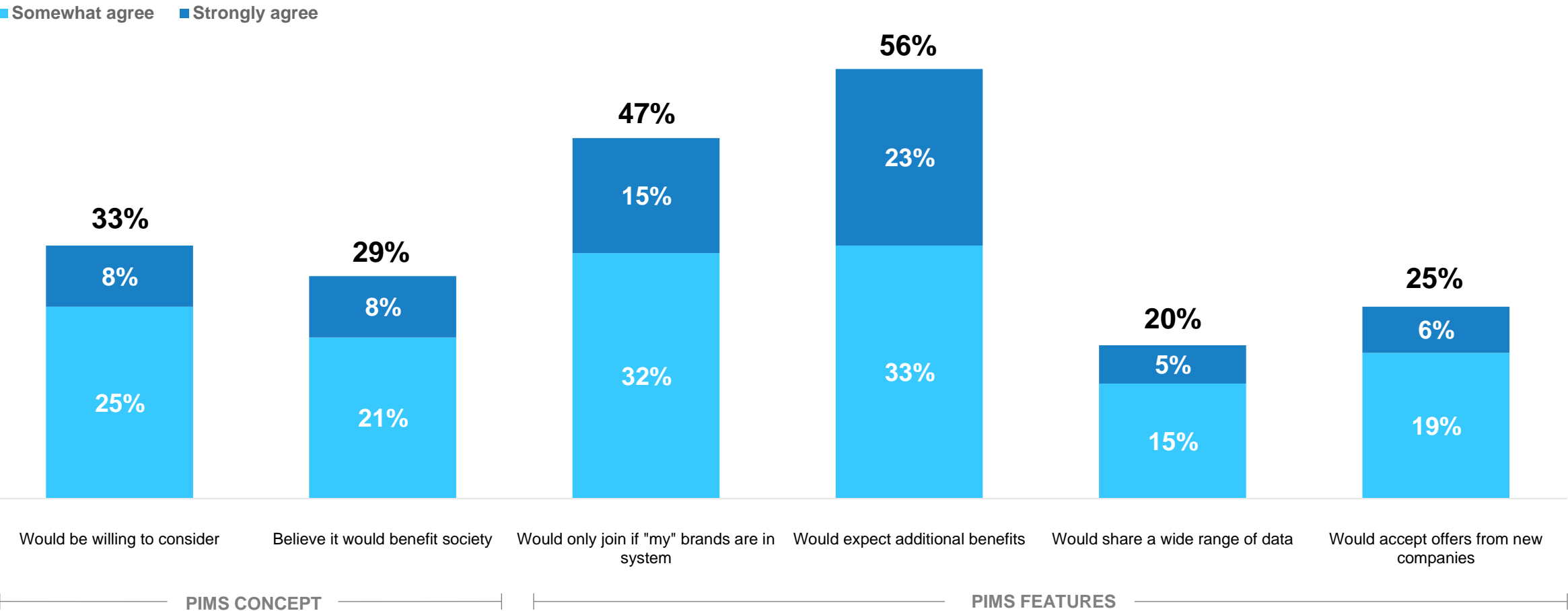Percentage of respondents reporting they would be much more likely or somewhat more likely to share

- ■ Defender
- ■ Resigned
- ■ Happy Go Lucky
- ■ Savvy and In Control

	Provide better customer experience	Offer benefits to society	Shares insights based on all customers	Help me learn more about myself
Defender	28%	22%	20%	18%
Resigned	28%	23%	19%	18%
Happy Go Lucky	49%	38%	33%	32%
Savvy and In Control	54%	46%	43%	40%

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A new service: your personal data manager

- We also wanted to look at a new service that would benefit consumers as data collection becomes more prolific and of greater interest.

- Various types of companies are exploring Personal Information Management Systems (PIMS) that would act as an intermediary service to store a consumer's personal data and allow her to decide how to share different pieces of that data with companies.

- PIMS would allow users to easily control ("turn on and off") the data they share with different companies to enable a more explicit value exchange with these companies.

