

A woman with long hair and sunglasses is looking at a tablet. The background is a blurred indoor setting. Large yellow 'DDMA' text is overlaid on the left and right sides of the image.

DDMA PRIVACY MONITOR 2021

HOW THE DUTCH THINK ABOUT DATA AND PRIVACY

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INTRODUCTION

00 FOREWORD

DDMA stands for a world in which consumers and organisations can make the most of the benefits offered by data. Data is the key to innovation, relevant products and improved services. Together with our members, we are convinced that data enriches people's lives and makes them easier if they can rely on organisations to use their data responsibly and put their needs first. Knowing how people think about privacy and data use is therefore of great value to our members. It is for this reason that this year, following editions in 2016, 2018 and 2019, we are presenting the DDMA Privacy Monitor for the fourth time.

The DDMA Privacy Monitor shows that overall, people have become increasingly positive about data use in recent years. Although understandably there are still some privacy concerns, at the same time people are less averse to sharing personal data. A positive sign here is that more and more people understand why organisations ask for data. This growing awareness is important because it allows consumers to make informed choices about sharing data. For example, this survey shows that the less familiar people are with the GDPR (General Data Protection Regulation), the more they are concerned about privacy and the less they are willing to share data.

In addition, the DDMA Privacy Monitor 2021 shows how important consumer trust is for any organisation that works in a data-driven way. Trust in an organisation is by far the most important factor behind whether or not people decide to share data. At DDMA, this has been a key area of focus for years. That's why we are using this survey to set out the steps – such as ensuring security, being transparent and giving people more control over their data – that organisations can take to build or maintain trust. Not only does this survey provide you with refreshing insights, it also offers practical tools to help you get started.

We hope you enjoy reading this edition.

Diana Janssen
Managing Director of DDMA



MANAGEMENT SUMMARY

The 2021 DDMA Privacy Monitor, a survey conducted by GfK among 1,012 respondents (representative of the Dutch internet population), shows that consumer trust and security are fundamental to a well-functioning, data-driven society. In general, people are becoming increasingly positive about sharing their data with organisations. However, most people feel that they have little control over what happens to it.

The fact that people are more positive about data than was the case in the previous Privacy Monitor in 2019 is evidenced by the fall in the number of people who are sceptical about the use of data by organisations (from 25% to 20%). More than three-quarters of people also understand that organisations want information from them so they can target their marketing strategies more effectively or improve their future services. 63% are happy with the amount of information they give to organisations. In addition, more people (from 29% to 34%) believe that services will improve if they share data, although this group is still in the minority.

The COVID-19 crisis has resulted in almost half the respondents (48%) thinking more about data-sharing. 57% of people are concerned about privacy – this percentage is as high as it was two years ago. Less than half (42%) believe the GDPR privacy law results in better data protection. Moreover, not everyone is aware of the rights they may exercise under this law: 60% know that they can ask any organisation to access their personal data.

Trust is by far the most important factor behind whether or not people decide to share information with an organisation. 40% gave trust as the most important reason for sharing data (in 2019 this was 37%), with 55% putting trust in their top three. Clarity about how organisations use data has the greatest influence on this trust (50%), followed by having a quality mark that shows that an organisation uses data properly (40%), and how well-known an organisation is (32%). Doctors and hospitals (80%), banks (59%) and government agencies (55%) generally enjoy the greatest levels of trust when it comes to data-sharing. Trust in online services has increased significantly this year.

People's willingness to share data also strongly depends on how organisations use it. The degree to which someone's data is secure is the most important (66%) and the reason why data is being requested (63%) and the type of data involved (63%) also playing a major part. Virtually everyone wants organisations to clarify in advance what the benefits of data-sharing are; however, in only 21% of cases did these benefits influence the willingness to share.

The number of people who feel they have little control over what happens to their data has decreased, but at two-third of respondents, it still forms the majority. 89% of people indicate they would like more control over their data. Almost everyone (96%) finds it important that they are able to decide how much and which data they are sharing. Incidentally, people do not always act in line with this need. For example, fewer than half of the people (49%) visiting a website check the cookie banner, which lets them indicate which data may and may not be shared, before clicking on the agree/accept button.

01

PEOPLE MORE POSITIVE ABOUT DATA USE

Awareness and understanding of privacy and data-sharing



SCEPTIC

20%
26% 2019

	18-34	35-54	55+
2021	23%	27%	51%
2019	22%	28%	50%
2018	14%	34%	53%

Sceptics: are quite concerned about their online privacy and unwilling to share their data.



