



Island Global Research

# **PRIVACY & SECURITY OF PERSONAL DATA**

**ONLINE SURVEY**

**JERSEY, GUERNSEY & THE ISLE OF MAN**

May 2018

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This report sets out the findings from an online survey of residents in Jersey, Guernsey and the Isle of Man undertaken in April and May 2018.

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## About Island Global Research

Island Global Research is a market research and consultancy company with experience in both quantitative and qualitative research methods. We regularly conduct market research for clients in the Crown Dependencies.

From time to time, we also undertake our own research that will be of interest to people living in Jersey, Guernsey and the Isle of Man. This is one of our surveys, and we hope that you find the results useful as the Crown Dependencies introduce new data protection regulation from the 25<sup>th</sup> May 2018.

We are very grateful to everyone who completes our surveys. If you would like to participate in our surveys or hear more from us, please go to our website to find out more: [www.islandglobalresearch.com](http://www.islandglobalresearch.com).

Island Global Research is part of the BWCi Group, and a member of Abelica Global.

# KEY FINDINGS

## USE OF PERSONAL DATA

- Respondents thought that 'keeping in touch with family and friends using social media' and 'faster resolution of an issue or concern because my information is already stored' were the most valuable benefits for sharing personal data.
- 83% check their online banking for personal finances once a month or more.
- 71% own a store loyalty card.
- However, 42% indicated that the risks of sharing personal data outweigh the benefits, to some extent.
- People are most likely to trust their doctors with personal information, and least likely to trust social networking sites.

## CONCERNS WITH SHARING PERSONAL DATA

- 56% of respondents rated their level of concern about the privacy of their personal information as "7" or higher (where 10 is extremely concerned).
- 46% are more concerned than a year ago and 53% think the same.
- When asked about levels of concern with different ways personal data can be used, there was fairly high concern with all the areas asked about. Over 80% were concerned or very concerned about the 'use of personal data for unsolicited direct marketing' and 'risk of identity theft'.

## PROTECTION OF PERSONAL DATA & GDPR

- 88% said organisations should do more to protect the privacy and security of personal information.
- 98% said they take action to safeguard their own personal information. 78% actively manage their online privacy settings on Facebook, Google and similar. Other actions taken by 60% or more include using a wide range of passwords, shredding unwanted documents, avoiding signing up to things and using a spam filter.
- 45% have been affected by the misuse or loss of personal information, or know someone who has.
- 71% had heard of the EU General Data Protection Regulation (GDPR) that will come into force on the 25 May 2018, and 63% were aware that GDPR will change how organisations collect, store and use personal information.
- 38% thought that GDPR will improve how organisations collect, store and use personal data. 4% thought it will be worse, 29% thought it will stay the same, and another 29% didn't know whether it will improve it or not.

# KEY FINDINGS

## GDPR IN THE WORK PLACE

Employed respondents were asked about GDPR in the workplace. They were asked to think about their main place of work when answering the questions.

- 85% agreed that their place of work thinks it is important to look after personal data that it holds securely and privately.
- 49% had so far received training at work on the new EU General Data Protection Regulations (as of the end of April/beginning of May 2018).
- 32% said that GDPR will have a positive impact on the organisation they work for in the short term. This increases to 41% in the long term.
- 26% said that GDPR will cause a negative impact on the organisation they work for in the short term. This decreases to 12% in the long term.

# BACKGROUND AND APPROACH

Island Global Research undertook a survey on privacy and security of personal data. Topics asked about included the benefits of sharing personal data and awareness of the General Data Protection Regulation (GDPR) due to be introduced, as well as concerns people may have about data privacy and the measures they currently take to protect information about themselves.

The survey was conducted online. Responses were collected in April and May 2018. We contacted our market research panel, inviting them to participate in the survey. We also promoted the survey using social media.

The survey was completed by 985 residents across the Crown Dependencies, with 337 respondents in Jersey, 446 respondents in the Bailiwick of Guernsey and 202 respondents in the Isle of Man. Those that indicated that they were employed (full-time, part-time or self-employed) were also asked a short set questions about GDPR in the workplace. This section was completed by 619 people, with 205 respondents in Jersey, 298 respondents in the Bailiwick of Guernsey and 116 respondents in the Isle of Man.

Survey results were weighted to ensure that the sample of respondents were representative in terms of the gender and age profile of the adult population in each island. The results are presented for the Crown Dependencies overall. Selected statistics are also reported for the Islands individually, as indicated.

Guernsey, Jersey and the Isle of Man are introducing new data protection legislation in line with the EU's General Data Protection Regulation (GDPR). The new legislation will begin on the 25<sup>th</sup> May 2018. According to Government sources, the new legislation will:

- Increase the rights of individuals in relation to their personal data
- Widen the definition of personal data
- Tighten rules around obtaining consent to use personal information
- Make the appointment of a Data Protection Officer mandatory for some organisations
- Introduce data breach notification within 72 hours to the local DP Authority
- Expand liability beyond data controllers to all organisations that deal with personal data
- Introduce increased fines - up to 4% of global annual turnover or EUR 20million (whichever highest)

An online survey completed by:

**985 residents  
across the Crown Dependencies**



337 residents in  
Jersey



446 residents in  
Guernsey



202 residents in the  
Isle of Man

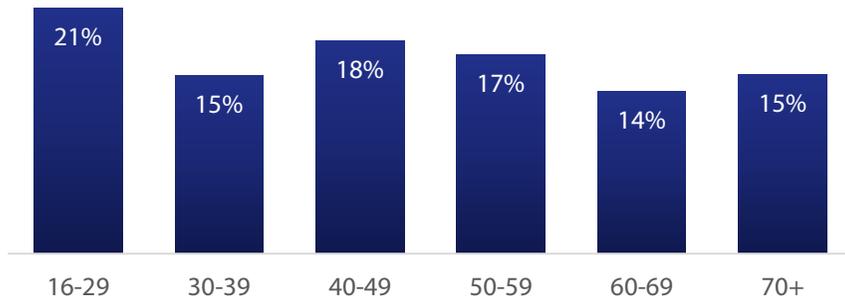
# PROFILE OF RESPONDENTS



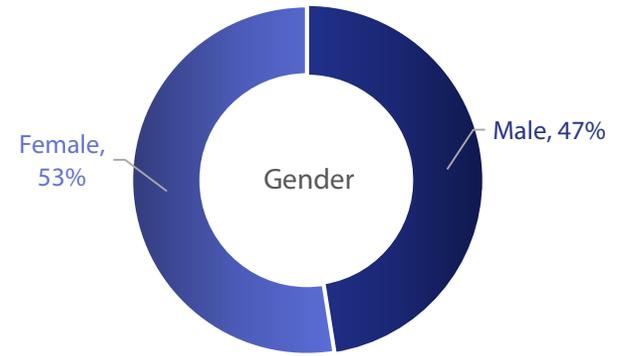
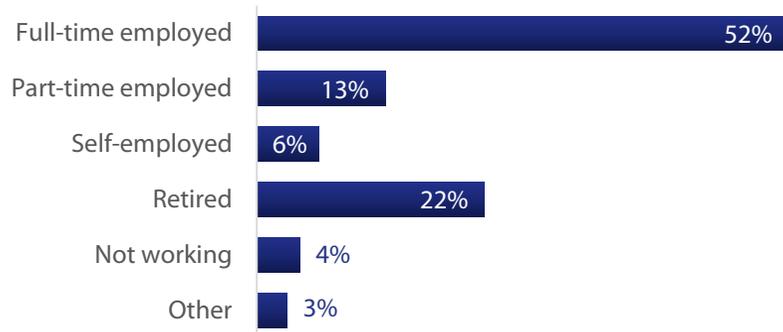
# SURVEY SAMPLE: CROWN DEPENDENCIES

985 people across the Crown Dependencies completed the survey. The graphs show their profile after survey weights to adjust for age and gender have been applied.

