



# Data Tracking Study

## June 2010

# REPORT



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## 1. Introduction

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Data is the oil of the direct marketing industry. Just as the wheels of the world would grind to a halt should oil cease to flow, so too would the enterprise of direct marketing if the well of consumer data were to run dry. Data fuels direct marketing. Without it, targeting consumers becomes impossible and thereby renders the direct marketing approach hopelessly impotent.

As markets in every retail sector expand, so does their demand for good quality consumer data. Collecting data has therefore become a priority for brands and their marketers in their quest to retain and acquire customers to stay ahead of their competitors. Yet, with this demand has come great responsibility. Consumers are now fully aware of the value and vulnerability of their data, a fact which all too many brands have ignored at their cost. Thanks to identity theft and numerous well-publicised instances of organisational data losses, consumer confidence in sharing their personal details with businesses is at an all time low.

Understanding why consumers are quick to withdraw the privilege of using their data for marketing purposes from brands is not terribly complicated. However, the factors that lead consumers to entrust their data with companies in the first place, and how companies continue to retain the confidence of these consumers, are not immediately obvious. In this unique report, the inaugural DMA / *fast*.MAP Data Tracking Study provides an in depth analysis of why consumers share their details with brands. It also takes a look at the details they're willing to share and what secures their confidence that the data holder is capable of storing their information safely and using it correctly.

According to the findings of the report, simple trust in the brand is by far the most compelling reason that consumers cite for their willingness to handover their details. Having a relationship of sorts with the customer also matters, as does providing a service the consumer regards as essential. People are most willing to share a broad range of details when buying products online than under any other circumstances.

But, as the Data Tracking Study also highlights, data is like oil in another respect: if it's mishandled, then the effects can be catastrophic. It only takes one mishap for the public to lose all trust in the ability of marketers to manage data competently. To ensure that the well of data never dries up, marketers need to understand what they must do to continue to secure consumer confidence in the value of sharing their information with brands.

The biannual Data Tracking Study will chart the changes in consumer attitudes and will provide invaluable insight into what we, as an industry, are doing right and what we are doing wrong.

**Chris Combemale, Executive Director  
Direct Marketing Association**

## 2. Sponsors Perspective

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Finding out the barriers to effective consumer marketing has to be a key priority for our industry. And, without doubt, the issues surrounding the use of personal information are central to that.

Significant media attention is now being given to the use of personal information in all areas of consumer marketing. There is, of course, particular focus on online businesses, such as Facebook, Google, Amazon, etc and how they are using the data they are collecting on individuals to further their own organisations. But they aren't the only ones - the spotlight spreads much wider to hit virtually every area of consumer marketing.

The timing of the DMA's first Data Tracking study on consumer attitudes to the security and uses of their personal information therefore couldn't be better. And it's excellent news that this study will be repeated every six months. The pace of change in the consumer marketing arena is phenomenal. Marketing professionals therefore need all the ammunition they can get to ensure their activity and spend is effective – and appropriate – for their businesses.

Indeed, we believe brands should be able to leverage this intelligence to inform every part of their communication planning. And that won't only have enormous benefits for ROI on marketing campaigns. It should also be key to reputation management, with the study providing a clear focus on where investment should be made, both in best practice use of customer and prospect data, and in Information Security as a whole.

This study shows clearly that trust comes from many areas - brand, relationships, policies, etc. But first and foremost it proves what we at Equifax, as custodians of consumer data for more than a century have always known, that people put their greatest trust in brands that demonstrate that they keep their data safe. But the study also highlights that which every marketing professional already knows – brand trust can be lost in an instant!

So, with consumers increasingly aware and concerned about security it is ever more important to comply with data protection as a means of retaining the brand trust invested in a business. And it is equally crucial to give consumers choice over how their personal data is used through their relationships with an organisation.

This is particularly relevant in the context of the recent consultation over the edited electoral roll. Over half of consumers who had opted out did so simply to avoid unsolicited mail. Yet if consumers had a better understanding of how their data from the electoral roll has been – and is – being used, perhaps they wouldn't have taken this route which potentially could see the register removed from marketing industry access altogether. And conversely that could actually mean more unsolicited mail for consumers!

As a business built on the integrity of our information security, Equifax has always been an advocate of best practice and we look forward to working with marketers to build on the learnings from this and future Data Tracking studies to help them improve targeting and reduce wastage, as well as, most importantly, protect reputation by sticking to the rules on how data can be used."

**Graham Burdett, Client Service Director,  
Consumer marketing Services, Equifax Ltd**

## 2. Executive Summary

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### What prompts people to give companies their details?

- Trust and convenience are the main motivations to reveal personal information
- Companies with a clear privacy policy gain an edge
- Money-off and incentives work with three out of ten or less

### Why brand trust matters

- Eight out of ten people believe brands they trust will keep their data safe and a similar number derive confidence from obvious web security features
- Almost as many perceive companies which ask for permission to pass data to others or state they do not share data as reliable

### Why a relationship matters

- Three quarters of consumers will pass personal details to companies with which they have a relationship
- 62 per cent will share personal information with companies selling products they have to buy e.g. insurance
- 89 per cent will **not** give personal data to companies where there is no relationship (except as above)
- 72 per cent will **not** give permission for use of data by third parties – not even companies in the same group

### A bad experience will over-ride trust and good will

- 49 per cent of those who have had a bad experience doubt the brand's ability to store data securely
- For three out of ten, press coverage of lost or misused data will dent faith
- Two out of ten doubt trustworthiness of brands from which they receive unwanted marketing material

### Reasons for unsubscribing

- Because marketing messages are no longer relevant
- Because the brand has poor customer service

### Unsafe hands

- Political parties, government and local government departments and services are trusted the least

### Spelling and address errors are presumed to indicate similar slipshod approach to data security

- Also cause 29 per cent to discard a marketing message unread

### Where and what personal details people are willing to supply?

- People are most likely to reveal more data when buying online than in any other buying or sourcing situation
- Telephone, date-of-birth and bank details are the least likely to be divulged
- Most caution shown by those creating a social media account
- Personal details are given for a specific purpose and not regarded as a licence to contact in other contexts

### Majority concerned about personal data security

- Only 12 per cent are not concerned about data security
- 23 per cent have experienced a security breach in the last six months

- Only 39 per cent consider themselves responsible for their personal data security
- Nine out of ten do check bank and credit card statements and destroy personal documents before discarding

### **Electoral Register**

- More than a quarter have opted out of the Electoral Register
- 23 per cent did not know they could opt out
- In reply to an open question, half of respondents said they had opted out to avoid receiving unsolicited marketing contact.

### **Conclusion - David Cole, Managing Director, *fast.MAP***

People are worried about revealing personal information – hardly surprising when 23 per cent have experienced a security breach in the last six months. Nonetheless, they remain surprisingly willing to divulge enough details to generate information or make it easier to buy items they want or need, especially when sourcing products such as insurance online. Convenience seems to be a motivating factor.

However, their caution makes them far more likely to divulge more sensitive information to brands they trust or have a relationship with. And they are alert for signs that companies are taking data security seriously, by having a secure website, for example, or asking for permission to use their data in other ways or promising not to share information with third parties. Nor can companies presume that being trusted with contact details in one situation entitles a brand to contact an individual with other marketing messages. More than three quarters don't want further phone calls; more than half don't even want to receive further direct mail and more than two thirds definitely don't want SMS.

Marketers should note that more than half of those who have opted out of appearing on the Edited Electoral Register have done so specifically to avoid unwanted marketing contact. This highlights the need for brands to collect contact data if they want to continue to communicate with their customers and continually work at building the relationships and trust which will enable them to do so.

### 3. *fast*.MAP/DMA Data Tracking Study

The first Data Tracking Study is based on consumer research carried out by online research company *fast*.MAP in May 2010 among a panel of 2,027 consumers whose demographic profile mirrors that of the UK.

This study, which monitors people's attitudes to personal information security and investigates the circumstances under which consumers may be willing to divulge data for marketing purposes, will be repeated every six months, when it will track changes in behaviour and opinion.

The aim is to help direct marketers to identify and overcome problems which might render people less likely to share data about their buying intentions and preferences.

#### What prompts people to give companies their details?

Necessity and a clear privacy policy prompt four out of ten consumers to divulge their personal details.