THE PRAGMATIST

37%
33% 2019

	18-34	35-54	55+
2021	23%	33%	44%
2019	27%	38%	36%
2018	27%	35%	38%

Pragmatists: are quite concerned, but reasonably willing to share their data if, for example, they get a better service in return.



THE UNCONCERNED

43%
42% 2019

	18-34	35-54	55+
2021	33%	33%	33%
2019	31%	32%	37%
2018	37%	33%	30%

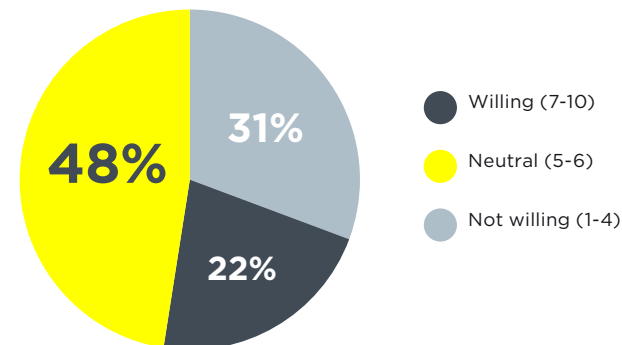
Unconcerned: don't worry about sharing their data.

People are more often pragmatic about data-sharing as numbers of sceptics decrease

There is no single way in which all people regard privacy and data-sharing. People are not split into two distinct groups when it comes to this subject and, additionally, their attitude depends on the context in which information is requested. By applying consumer segmentation, we can put the results of this survey into perspective and interpret them more effectively. Segmentation is also a useful tool when it comes to helping companies communicate with their customers about the use of personal data.

As in the previous editions of the Privacy Monitor in 2016, 2018 and 2019, this survey also distinguishes between the three privacy archetypes described above: sceptics, pragmatists and the unconcerned. Almost four out of ten people (37%) take a pragmatic view of data use, compared with 33% last year. After a number of stable years, the number of sceptics in the Netherlands has actually decreased from 25.5% in 2019 to 20% this year. As was the case last year, the people who are unconcerned about privacy form the largest group, showing a slight increase from 41.5% to 43%.

How willing are you to share a reasonable amount of data for a better service?

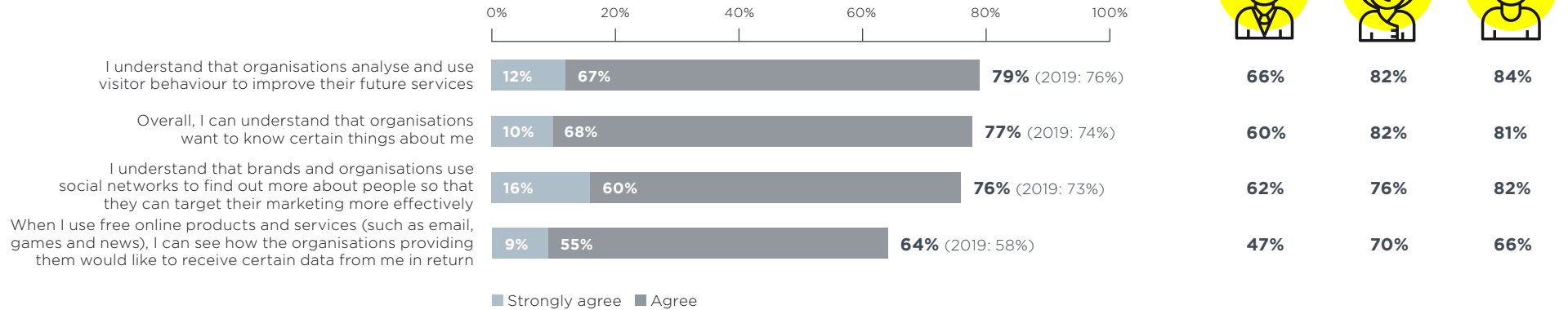


Greater understanding for data use by organisations

People are more positive about data use compared to the previous survey. In 2019, 35% was not willing to share data in exchange for better services, which has now decreased to 31%. 48% answered 'Neutral' to this question. More than three-quarters of people also understand that organisations want information from them so they can target their marketing strategies more effectively or improve their future services. 64% can also see that organisations would like

certain data in exchange for the use of free online services such as email, games and news. These percentages have all increased in comparison with 2019 (see graph). In all cases, understanding of data use by sceptics is lower than it is by pragmatists and the unconcerned.