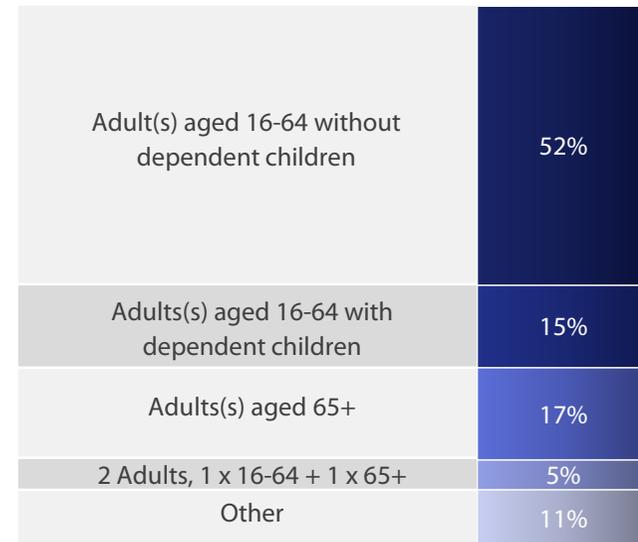
Age



Employment status



Household Composition



# USE OF PERSONAL DATA

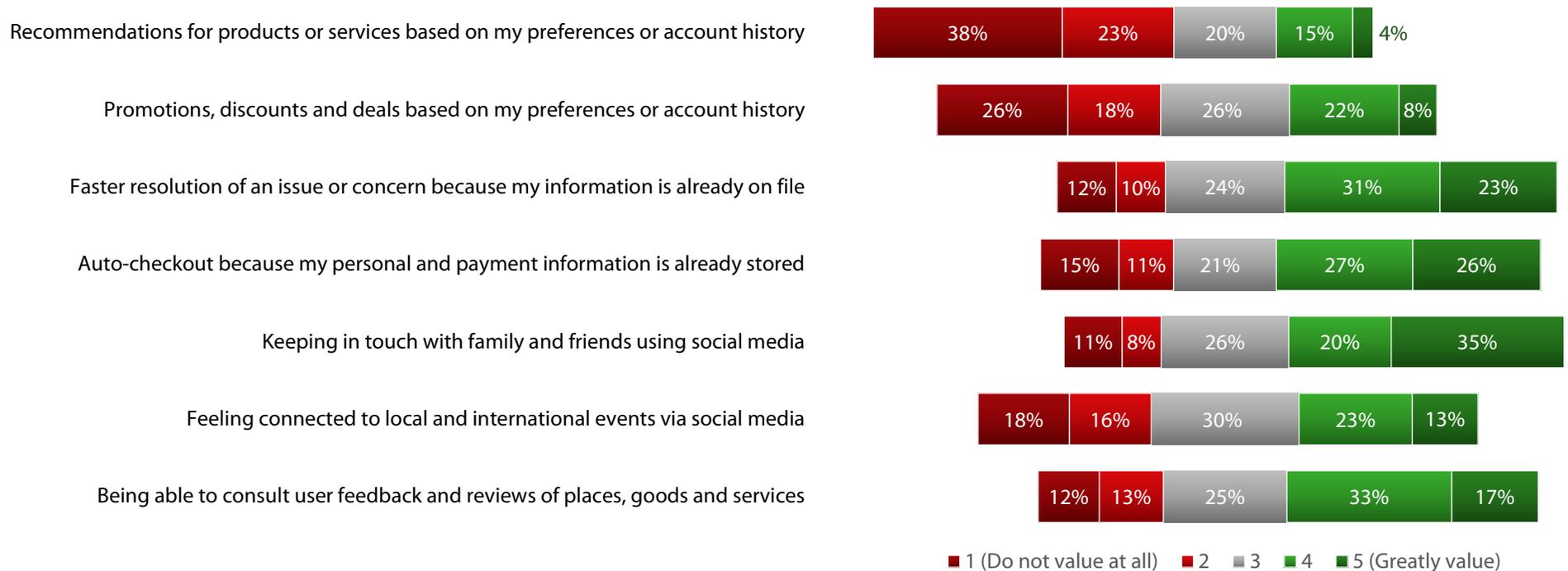


- Benefits of sharing personal data
- Store loyalty card usage
- Use of online banking
- To what extent the benefits of sharing personal data outweigh the risks
- Levels of trust in organisations that handle personal data

# BENEFITS OF SHARING PERSONAL DATA

Respondents thought that 'keeping in touch with family and friends using social media' and 'faster resolution of an issue or concern because my information is already stored' were the most valuable benefits for sharing personal data. The least valuable benefit was 'recommendations for products or services based on my preferences or account history'.

Extent to which respondents value the following benefits of sharing personal data



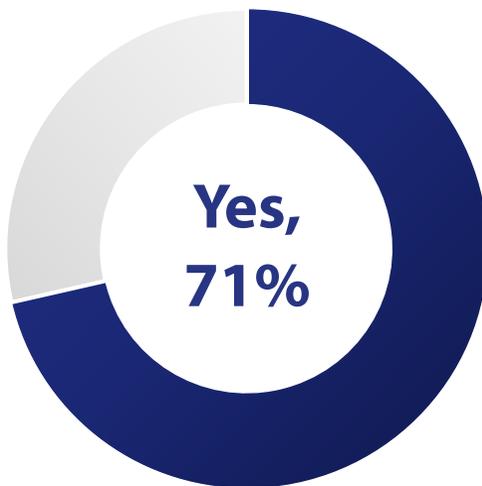
# STORE LOYALTY CARD USAGE

The rewards received from store loyalty cards are in return for sharing personal data and spending habits with the store in question.

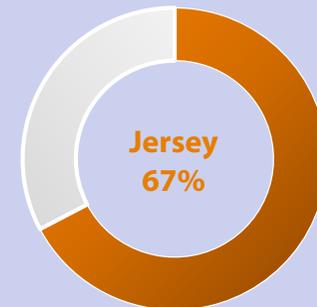
Over the whole of the Crown Dependencies, 71% own a store loyalty card.

77% of respondents from the Isle of Man said that they own one, compared to 70% in Guernsey and 67% in Jersey.

Owning a store loyalty card



## Own a store loyalty card:



# USE OF ONLINE BANKING

Use of online banking services is another benefit of sharing personal data. It could also be argued that it demonstrates trust with both the bank and the internet provider used.