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Consumer attitudes towards PIMS

■ Somewhat agree ■ Strongly agree

33%
8%
25%
Would be willing to consider

29%
8%
21%
Believe it would benefit society

47%
15%
32%
Would only join if "my" brands are in system

56%
23%
33%
Would expect additional benefits

20%
5%
15%
Would share a wide range of data

25%
6%
19%
Would accept offers from new companies

PIMS CONCEPT — PIMS FEATURES

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Attitudes towards PIMS vary by gender

Q. To what extent do you agree or disagree with the following statements about [the PIMS] concept?

Percentage of respondents that strongly or somewhat agree

■ **Men** ■ **Women**

36% **29%** — Consider PIMS

32% **27%** — See it as a benefit to society

23% **17%** — Give up a wider range of data

27% **22%** — Accept offers from new companies

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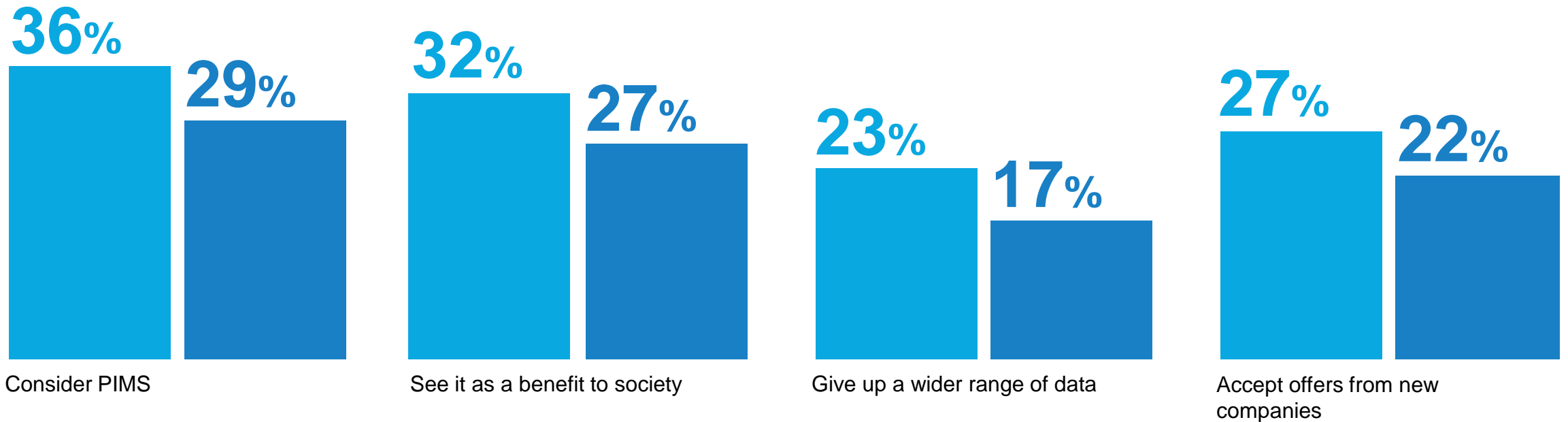
Those with 'Savvy and In Control' mindsets show greater interest towards PIMS

Legend: Defender ■ Resigned ■ Happy Go Lucky ■ Savvy and In Control ■

Willing to consider: 26%, 24%, 40%, 49%
Believe it would benefit society: 23%, 23%, 36%, 44%
Only join if "my" brands are in system: 43%, 39%, 52%, 59%
Expect additional benefits: 55%, 47%, 60%, 66%
Would share a wide range of data: 14%, 14%, 27%, 34%
Would accept offers from new companies: 18%, 18%, 32%, 41%

PIMS CONCEPT — PIMS FEATURES

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CHAPTER 6

Strategic Recommendations

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Invest in building both data and customer trust

Treat Data as an Asset

- Customer data is a key intangible asset for your business.

- Plan for how you can build the value of this asset over time.

Invest in Trust

- Do not assume customers will trust you with their data.

- Invest in brand trust and reputation (via service, responsibility, transparency) if access to customer data is vital to your long-term business strategy (and it is!).