Understanding data use

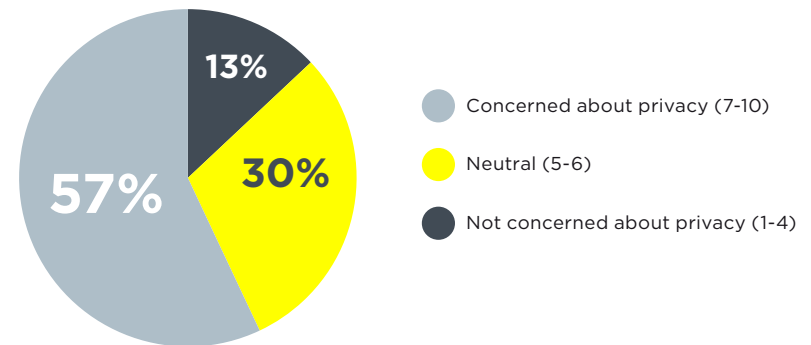


More than half are still concerned about privacy

Although people are more positive about data use, more than half of all people (57%) are still concerned about privacy. This figure is equal to 2019, when concern fell sharply compared to the previous year. The trend that saw people becoming less and less concerned about privacy is not continuing at the moment. Also unchanged from the previous survey is that the over-45s are generally the most concerned.

When we use open questions to examine the cause of privacy concerns more closely, pragmatists and sceptics mainly point to a lack of control and transparency about what happens to their data. In addition, sceptics are more likely to have a deep-rooted aversion to sharing data in order to use services or help improve them. The unconcerned generally explain their lack of concern in two ways: on the one hand, there is a sense of resignation (it's just part of the experience) and, on the other hand, they genuinely see the value of sharing data and are confident that proper arrangements are in place.

How concerned are you about online privacy?

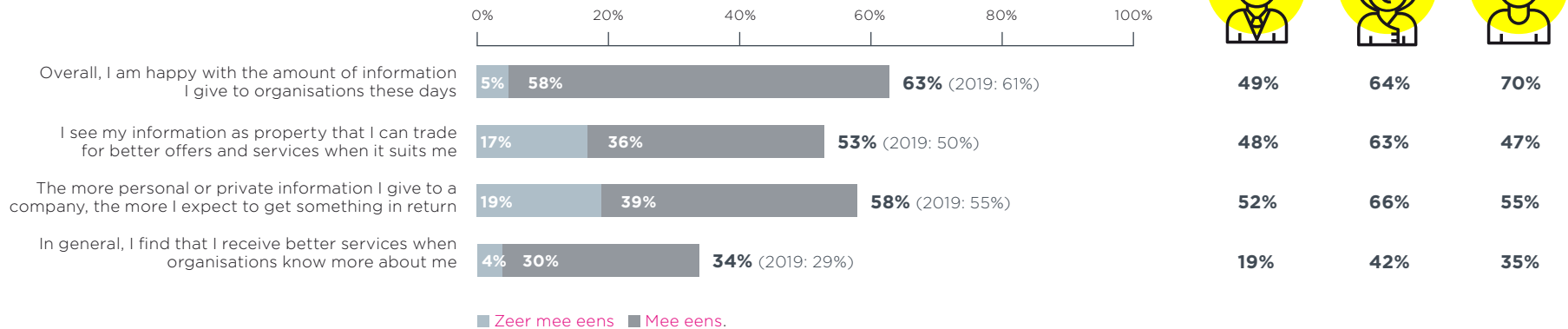


More people recognise benefits of data use but most still fail to see any at all

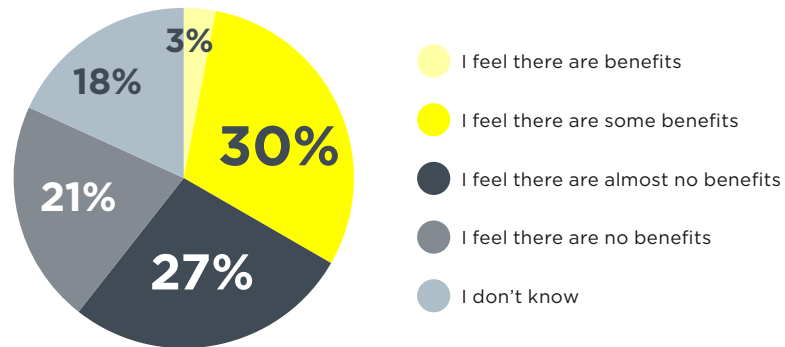
Despite concerns, the majority of people (63%) are happy with the amount of information they give to organisations. This represents a slight increase in comparison with the previous survey (61%). The unconcerned (70%) and pragmatists (64%) score understandably higher than sceptics (49%). Pragmatists in particular (63%) see their data as property that they can trade for better offers and services. 66% of pragmatists also believe the more data they share, the more they expect in return (for sceptics and the unconcerned, this percentage is 52% and 55% respectively).