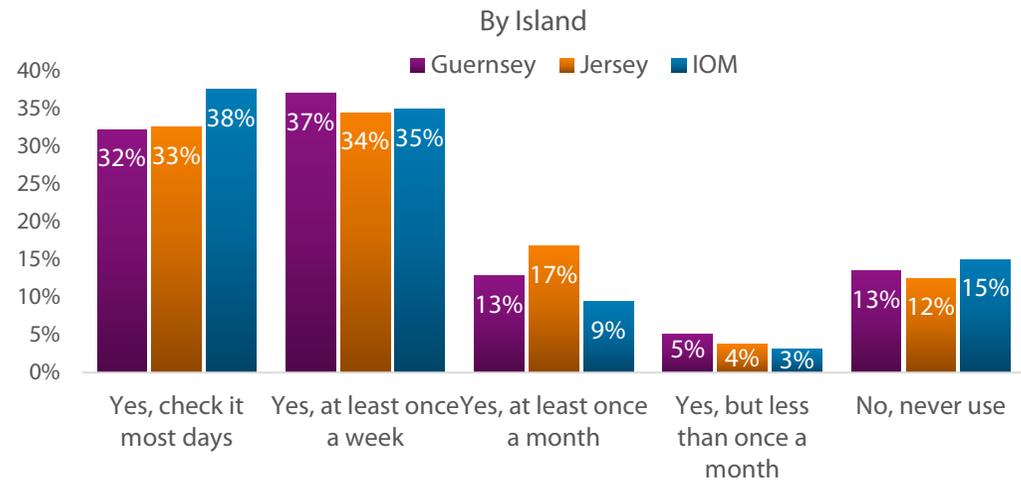
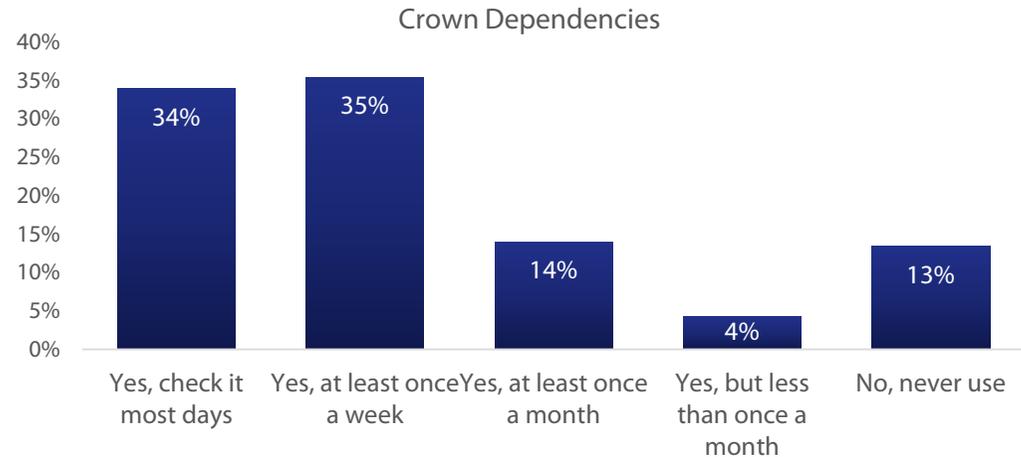
Across the Crown Dependencies:

- 35% of respondents check their online banking for personal finances at least once a week
- A further 34% check it most days
- 13% never use online banking.

The patterns in all three Island are similar to one another:

- 65-75% of people check their online banking at least once a week or most days
- 12-18% check it less than this
- 12-15% never use it.

Use of online banking for personal finances

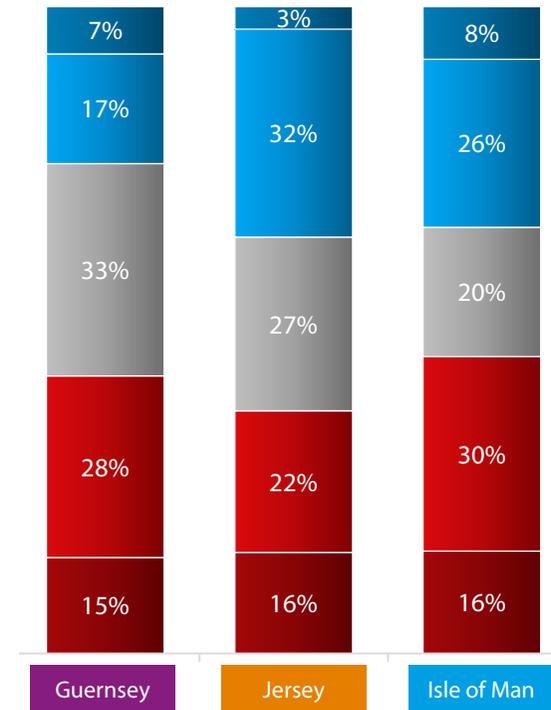
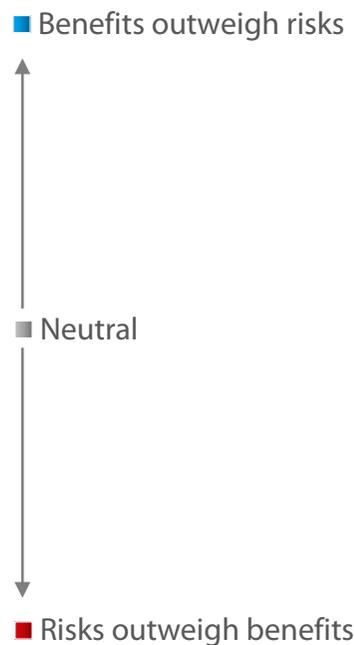
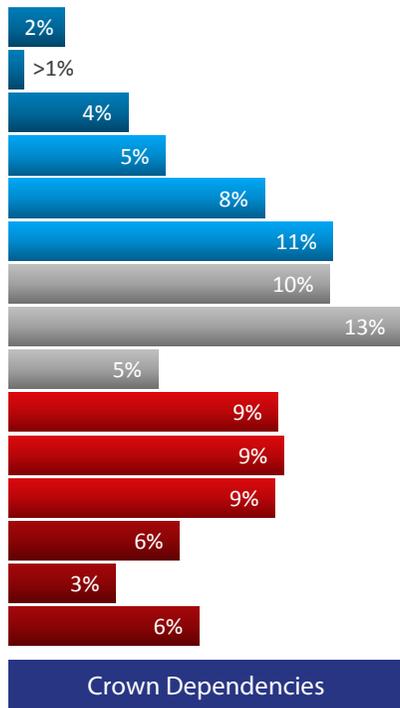


# TO WHAT EXTENT THE BENEFITS OF SHARING DATA OUTWEIGH THE RISKS

Respondents were asked "To what extent do you think the benefits of sharing personal information outweigh the risks? Please select the appropriate point along the scale, from Risks Outweigh Benefits to Benefits Outweigh Risks."

30% of respondents from the Crown Dependencies indicated that they were more inclined to say that the benefits of sharing personal data outweigh the risks, while 42% indicated that they thought the risks outweigh the benefits to some extent. 28% selected a neutral option towards the centre of the scale.