Incentives such as free samples, discounts, money-off, competitions and frequent shopper points are likely to act as prompts to three out of ten or less. Trust is the key for more than half.

**What would prompt you to give your personal details to a company/organisation? Tick all that apply.**



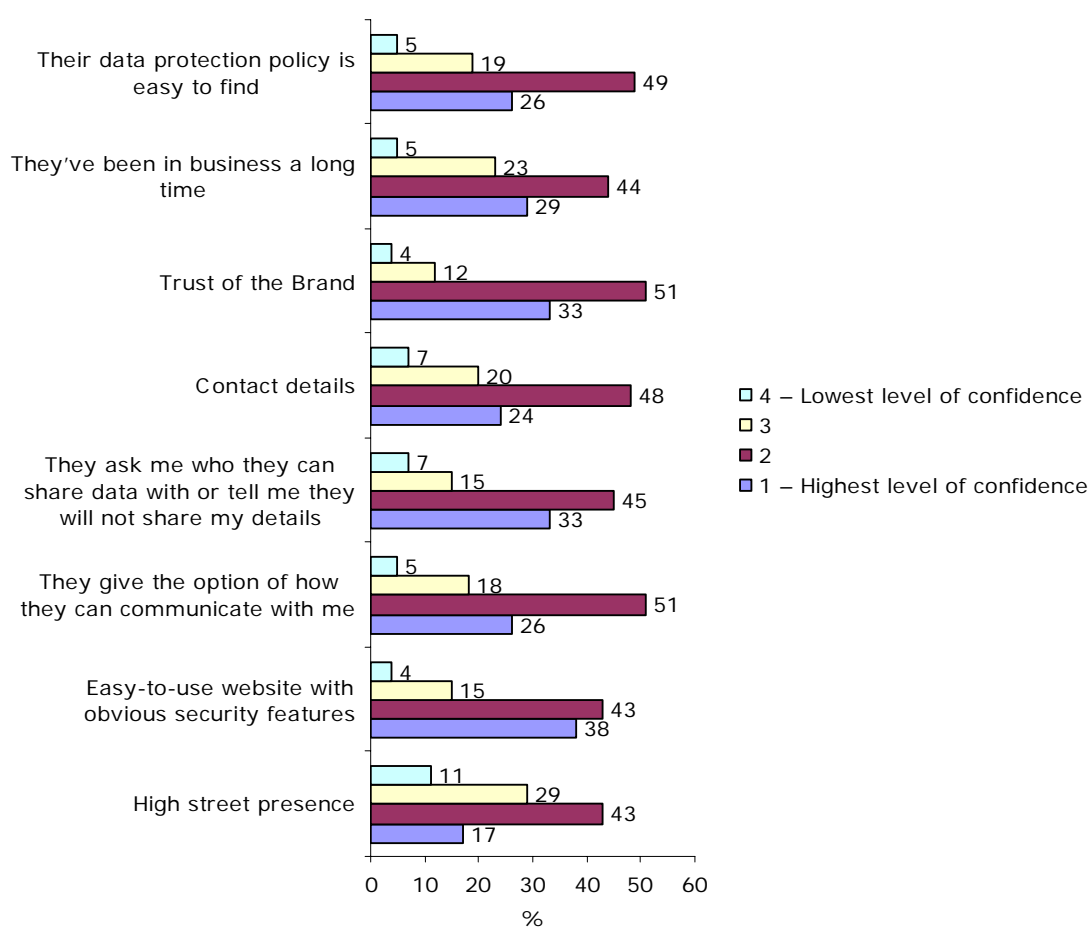
Source: *fast*.MAP / DMA May 2010 Data tracker

### Why brand trust matters

More than eight out of ten (84 per cent) of consumers are confident that brands they trust will treat their personal details responsibly (33 per cent of these are 'highly confident'). And trust is what prompts 54 per cent of consumers to actually divulge their personal details. 81 per cent are confident about those with an easy-to-use website with obvious security features (including 38 per cent who are 'highly confident').

78 per cent trust their identity-security to brands which ask for permission to share personal details with others or which state they will not share details (33 per cent are 'strongly confident'); and 77 per cent trust sites which offer them a choice of communication methods (26 per cent 'strongly').

**When making online purchases, please rank in order the factors that would give you confidence that the brand will handle your personal details responsibly.**



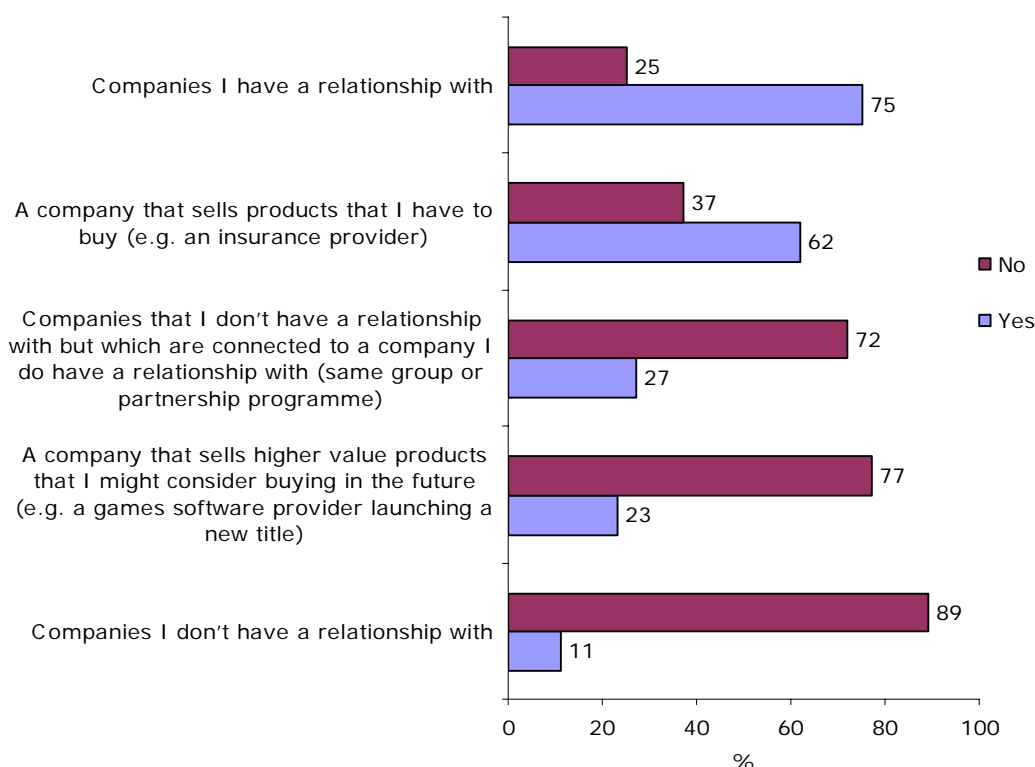
Source: *fast.MAP* / DMA May 2010 Data tracker



### Why a relationship matters

- Three quarters of consumers are happy to share their personal information for marketing purposes with companies with which they have a relationship
- 62 per cent share details with companies which sell products they have to buy, e.g. insurance
- 72 per cent will **not** share information with companies connected to the companies they have a relationship with, e.g. those in the same group or partnership
- 89 per cent will **not** share their details with companies with which they do not have a relationship (unless they are companies which sell products they have to buy, such as insurance, when 62 per cent would share information)
- 77 per cent will **not** share details with companies which sell higher-value goods they might consider buying in future (e.g. games software)