The number of people who believe services will actually improve if organisations know more about them has risen in comparison with 2019 (from 29% to 34%). The majority of people still fail to see these benefits though – sceptics in particular score low here (19%). This is confirmed by the question about whether or not people feel that they benefit from sharing personal data with organisations. Although 33% of people think they do benefit, almost half (48%) fail to see any benefit in sharing data. In line with their low willingness to share, sceptics also see the least benefit (65%) – only 14% of them see the benefits. Among pragmatists and the unconcerned, 39% do claim that they benefit from data-sharing. The over-45s, who are shown to be the most concerned, are more likely to believe they do not benefit, in comparison with people under the age of 45.

Benefits of data use



Do you feel there are any or no benefits resulting from sharing personal data?



Awareness of data use increased, in contrast with knowledge of the GDPR

It seems that the COVID-19 crisis and the focus on the coronavirus app (CoronaMelder) have increased data awareness among people. Almost half of people (48%) believe the COVID-19 crisis has got them thinking more about data-sharing. Among the unconcerned (37%), this is less true than among pragmatists (57%) or sceptics (55%). People are also more aware of the existence of personalised marketing. 30% of people know that remembering previous purchases on websites is personalised marketing – in 2019, this percentage was just 22% (see graph on page 21).

48% The COVID-19 crisis has got 48% thinking more about data-sharing

60% know that they can ask any organisation to view their personal data

42% feel their data is better protected by the European privacy law, the GDPR

Knowledge about the GDPR has not increased in comparison with the previous edition, whereas 2019 saw a huge increase in this aspect. 60% of people know that they can ask any organisation to access their personal data. Remarkably, sceptics score lower (52%) here than pragmatists (63%) and the unconcerned (60%). It is possible that it's a lack of knowledge of the GDPR privacy law that is causing sceptics to be more concerned about privacy and less willing to share data. Sceptics are also the least convinced (30%) of all the groups that their data is better protected by the GDPR. Pragmatists feel most protected by the privacy law (51%), followed by the unconcerned (41%). On average, fewer than half of all people (42%) believe the GDPR results in better data protection.