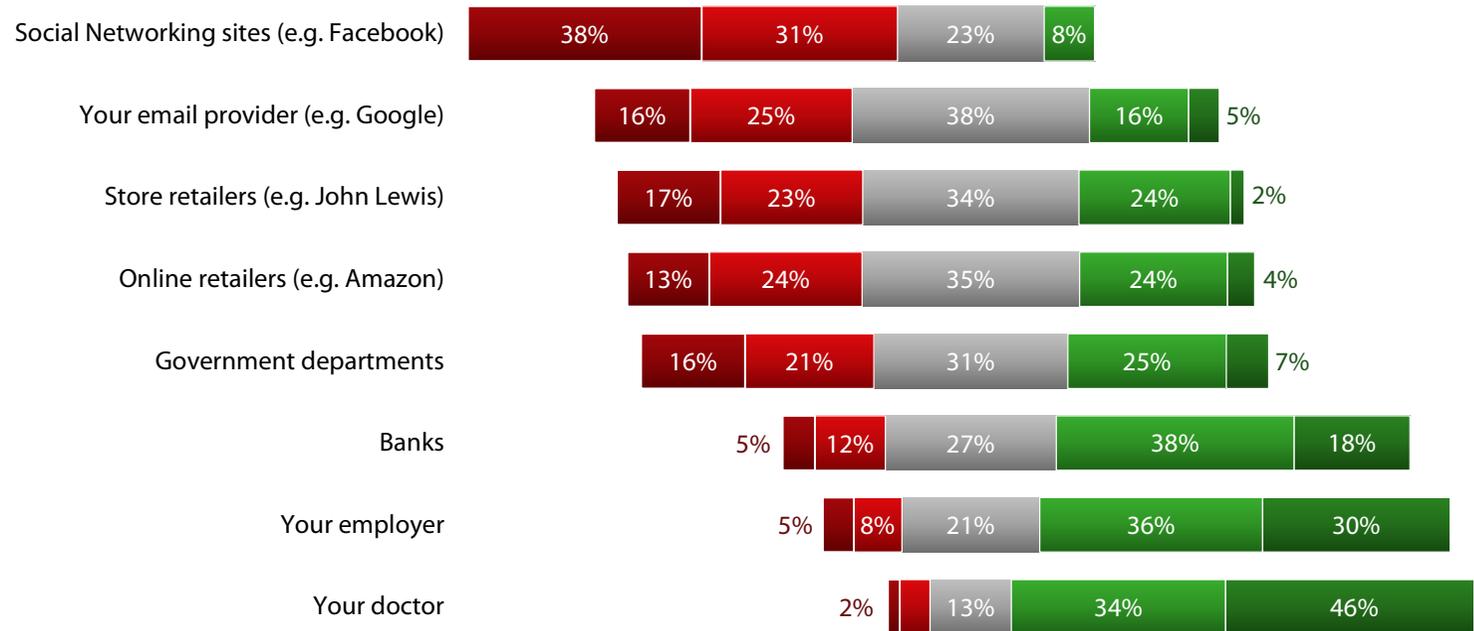
A breakdown by island, which groups the responses into 5 categories, shows that 24% of respondents from Guernsey selected a point that indicates they believe the benefits outweigh the risks, compared to 35% in Jersey and 34% in the Isle of Man.



# LEVELS OF TRUST IN ORGANISATIONS THAT HANDLE PERSONAL DATA

Respondents were asked how much they trust each of the following types of organisations with their personal information. The most trustworthy was their doctor (80% trusting), and the least trustworthy were 'social networking sites' (8% trusting).

Extent to which respondents trust the following types organisations with their personal information



*N.B. This question allows comparison of trust with these types of organisations overall. Levels of trust for individual organisations and businesses within these categories may vary.*

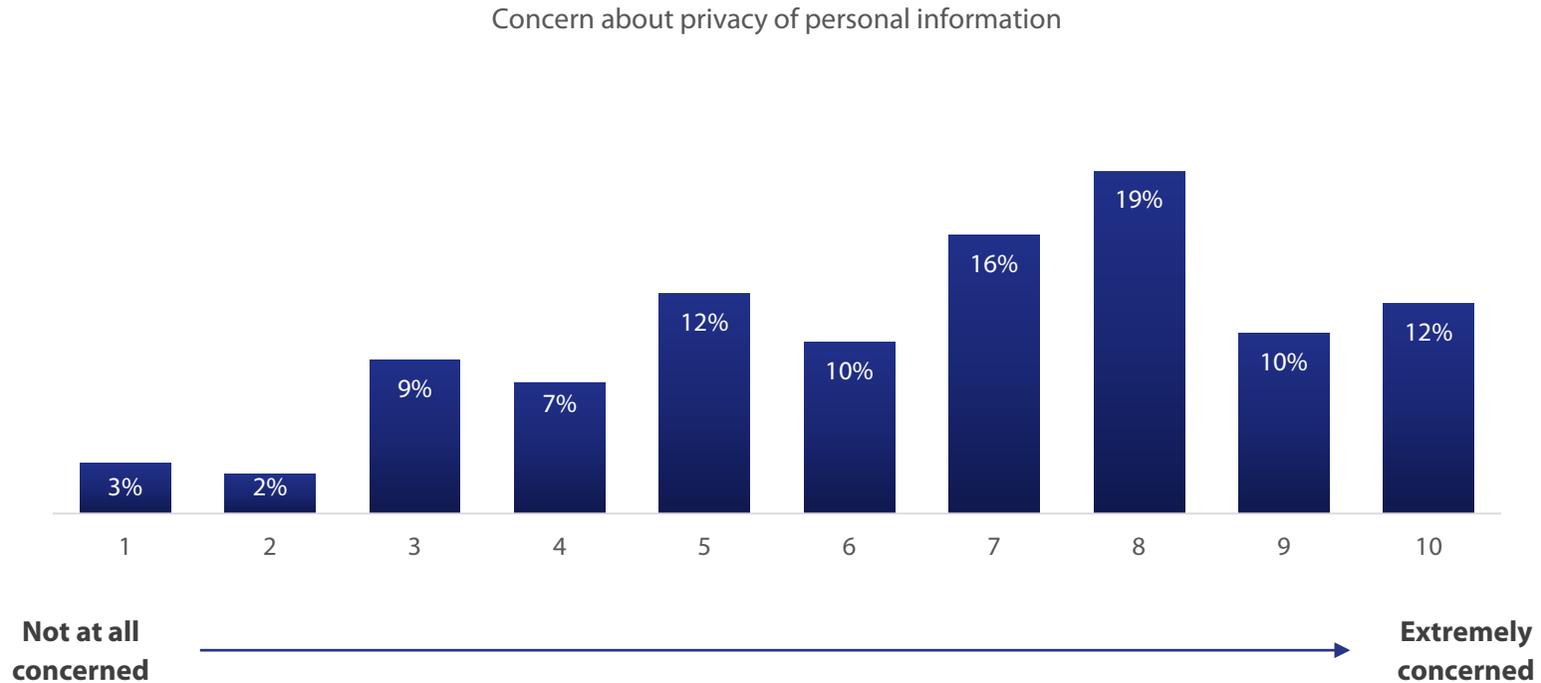
■ 1 (Do not trust at all) ■ 2 ■ 3 ■ 4 ■ 5 (Trust completely)

# CONCERNS WITH SHARING PERSONAL DATA

- Level of concern about privacy of personal information
- Level of concern compared to a year ago
- Areas of concern with regards to the use of personal data