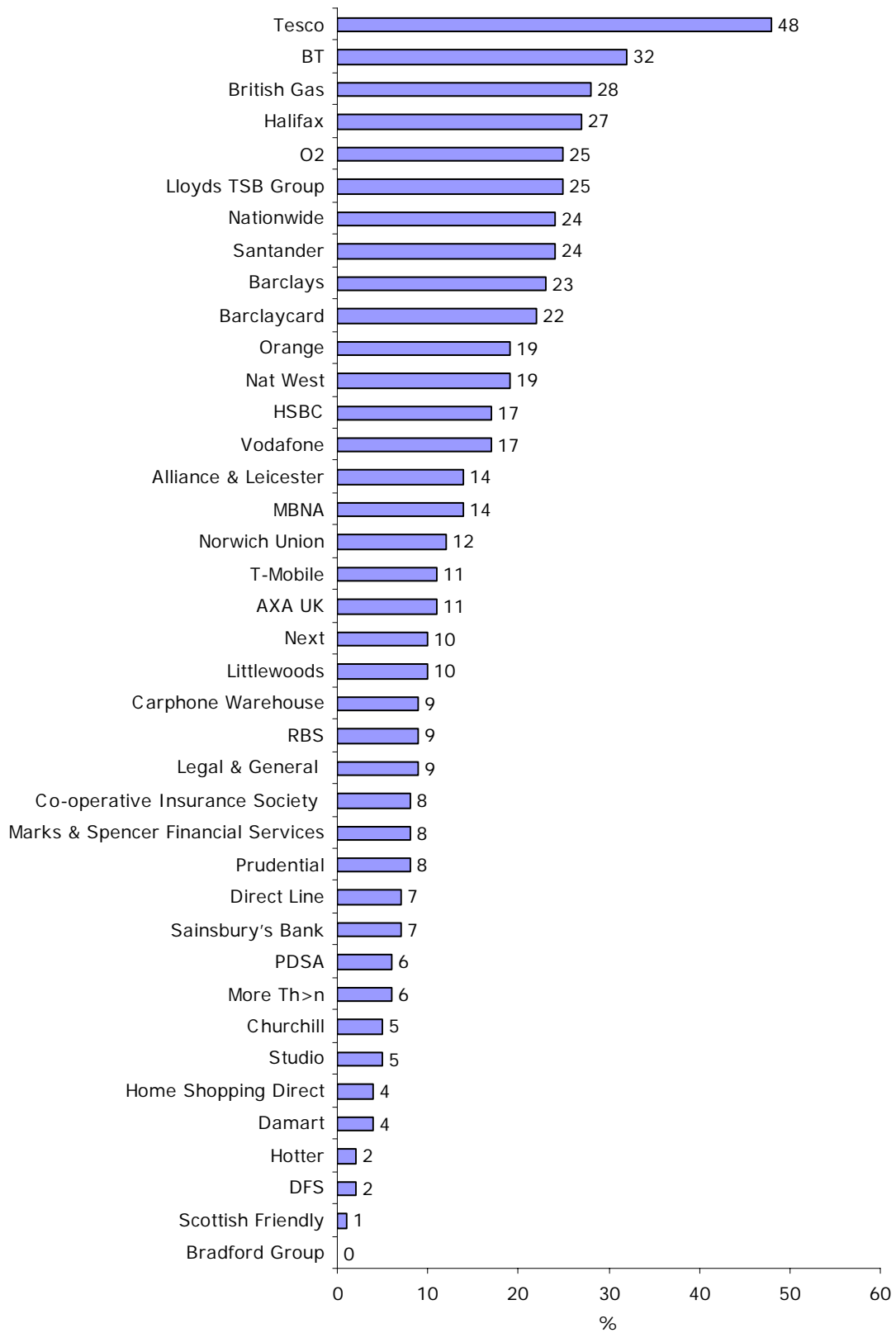
Are you happy to share your personal information for marketing purposes with known/unknown companies?



Source: *fast.MAP* / DMA May 2010 Data tracker

The percentage of those who identify a relationship with various brands appears to be connected with the frequency with which the brands' services are needed or used, indicating that familiarity strengthens the bond.

Which companies do you have an existing relationship with?



Source: *fast.MAP* / DMA May 2010 Data tracker

People's opinion of a brand's ability to store data securely cannot be taken for granted, even after a relationship has been built.

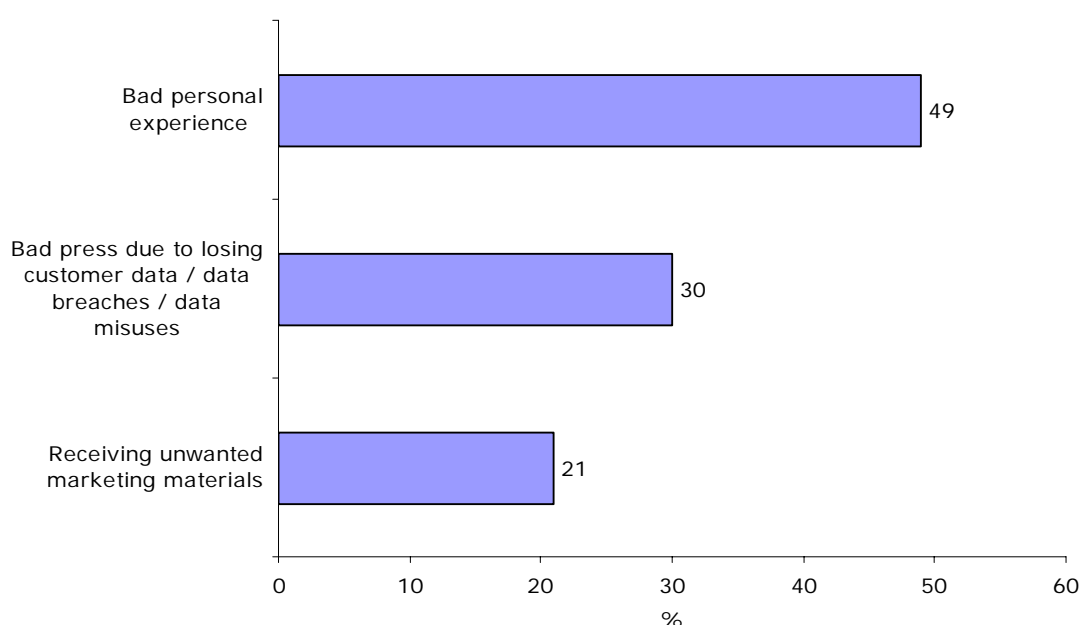
Alarming, almost half of adults (49 per cent) have had a bad experience which has caused them to doubt whether a company can handle their data responsibly.

Three out of ten lose faith in brands which have had bad press because they have lost or misused customer data or breached data regulations.

More than two out of ten begin to doubt the trustworthiness of brands if they receive unwanted marketing material from them.

The good news is that more than three quarters (77 per cent) of consumers have not personally experienced a security breach in the last six months.

**What would be the primary cause for you to lose trust in a brand to handle your data responsibly?**



Source: *fast.MAP* / DMA May 2010 Data tracker

### Reasons for unsubscribing

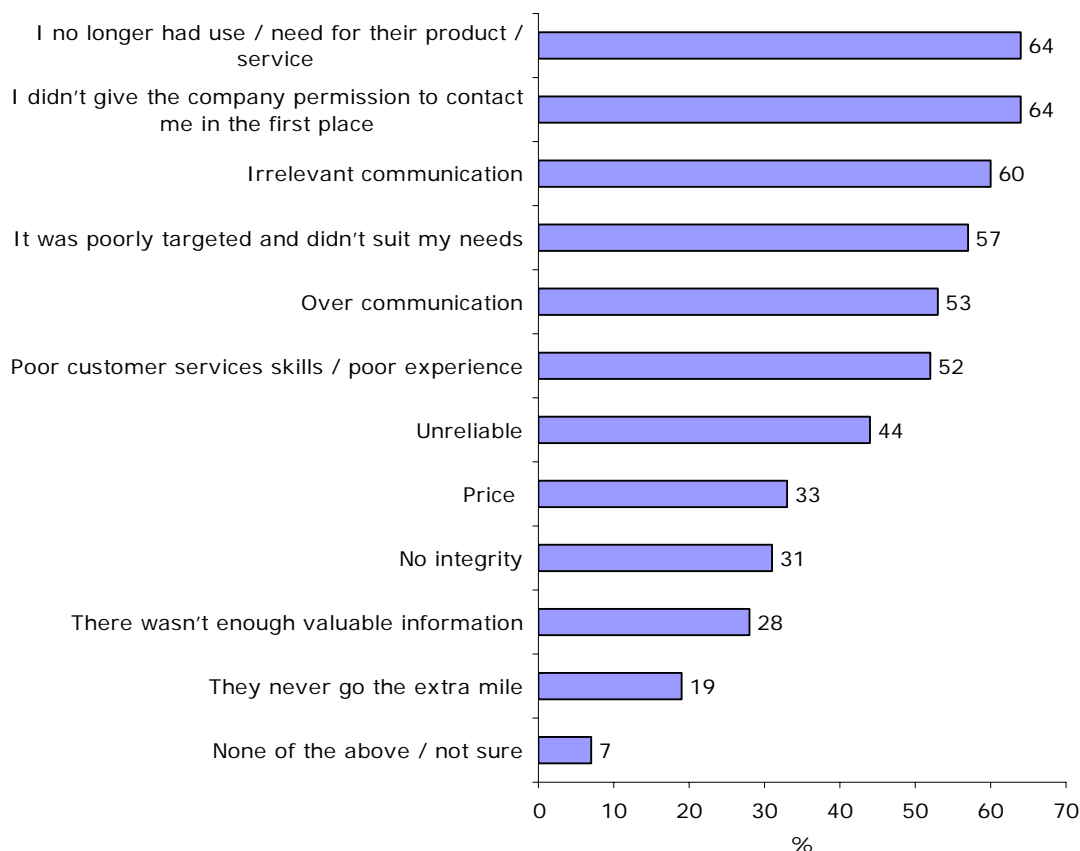
More than six out of ten people will unsubscribe to stop receiving marketing communications from companies with which they have a relationship if they:

- no longer use or need the product or service
- didn't give permission to be contacted in the first place
- find the communication irrelevant

More than five out of ten will unsubscribe because:

- a communication was poorly targeted and "did not suite my needs"
- a brand was over-communicating
- of poor customer service skills or poor experience

**What makes you unsubscribe to stop you receiving any marketing communications from a company you have a relationship with? Please tick all that apply.**



Source: *fast.MAP* / DMA May 2010 Data tracker

**Some sectors regarded as unsafe hands**

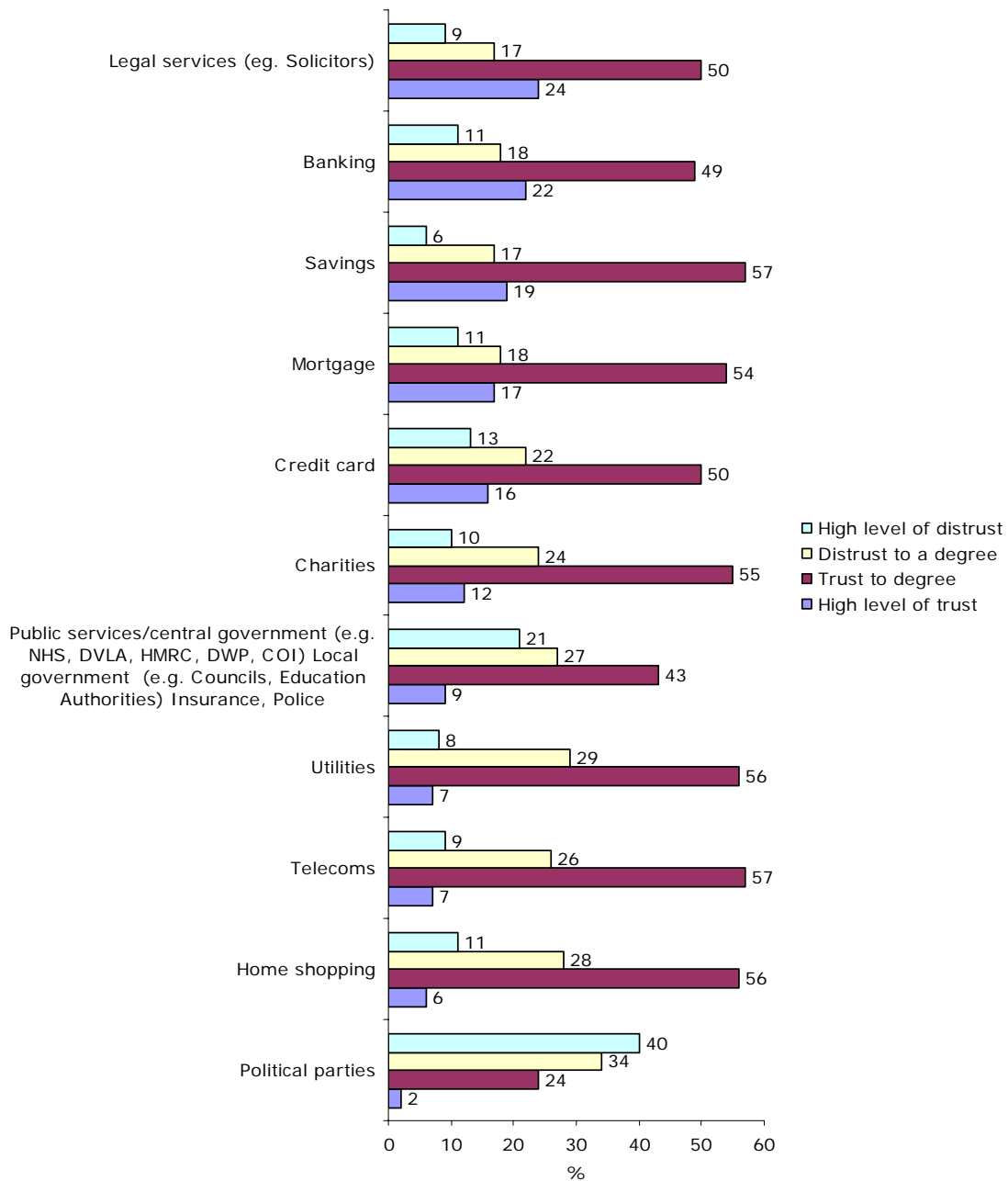
People trust political parties least when it comes to the security of their personal information – 40 per cent of adults regard them with a high level of distrust and a total of almost three quarters (74 per cent) distrust them. Nor will it come as a surprise that following the much publicised loss of the personal details of hundreds of thousands of British people by various national and local government departments and services in recent years public and central government services (including the likes of the NHS, DVLA, HMRC, DWP, COI, councils and education authorities) are similarly highly distrusted by 21 per cent and distrusted by 47 per cent overall.

The sector generating the highest level of trust with personal details (24 per cent) is the legal profession. Overall, almost three quarters trust the sector.

Furthermore, almost as many – 22 per cent – ‘highly trust’ the banking sector with their data and seven out of ten (71 per cent) trust it.

The savings sector comes third with a 19 per cent ‘high trust’ rating and a 76 per cent trust rating overall.

Rank the following sectors on how much you can trust them with any personal information they may hold about you.

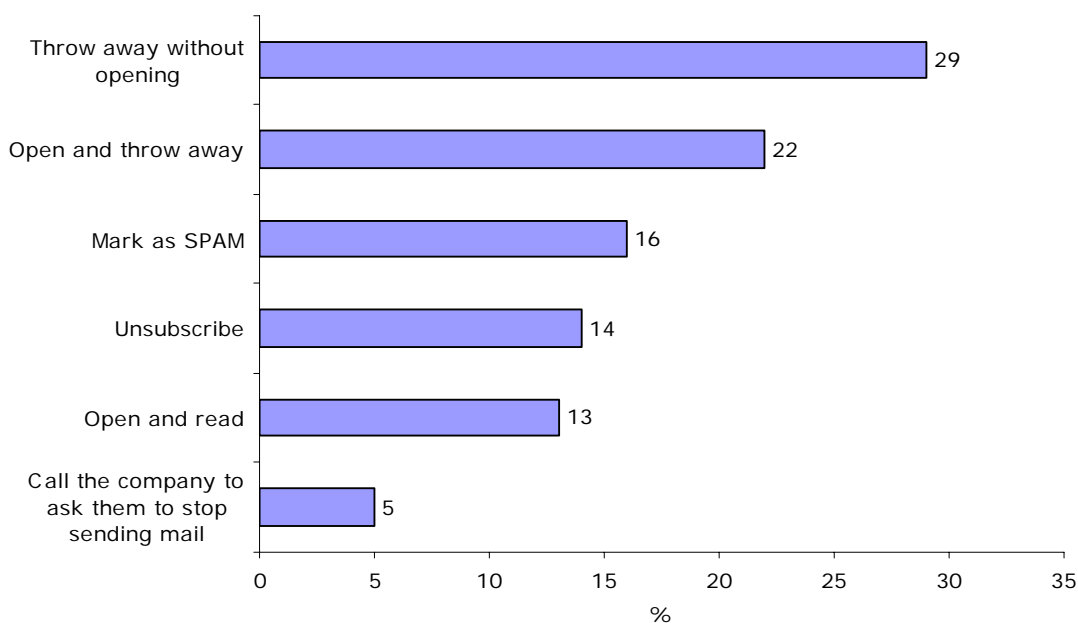


Source: fast.MAP / DMA May 2010 Data tracker

Companies which make mistakes in the way they address a person in post or email, or post mail to “The Occupier” cause the recipients to doubt their ability to safely store data. Such errors also diminish the likelihood of the communication being opened and read.