02

TRUST AND SECURITY INDISPENSABLE IN DATA-DRIVEN SOCIETY

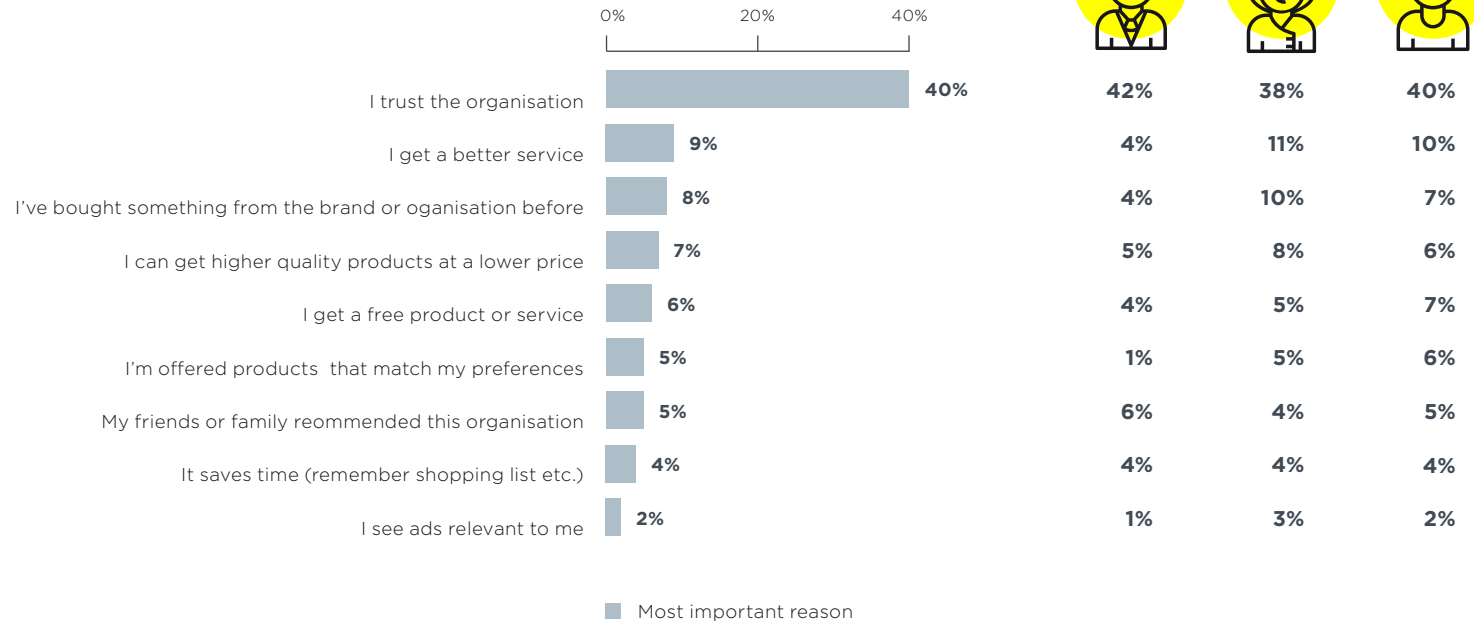
Willingness to share data

Trust in organisation number-1 reason for data-sharing

As in the previous edition, trust in an organisation is by far the most important factor behind whether or not people decide to share information with it. 40% gave trust as the most important reason for sharing data (in 2019 this was 37%), with 55% putting trust in their top three. There is virtually no difference

between the three privacy archetypes. Organisations that process personal data for marketing purposes or to provide better services therefore need to continue giving their full attention to building and maintaining consumer trust.

Which of these factors determine whether you are inclined to share your personal information with an organisation?