# LEVEL OF CONCERN ABOUT PRIVACY OF PERSONAL INFORMATION

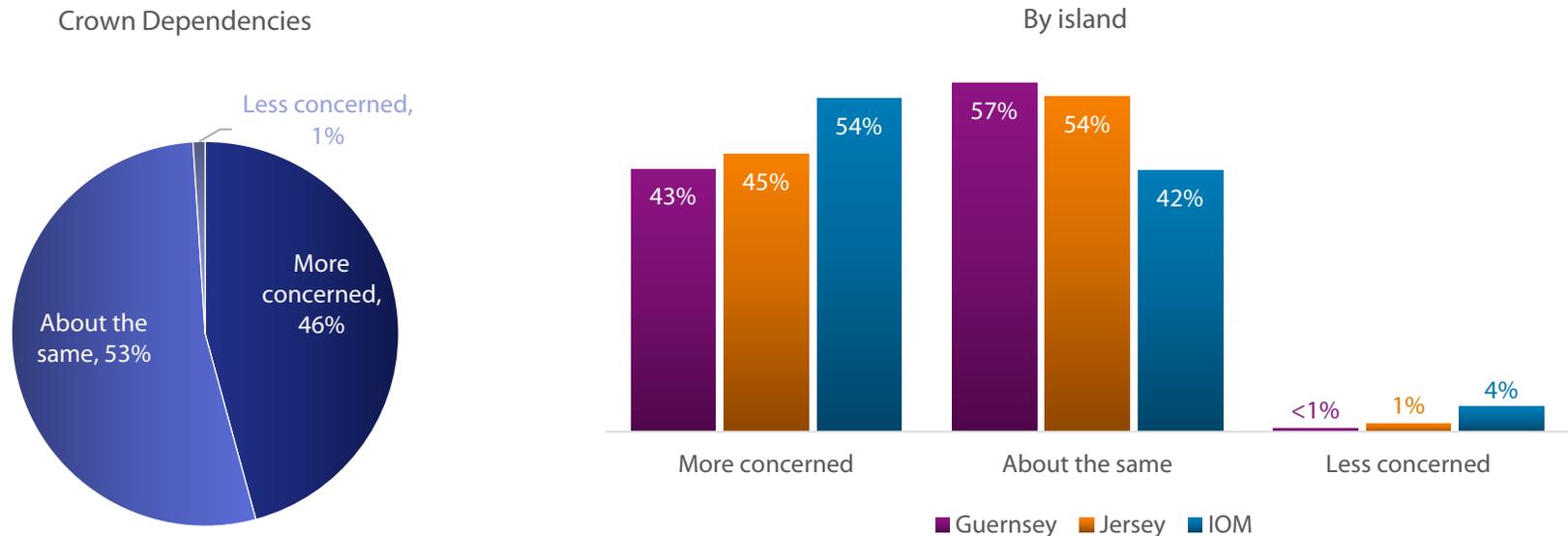
Respondents were asked to rate how concerned they were about the privacy of their personal information. Across the Crown Dependencies, the majority of people were concerned to some extent, with 56% rating their level of concern as "7" or higher.



# LEVEL OF CONCERN COMPARED TO A YEAR AGO

Across the Crown Dependencies, 46% of people were more concerned about the privacy and security of their personal information compared to a year ago. 52% had the same level of concern, and only 1% were less concerned.

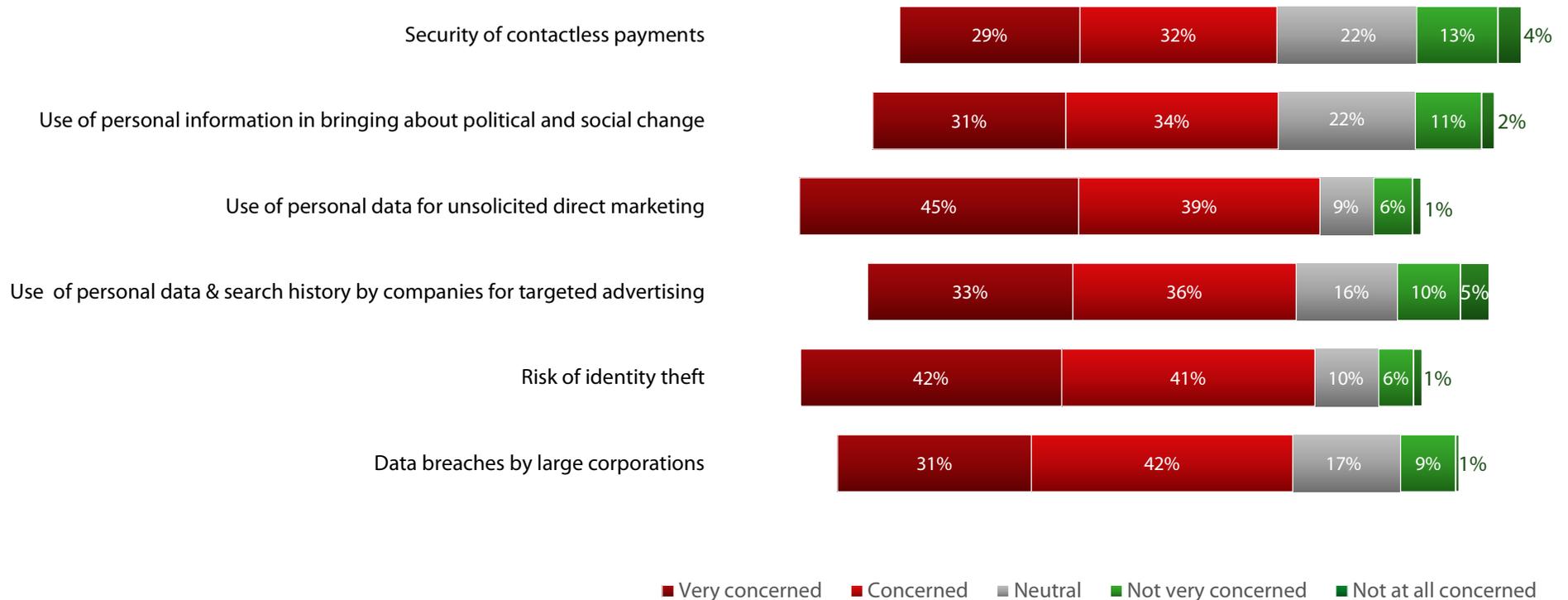
Concern about the privacy and security of personal information compared to a year ago



# AREAS OF CONCERN

Respondents were asked how concerned they were about the following factors. There were fairly high levels of concern with all areas. Respondents were most concerned about the 'use of personal data for unsolicited direct marketing' (84%), closely followed by 'risk of identity theft' (83%).

Extent to which respondents are concerned with the following



# PROTECTION OF PERSONAL DATA & GDPR

## Protection of Personal Data

- Should organisations do more to protect personal information?
- What measures do individuals take to safeguard their personal information?
- Have respondents have been affected by the misuse or loss of personal information?