16 per cent of recipients will mark such communications as SPAM, 14 per cent will unsubscribe and five per cent will call the company and ask it to stop sending mail. Another three out of ten (29 per cent) will throw it away unopened. Only 13 per cent will open and read it.

**If you receive mail (post or email) incorrectly addressed (wrong name, misspelt etc) or addressed to the occupier, do you tend to:**



Source: *fast.MAP* / DMA May 2010 Data tracker

**Where and what personal details people are willing to supply?**

More people are willing to divulge a wider range of personal details when buying goods online than in any other situation.

Almost eight out of ten (79 per cent) will give name, address and email address to make an online purchase and almost six out of ten (56 per cent) are willing to give credit or debit card details – remarkable because only in two other situations are even a minority willing to reveal credit details, “pledging support for a cause (seven per cent) and “creating an email account” (one per cent).

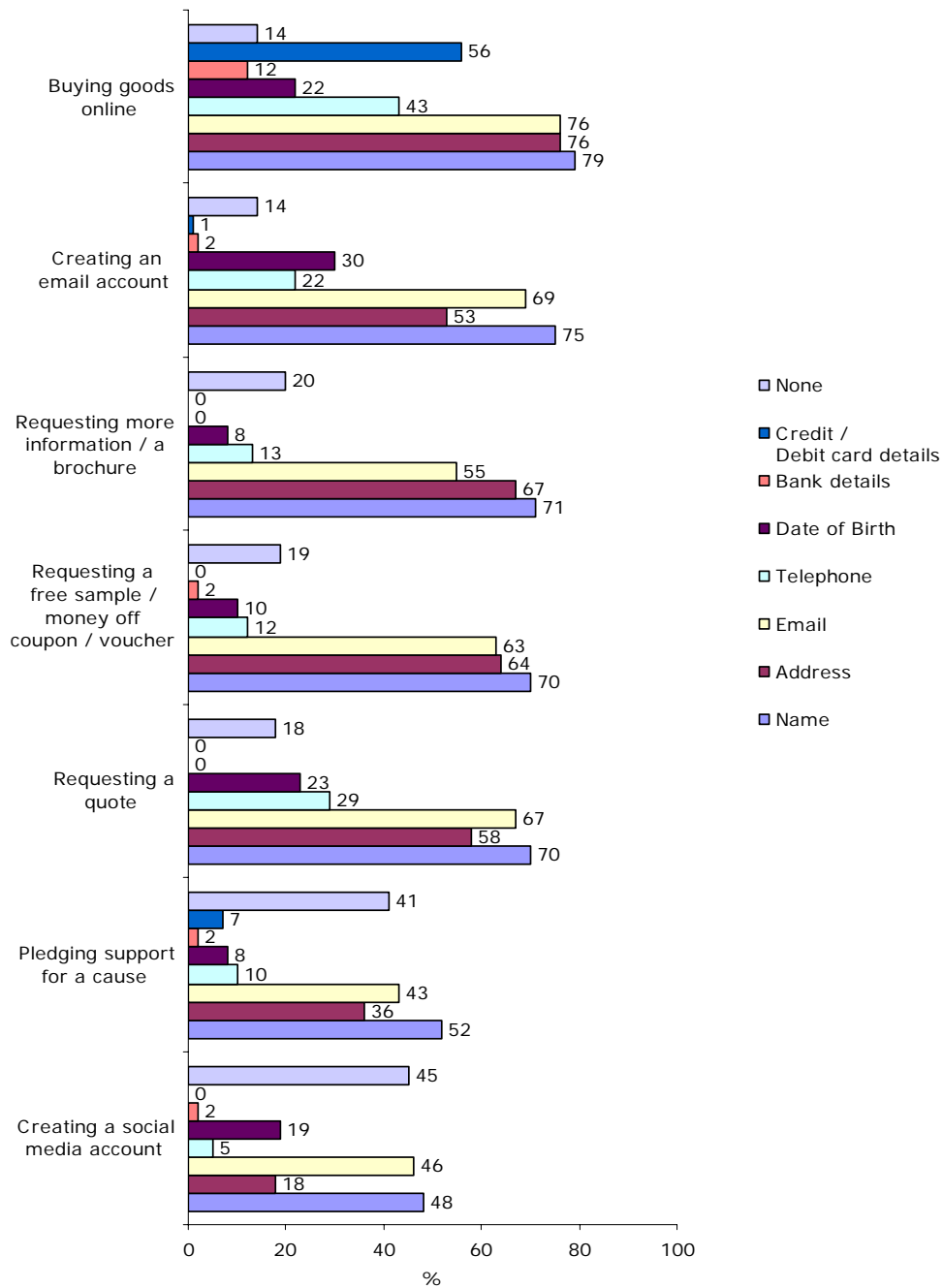
Adults are most wary about revealing information when they are creating a social media account, when less than half (48 per cent) are prepared to divulge their name and only 18 per cent are willing to share their address – fewer than in any other of the suggested situations. And the largest percentage (45 per cent) would not reveal any personal information.

Surprisingly, almost as many (41 per cent) would not reveal any details when pledging support for a cause - although seven per cent are willing to give credit or debit card details and two per cent would give bank details. Only just over half would reveal their name and just over a third (36 per cent) would give their address.

Fewer than three out of ten are willing to provide their telephone number – except when buying online when 43 per cent will do so.

Although three out of ten will supply their date of birth when creating an email account, on average, fewer than two out of ten will do so in other circumstances.

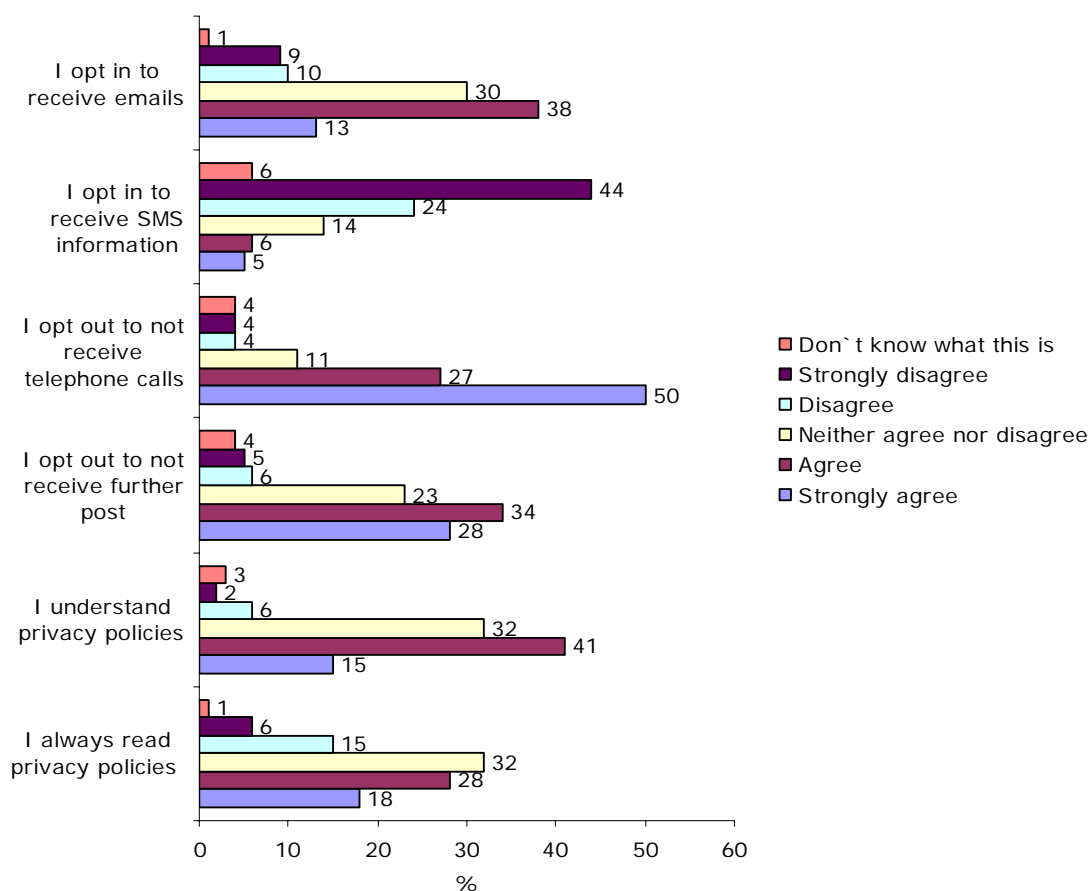
What personal details are you willing to share?