- Recognize that firms in your industry may have to try harder to demonstrate their trustworthiness with customers' data than other industries.

- If you do need to offer customers rewards to motivate data sharing, look to offer them benefits that do not undermine the perceived value of your offering (e.g. upgrades and exclusives rather than cash back).

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Give customers value and control

Use the data customers give you to deliver more value to them

- Use data as a source of innovation to deliver new value and enhanced products and services for customers (not just as a way to increase the efficiency of your advertising spend).

- Do not ask for data unless you need it and can show the value you will provide to customers with it.

- Design customer experiences so that customers choose to share data as part of a value-adding experience; that way you don't even need to explain or persuade how sharing data will benefit them.

Understand that customer comfort differs

- Plan for the expectation that some customers will be more willing than others to share data with you.

- Try to wait to ask for more data from customers after you have established a trusted relationship.

Put customers in control

- Give customers options and tools for control of their own data.

- Help your customers to be, and feel, more savvy about their data and how it is used.

Authors

Matthew Quint (mq2120@columbia.edu) is the Director of Columbia Business School's Center on Global Brand Leadership, which creates, gathers, and shares insights on what it takes to build strong brands. In this role, Matthew researches, writes, and presents on a wide range of issues critical to successful brand building and management. He has particular expertise in marketing ROI, strategies for marketing in the digital age, and the development of creative and effective brand communications.

Matthew is the co-producer of the Center's acclaimed BRITE Conference series on brands, innovation, and technology, now in its 9th year, which brings together over 500 big thinkers in industry and academia to discuss how innovation and technology help build strong brands. He has worked with senior executives from various leading companies — including Aimia, Coach, Deloitte, Edelman, Lonza, and SAP — to conduct research, produce events, and promote knowledge sharing among branding and marketing leaders.

David Rogers (david.rogers@columbia.edu) is a globally recognized leader on brands and digital business strategy, known for his pioneering model of customer networks. He is author of three books, most recently, *The Network Is Your Customer: 5 Strategies to Thrive in a Digital Age*, as well as the forthcoming, *The Digital Transformation Playbook* (2016).

At Columbia Business School, David teaches global executives as the faculty director of Executive Education programs on Digital Marketing Strategy. His recent research has focused on in-store mobile shoppers, big data, and digital marketing ROI. He is also the founder of the Center on Global Brand Leadership's acclaimed BRITE conference.

David has consulted and developed executive programs for global companies such as Google, Toyota, Pernod Ricard, Visa, SAP, Lilly, Combiphar, IBM, China Eastern Airlines, Kohler, Saint-Gobain, and MacMillan, among many others. He has delivered strategic workshops for executives in hundreds of companies from 64 countries. David is a board member of the Marketing Hall of Fame, and is president-elect of the NY American Marketing Association.

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Methodology

The online survey was designed by Columbia Business School and fielded by Vision Critical from February 3-11, 2015. A total of 8,160 respondents completed the survey: 2,004 from the United States; 2,036 from the United Kingdom; 2,111 from Canada; 1,007 from France, and 1,002 from India. Qualified respondents were age 18 or older, and resided in the US, UK, Canada, France, or India. The respondents were closely representative of the general population (not just the online population) of age 18+ respondents in each country, with the exception of India, where the respondents slightly over-indexed as younger and more affluent than the overall Indian population.

For the industry-specific sections — primarily the Findings sections 2 & 3 — each respondent was randomly provided two (of six) industries to consider. Comfort-related questions used a standard 5-point Likert Scale from Very Comfortable to Very Uncomfortable. Agreement-related questions used a standard 5-point Likert Scale from Strongly Agree to Strongly Disagree. The brand trust section used a 3-point scale: Much more likely to share, Somewhat more likely to share, No more likely to share. The data-enabled benefits section used a standard 5-point Likert Scale from Very Likely to Very Unlikely. A downloadable copy of this research report and a complete list of the survey questions can be obtained online at: gsb.columbia.edu/globalbrands or visit Aimia Institute at aimia.com.