## General Data Protection Regulation (GDPR)

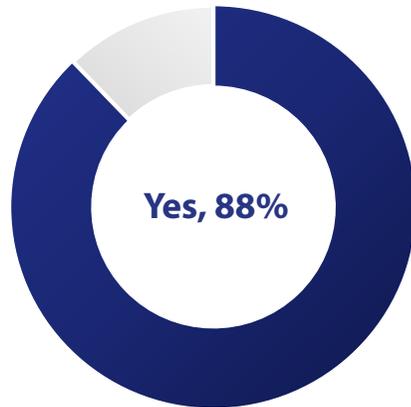
- Awareness of the introduction of EU General Data Protection Regulation (GDPR)
- Awareness that GDPR will change how organisations can treat data
- Whether respondents think GDPR will improve how organisation collect, store or use personal data

# PROTECTION OF PERSONAL DATA BY ORGANISATIONS AND INDIVIDUALS

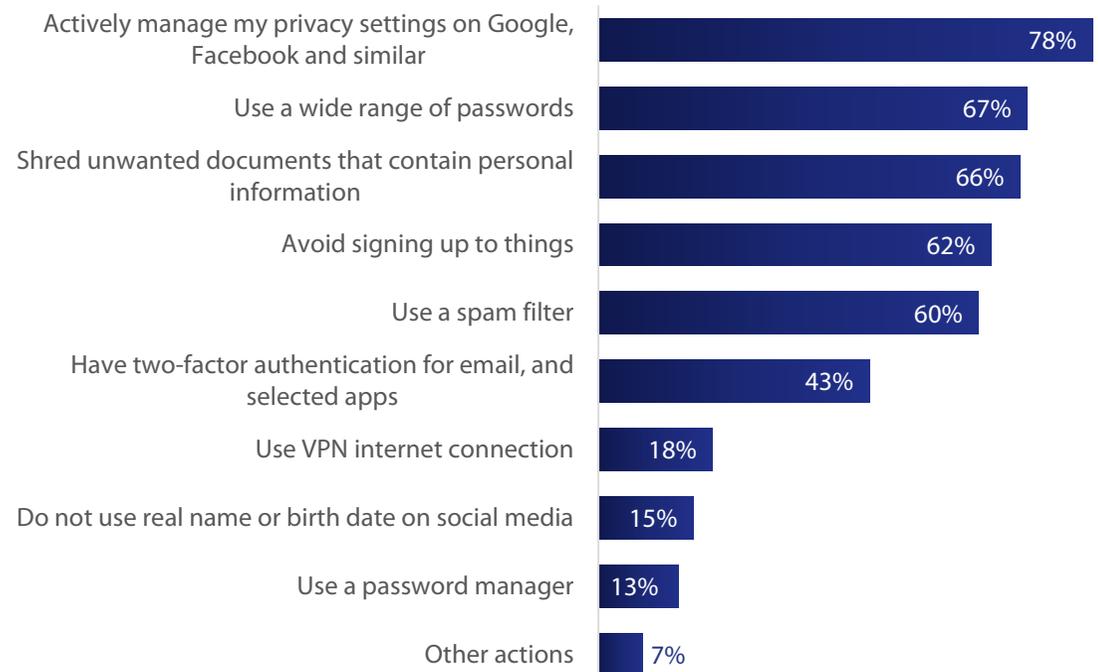
88% of those surveyed said that organisations should do more to protect the privacy and security of personal information.

The measures that respondents take to safeguard their own personal information are in the chart below. 98% of respondents do one or more of the following:

Should organisations do more to protect the privacy and security of personal information?



Measures Individuals take to safeguard personal information

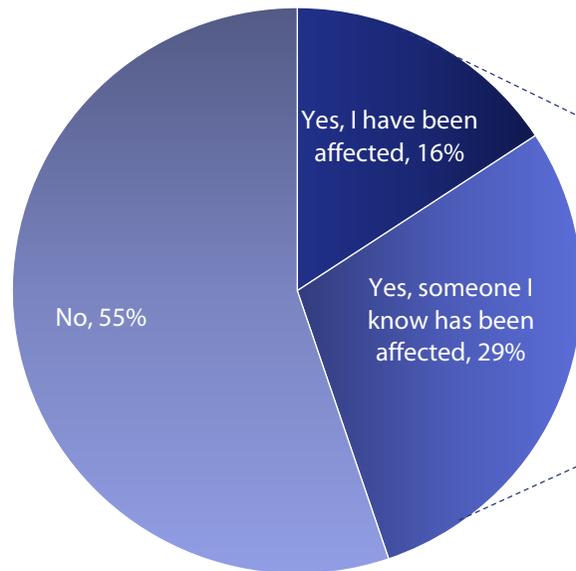


# MISUSE OR LOSS OF PERSONAL DATA

Respondents were asked if they had been affected by the misuse or loss of personal information, to which 16% had. 29% knew someone who had been affected.

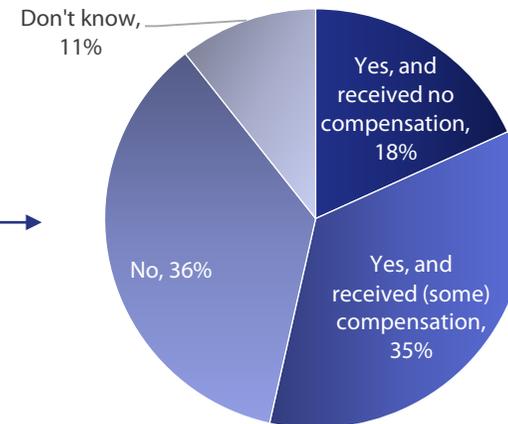
Those that had personally, or knew someone who had, were asked whether they or the person they knew had incurred a financial loss, and whether they had received (some) compensation. 18% had incurred a financial loss and had not received compensation. 35% had received compensation for their financial loss.

Affected by the misuse or loss of personal information



**45% know someone or have been personally affected**

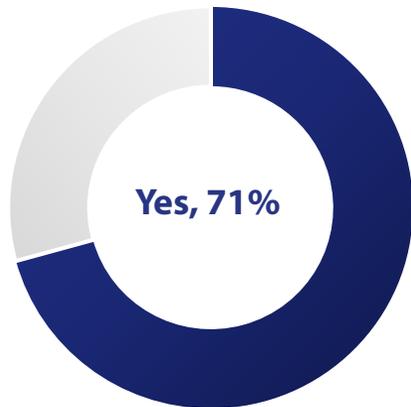
Incurring a financial loss following the misuse or loss of personal information



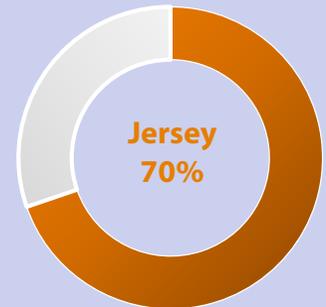
# AWARENESS OF THE INTRODUCTION OF GDPR

71% of respondents had heard of the EU General Data Protection Regulation (GDPR) that will come into force on the 25 May 2018.