Source: fast.MAP / DMA May 2010 Data tracker

But just because people supply personal details, for example as part of a buying, price or product research or application, this does not necessarily mean that they are open to further communication from that company or organisation.

**When filling out forms containing your personal details, how much do you agree or disagree with the following statements:**



Source: *fast.MAP* / DMA May 2010 Data tracker

Although more than half (51 per cent) would opt in to receive emails, more than three quarters (77 per cent) would opt **out** of receiving telephone calls.

And while more than one in ten (11 per cent) would opt into receiving SMS information, more than six out of ten (62 per cent) would opt **out** of receiving further post.

Though almost six out of ten (46 per cent) understand privacy policies, less than half (46 per cent) always read them.

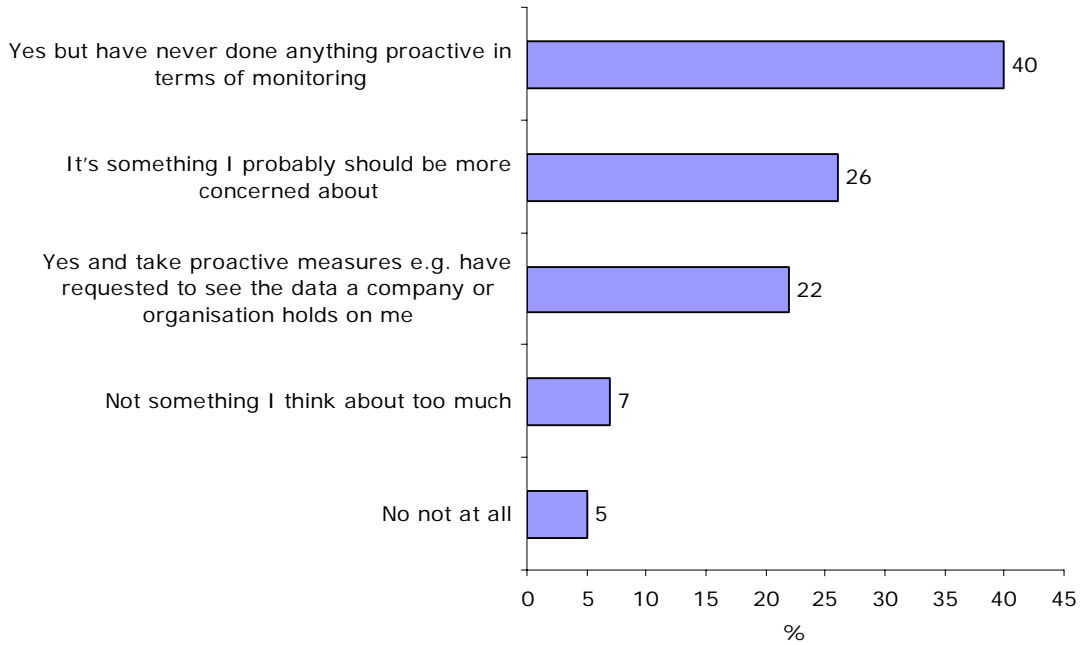
SMS information generated the strongest negative response – more than two thirds (68 per cent) disagreed that they would opt in to receive this – 44 per cent of these ‘strongly disagreed’.



**Majority concerned about personal data security**

Although only 12 per cent of people are not concerned to some degree about the security of their personal data, less than a quarter (22 per cent) have done anything about it e.g. asking to see the data an organisation holds on them.

**Are you concerned about the security of your personal data?**

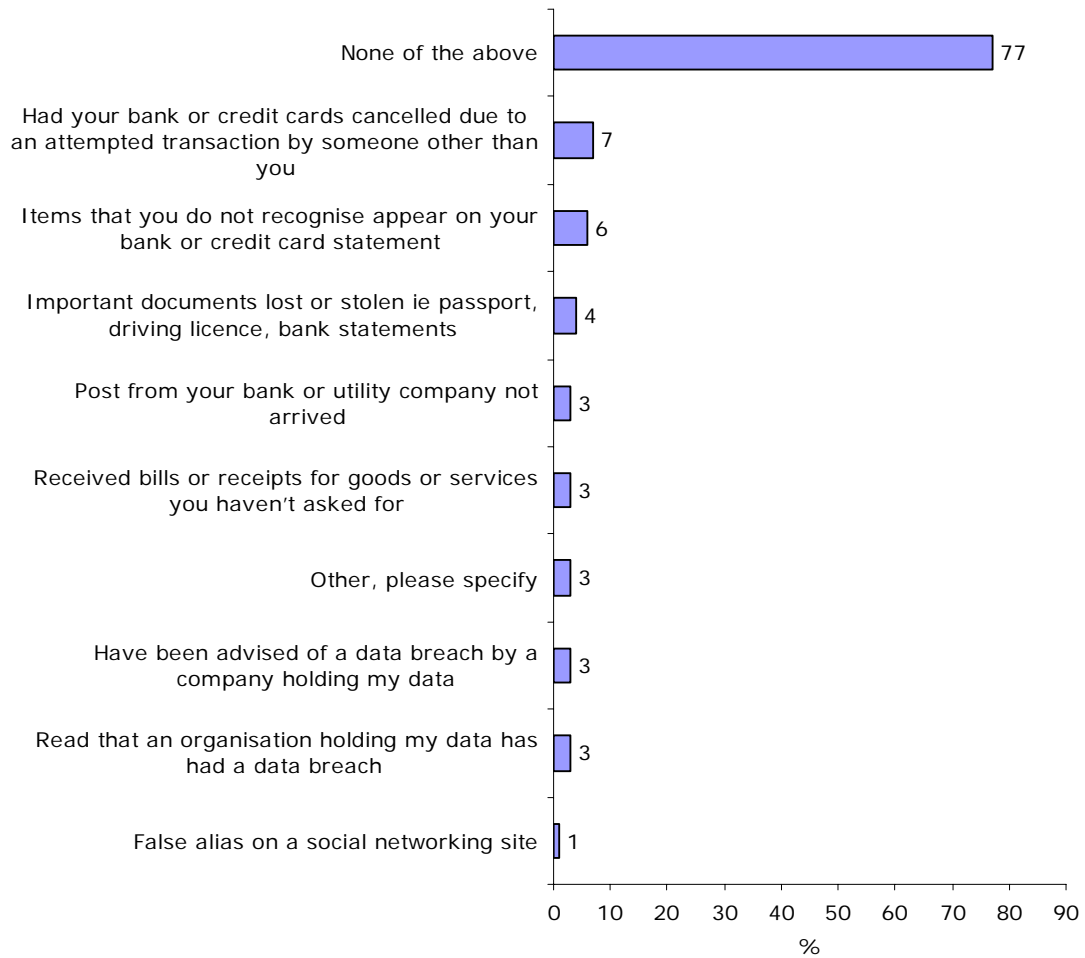


Source: *fast.MAP* / DMA May 2010 Data tracker

However, complacency is somewhat foolhardy, because 23 per cent of people have experienced a security breach in the last six months - some more than one.

Seven per cent have had their bank or credit cards cancelled due to an attempted transaction by someone else; six per cent have had items they do not recognise appear on their bank or credit card statements; and four per cent have lost or had stolen important documents such as their driving licence or passport.