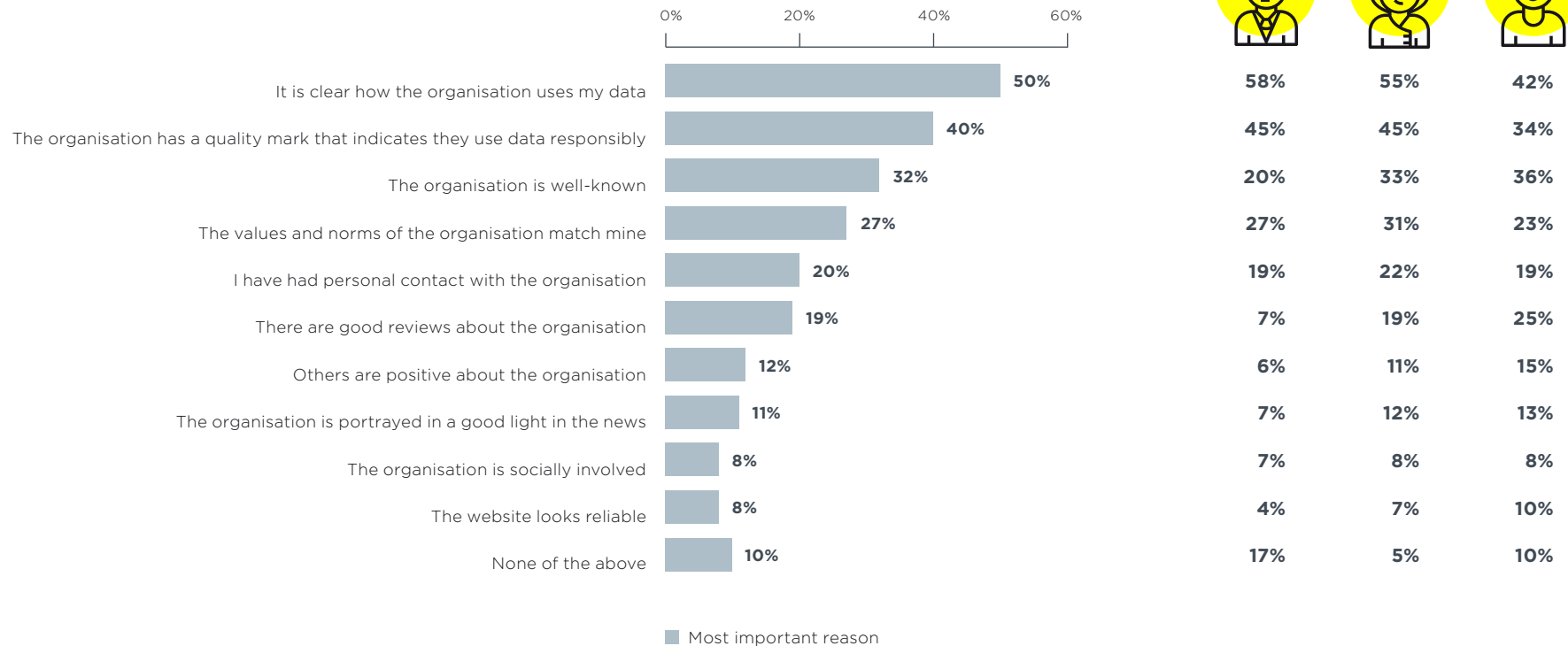
02

Clarity about data use has the greatest influence on trust

It also helps to know which factors have the most influence on a person's trust in an organisation. We have included this question for the first time this year. Clarity about how organisations use data has the greatest influence on trust (50%) and having a quality mark that shows that an organisation uses data properly is also a determining factor (40%). How well-known an organisation

is (32%) and corresponding values and standards (27%) also play a role. The unconcerned are more likely to be guided by how well-known an organisation is and by positive reviews from other people, whereas sceptics are more likely to look for evidence. For pragmatists, a combination of both is important.

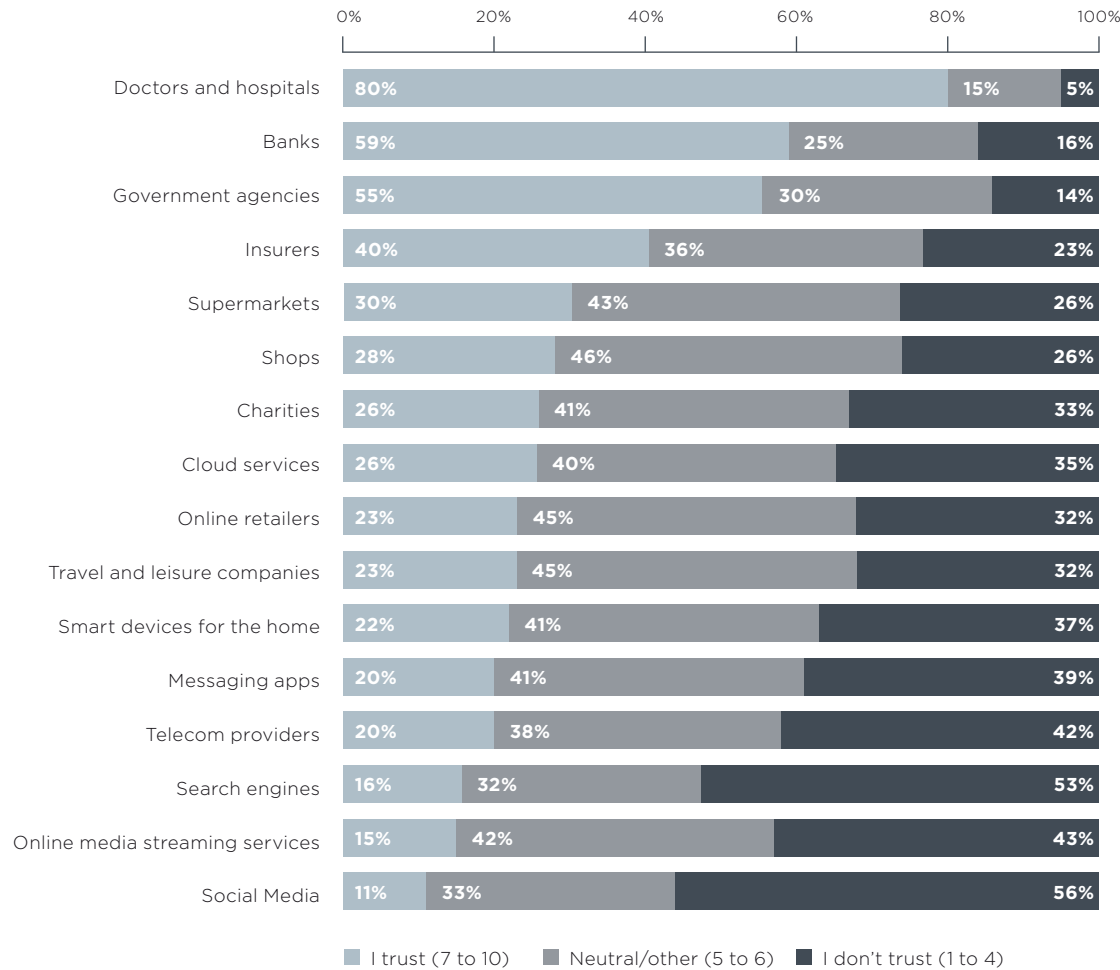
Which of these points have the biggest effect on the trust you have in an organisation?