Whether respondents have heard of the EU GDPR that will come into force on the 25 May 2018



Heard of GDPR coming into force:

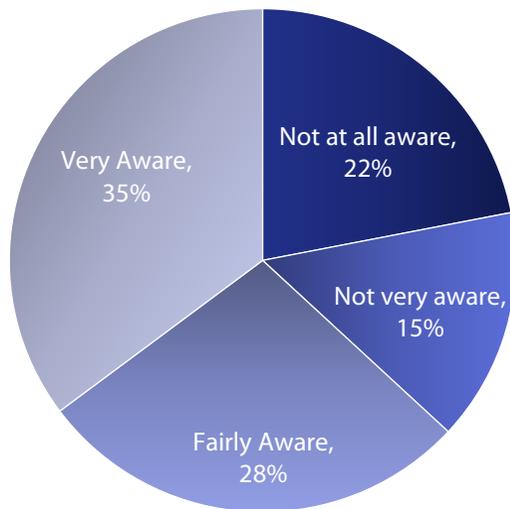


# THE IMPACT OF GDPR ON ORGANISATIONS

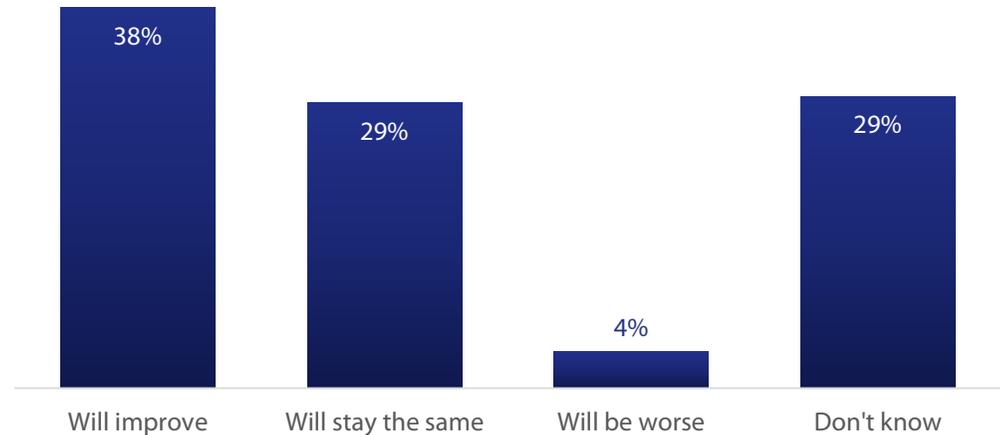
63% of respondents were aware that GDPR will change how organisations collect, store and use personal information. 22% were not at all aware of this.

38% thought that GDPR will improve how organisations collect, store and use personal data. 4% thought it will be worse, 29% thought it will stay the same, and another 29% didn't know whether it will improve it or not.

Awareness that GDPR will change how organisations can collect, store and use personal information



Will GDPR improve how organisations collect, store or use personal data?

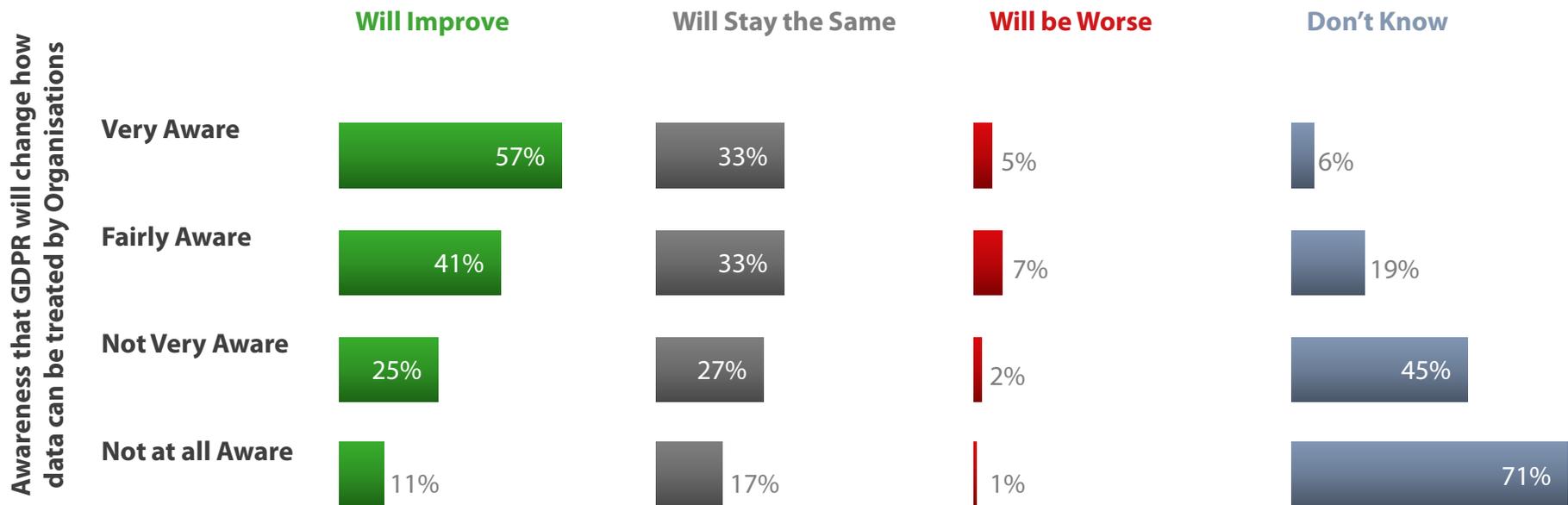


# THE IMPACT OF GDPR ON ORGANISATIONS (CONTINUED)

Increased awareness that GDPR will change how organisations treat data is associated with more belief that the new EU GDPR will improve how organisations collect, store and use personal data.

57% of those who are very aware that GDPR will change how data can be treated by organisations said it will improve how data is treated, compared to 41% of those who are fairly aware, 25% of those who are not very aware and 11% who are not at all aware. Whether very aware, fairly aware, or not very aware, a similar proportion said it will stay the same.

**Do you think the EU General Data Protection Regulation (GDPR) will improve how organisations collect, store or use your personal data?**



# GDPR IN THE WORK PLACE

Full-time, part-time and self employed respondents were asked to think about their main place of work when considering the following:

- The importance their place of employment puts on looking after personal data
- Training on GDPR at work
- How GDPR will impact their place of work in the short term
- How GDPR will impact their place of work in the long term

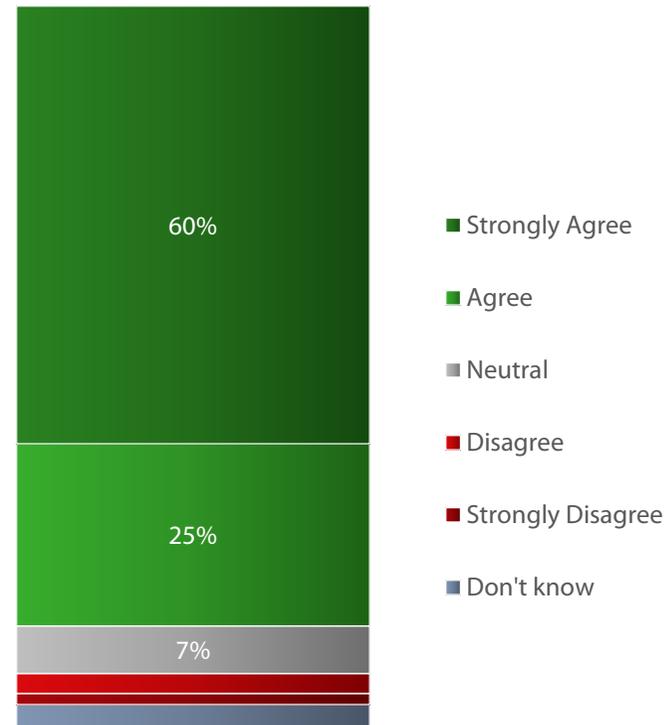
# IMPORTANCE OF LOOKING AFTER PERSONAL DATA

Employed respondents were asked how much they agree with the statement:

***“My place of work thinks it is important to look after personal data that it holds securely and privately”***

Overall, 85% agreed, with 60% strongly agreeing. Less than 5% disagreed with the statement.