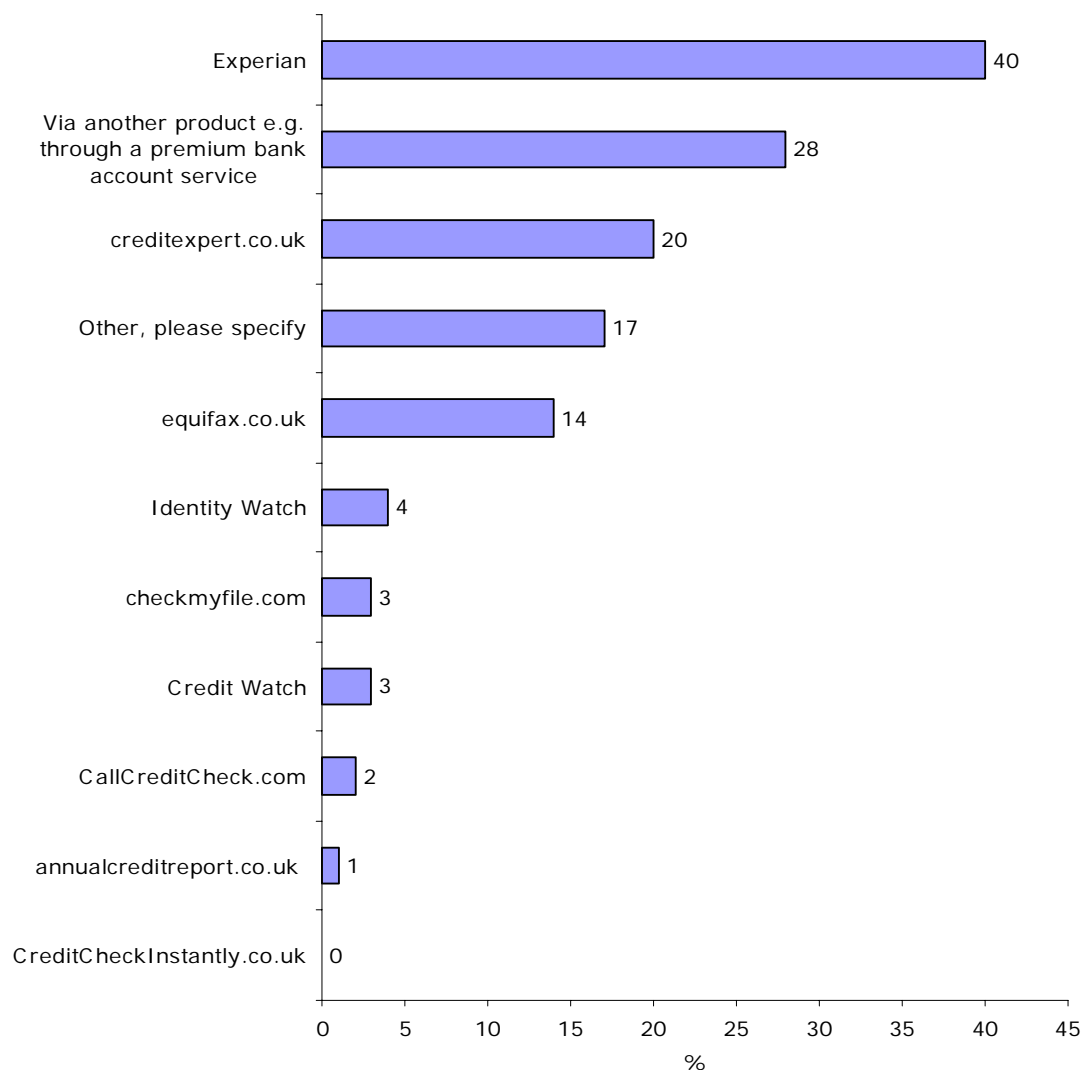
**In the last 6 months has your personal security been breached in anyway? Tick all that apply.**



Source: *fast.MAP* / DMA May 2010 Data tracker

However, more than three quarters (77 per cent) of consumers have not experienced any form of personal security breach in this period.

**Which of the following credit checking/identity theft monitoring services do you use? Tick all that apply.**



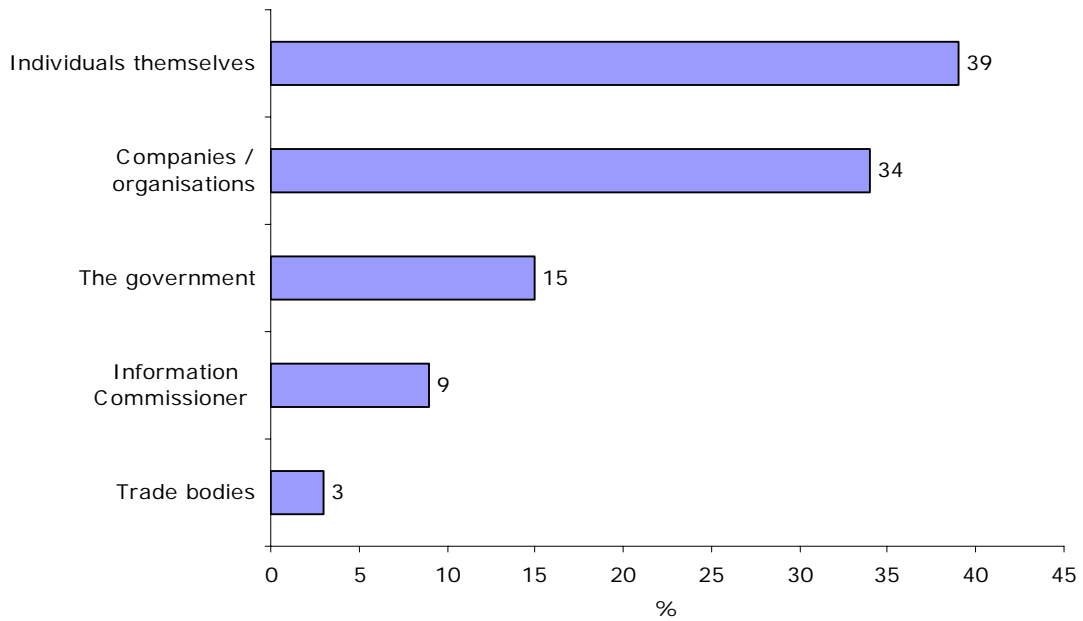
Source: *fast.MAP* / DMA May 2010 Data tracker

**Most regard others as responsible for the security of their personal details**

More than a third (34 per cent) of adults think it is the responsibility of others, e.g. companies and organisations, to look after their personal data, while 15 per cent expect the Government to do so, nine per cent look to the information commissioner and three per cent to trade bodies.

Even though fewer than four out of ten individuals (39 per cent) regard themselves as responsible for looking after their personal data, more than eight out of ten do take sensible precautions to protect their personal information.

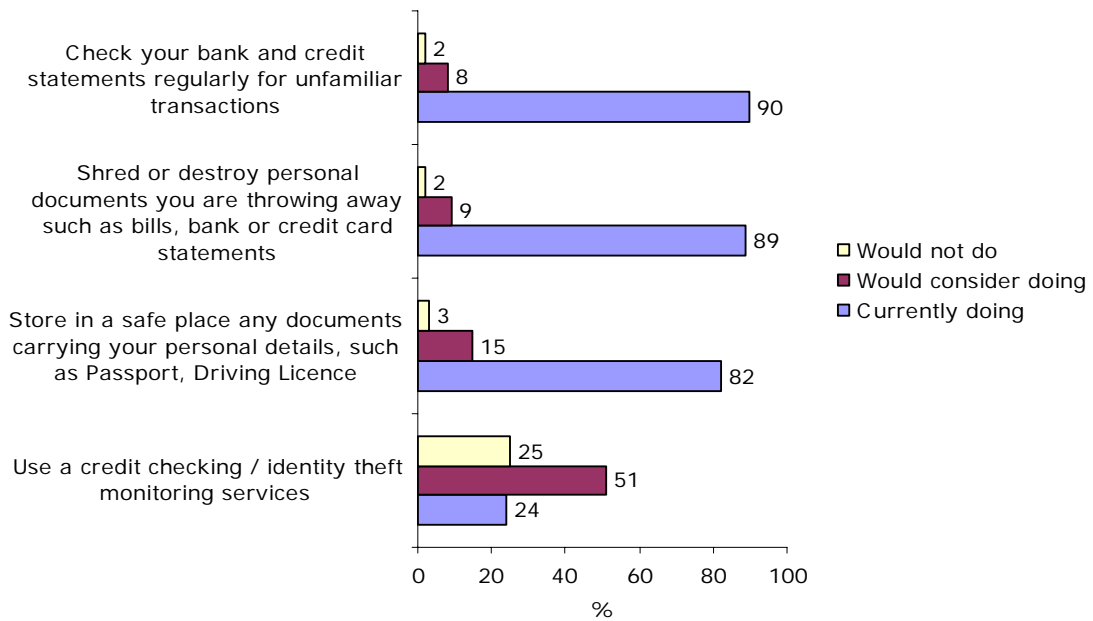
**Who do you think is responsible for looking after consumer interests when it comes to your personal data?**



Source: *fast.MAP* / DMA May 2010 Data tracker

- Nine out of ten check their bank and credit card statements for unfamiliar transactions and shred or destroy personal documents such as bank or credit card statements before throwing them away.
- Almost a quarter use a credit checking or identity-theft monitoring service.

**Thinking about protecting your personal information, do you do any of the following or would you consider doing:**

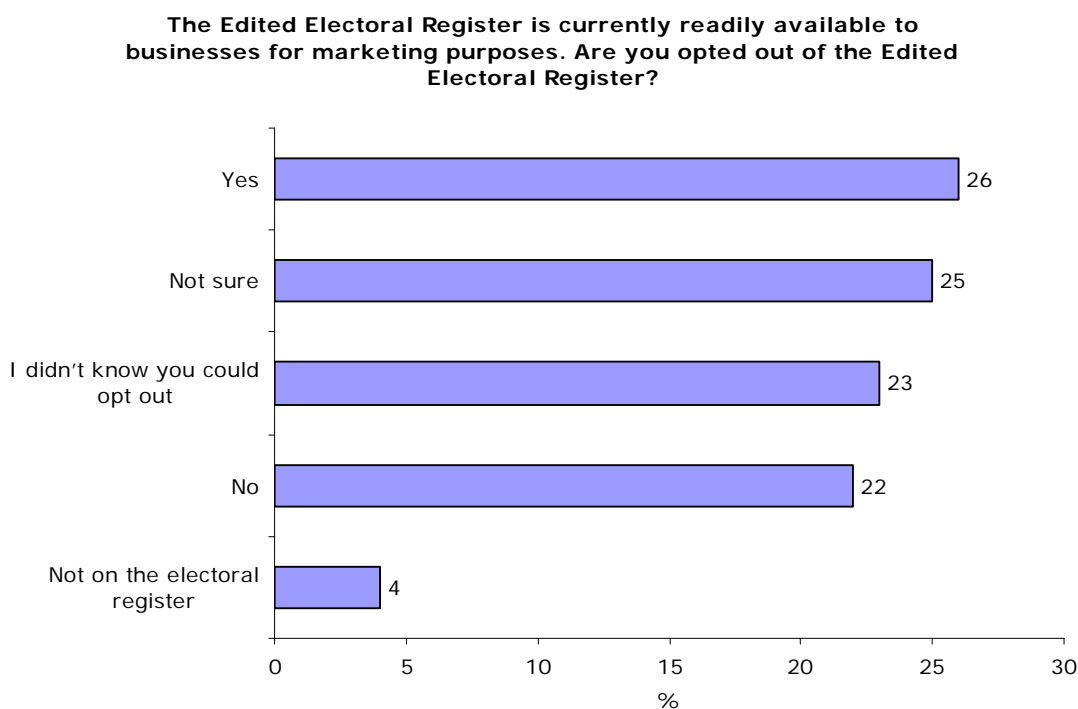


Source: *fast.MAP* / DMA May 2010 Data tracker

### Electoral Register

More than a quarter of adults (26 per cent) are opted out of the Edited Electoral Register and a further quarter are not sure whether they are or not (possibly because some councils supply registration forms on which the opt-out box is already ticked, meaning people have not had to make a conscious opt-out decision).

23 per cent did not know they could opt out and four per cent were not on the Electoral Register.



Source: *fast.MAP* / DMA May 2010 Data tracker

472 people responded to the open question: If you have opted out of the Edited Electoral Register, why did you do so?

Of these just over half (237) did so specifically to avoid receiving unsolicited marketing contact - the majority of these referred to this as "junk mail" or "spam".

The other half cited various reasons including: privacy; protection of personal data; disapproval of councils being allowed to sell the information; and not wanting to share personal details with any companies to which they had not given specific permission.

## 4. Methodology

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- The questions were submitted onto a *fast*.MAP online self completion survey.
- Survey live during May 2010.
- The panellists were entered into a prize draw to win £250.
- Results were then weighted in terms of age and gender to give a true representation of the UK.
- Sample size (n) = 2,027. Statistical confidence +/- 1.43%
- **Randomisation** of images and answer options to avoid top box bias / creative skew
- **Acceptable completion time** for the survey. Any completed in a quicker time are excluded from results
- **Intelligent Routing** to ensure a quality survey experience as questions are relevant
- **Constant re-qualification** of the panel to ensure that background variables are updated.
- **Differences** from initial recruitment can result in being removed from the panel

## 5. About the DMA, Equifax and *fast*.MAP

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The DMA UK is the largest trade association in the marketing communications sector, with over 900 corporate members. The DMA's mission is to maximise value for members, whilst maintaining and enhancing consumer trust and confidence in the direct marketing industry.

DMA members benefit from added protection, intelligence and growth, which together we call the Power of Association. Within these three areas, DMA member services include government lobbying, free legal advice, training & development, representation on DMA Councils, networking opportunities, regular updates of current dm issues/legislation, research, use of the DMA logo, promotion of member companies and discounts on a range of dm products/services. For further information please visit [www.dma.org.uk](http://www.dma.org.uk).

These benefits include access to all DMA research, including the full version of this report. For details of other research available, please visit [www.dma.org.uk/research](http://www.dma.org.uk/research)

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Equifax is the Overall Data Sponsor of the DMA. We're passionate about data. Driven to help you understand it. To get beneath the skin of it. And put you at the heart of it. We listen to the things you want to achieve and the decisions you need to make. And, through intelligent conversation, we find ways to help you reach your goals.

We lead the way in turning consumer and business data into marketing intelligence. We innovate to make managing your data easier and provide solutions that give you a competitive edge. We're as much about understanding your individual needs as we are about analysing facts, figures and profiles. Above all, we're about putting you at the heart of data intelligence.

Through our clear customer focus, we are a committed and trusted provider of Marketing, Credit Risk and Fraud Prevention solutions that empower business. Equifax is a global leader in turning information into intelligence.

Marketers and lenders alike work in partnership with us to gain a better understanding of their customers, and to target and acquire prospects more effectively. Our enriched data intelligence takes the guesswork out of delivering more profitable marketing activity.

Informed marketers. Enriched intelligence. Empowered campaigns.

Invite Equifax into the heart of your organisation.

Visit [www.equifax.co.uk](http://www.equifax.co.uk)



*fast.MAP* (launched a decade ago as CCB *fast.MAP*) is an online, real-time research company with its roots in direct marketing. It produces fast, accurate, cost-effective insights for marketing clients and agencies.

*fast.MAP*, the DMA's exclusive Insight Partner and Research Champion of the Institute of Fundraising\*, examines consumer behaviour and opinion to enhance company and agency decision-making.

Now more adults are contactable on-line than via the telephone, the internet can deliver research benefits not available via traditional methods.

*fast.MAP's* marketing insights have resulted in its high profile in the national, marketing and business-press.

Its constantly refreshed and tested panel of 30,000 profiled UK adults accurately reflects national opinion. Geo-demographic profiling tools then deliver lifestyle information on specific groups of respondents (age, sex, region, income etc.) and link results to campaign targeting.

*fast.MAP* carries out quantitative and qualitative pre-testing of marketing concepts, ideas, incentives, writing and design in real-time for press, TV, radio and mail.

Bespoke *fast.TRACK* projects can be broadcast within 48 hours of sign-off, to produce significant levels of response within days.

Its monthly research Omnibus is the most cost-effective method of testing standard projects or posing individual questions.

And *fast.MAP* can help brands to avoid potential marketing hazards, by asking consumers the same key questions at regular intervals and tracking changes.

It also helps agencies to win pitches by delivering consumer insights within 48 hours for inclusion in presentations – and refunding an 80% discount if they don't win the business.

*\*of the Special Insight Group on Fundraising*