Agreement with the statement "My place of work thinks it is important to look after personal data that it holds securely and privately."



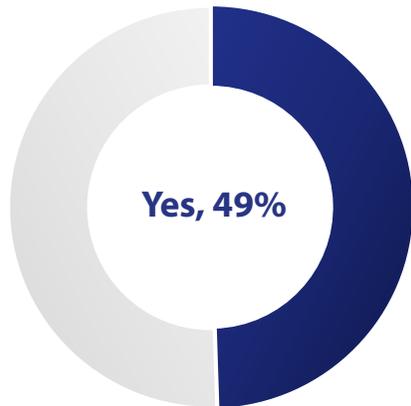
# TRAINING ON THE NEW EU GDPR

As of the end of April/beginning of May 2018, 49% of employed respondents from the Crown Dependencies had so far received training at work on the new EU General Data Protection Regulations.

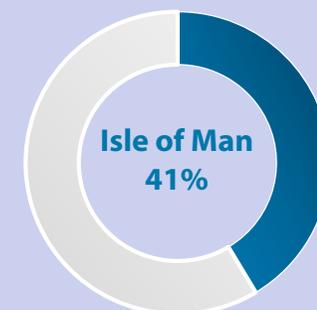
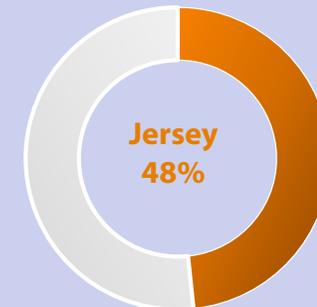
53% of full time employees, 40% of part-time employees and 32% of those who are self-employed had received training.

According to the respondents' responses, those in Guernsey have received the most training on GDPR, followed by Jersey and then the Isle of Man.

Received training on the new EU GDPR at work



## Training on GDPR:



# THE IMPACT GDPR WILL HAVE ON ORGANISATIONS/COMPANIES

Employed respondents were asked how they thought GDPR will impact the organisation/company they work for in the short and long term. This could be any type of impact, including aspects such as workload, as well as how personal data is managed.

## Short Term

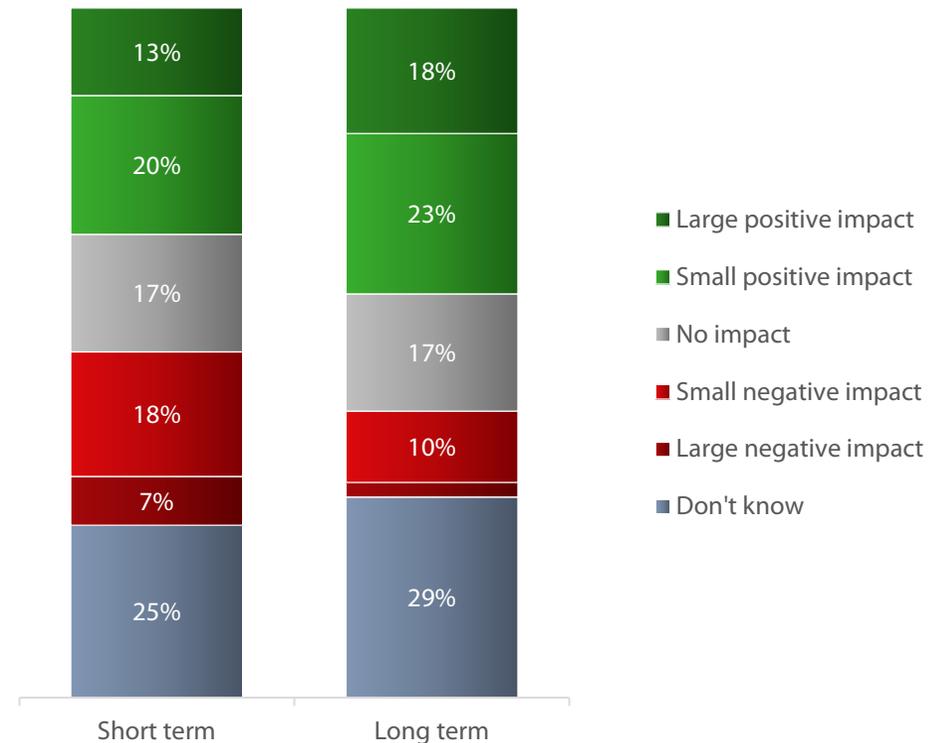
- 32% of respondents said that GDPR will have a positive impact on the organisation they work for in the short term.
- This is compared to 26% who believe it will cause a negative short term impact.

## Long Term

- In the long term it increases to 41% saying there will be a positive impact on their place of work.
- 12% said they think there will be a negative long term impact.

Around a quarter of people said they do not know what impact GDPR will have in their work place in the short or long term.

How GDPR will impact on organisations/companies in the short and long term



# CONCLUSIONS

A large proportion of people are concerned about the privacy of their personal information, and across the Crown Dependencies just under half of respondents indicated that, to some degree, the risks of sharing personal data can outweigh the benefits.

Despite this, 50% or more valued/greatly valued 4 of the 7 benefits of sharing personal data that were asked about. Additionally, 83% check their online banking once a month or more, and 71% own a store loyalty card.

One of the most valued benefits was 'keeping in touch with family and friends using social media', even though social networking sites were the least trusted type of organisation asked about.

Although 62% said they avoid signing up to things, sometimes sharing personal data is unavoidable and in a particular scenario the benefit may be deemed to outweigh the risks. In such cases individuals can take steps to safeguard their personal information, and indeed 98% of respondents indicated that they do.

However, organisations also have an important responsibility, and 88% of respondents said that they think organisations need to do more to protect the privacy and security of personal information. The importance of this is heightened by 46% being more concerned about the privacy and security of their personal information compared to a year ago, and 45% reporting that they or someone they know has been affected by the misuse or loss of personal information.

The introduction of GDPR is designed to encourage organisations to be more responsible about the personal data they hold. Organisations operating in the Islands may find it helpful to know that the majority of people are aware that it is coming into force on the 25 May 2018, and that they know it will change how organisations collect, store and use personal information.

From a personal perspective, 38% thought that GDPR will improve how organisations collect, store and use personal data. This rises to 41% of those who are fairly aware and 57% of those who are very aware that it will change how organisations must treat personal information.

From an organisational perspective, 32% of respondents said that GDPR will have a positive impact on the organisation they work for in the short term, increasing to 41% in the long term (this could be any type of impact).

Just over a quarter of people said they do not know what the impact of the new regulations will be. This is both from a personal perspective on whether GDPR will improve handling of personal data, and from an organisational perspective on whether the overall impact of the regulations will be positive or negative.

Despite 85% of people agreeing that their place of work thinks it is important to look after personal data that it holds securely and privately, around half of people reported that they were yet to receive training on the new regulations.

Some people will not work in a position where they are handling personal data, and the amount of training being given is likely to increase as we continue to approach the introduction on the 25<sup>th</sup> of May. However, this finding does suggest there are likely to be some training needs that are still to be met. Part of this may be to consider whether there is enough promotion of training opportunities among those who are self-employed, as well as the recognition by employers that, in most cases, it is as important for part-time employees to receive training as it is for full-time employees.

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