02

Trust increased in virtually every organisation

Can you indicate the extent to which you trust the following organisations, channels and individuals with your personal data?



71%



85%



79%

46%

65%

61%

38%

62%

57%

30%

47%

40%

19%

36%

31%

19%

35%

26%

19%

31%

24%

13%

30%

28%

14%

30%

21%

13%

30%

20%

14%

29%

21%

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17%

10%

20%

15%

8%

19%

14%

4%

16%

9%

02

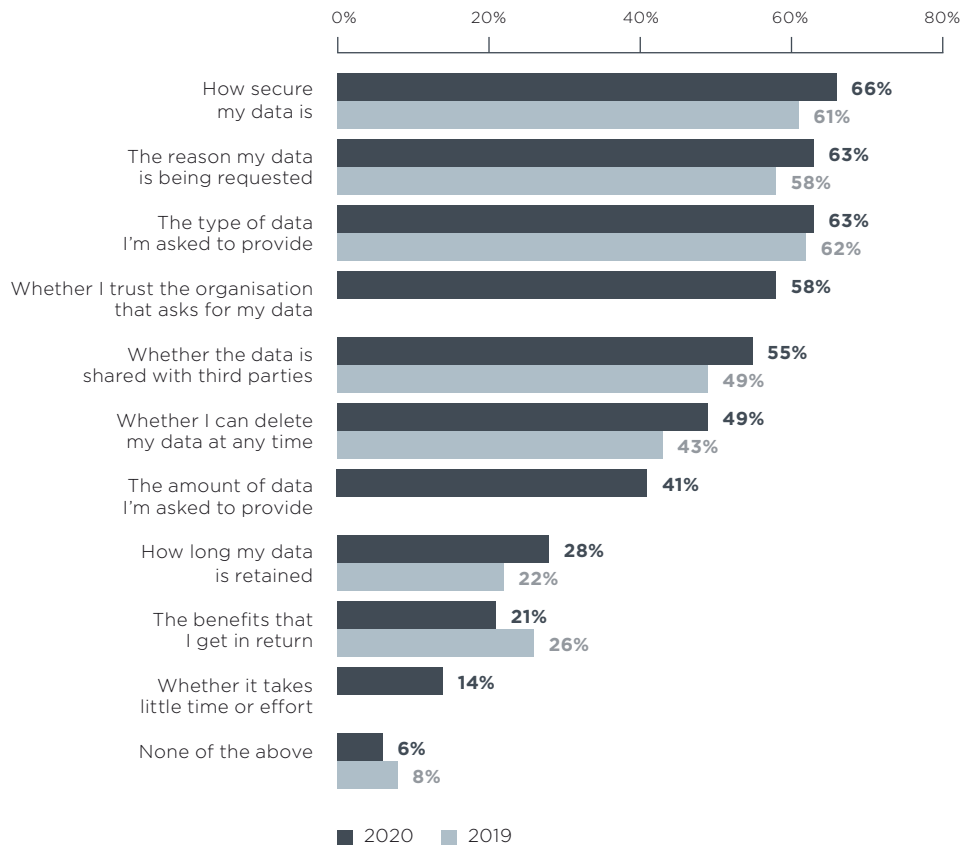
In addition to the effect of the above factors, certain organisations naturally enjoy greater trust from people when it comes to sharing personal data. The top three most trusted organisations are identical to the ones in previous Privacy Monitors. Doctors and hospitals are the most trusted (80%), followed by banks (59%) and government agencies (55%). These are all organisations with which people are traditionally used to sharing sensitive data. This is also true for insurers (in fourth place at 40%), which were included in the questionnaire for the first time this year. Telecom providers, on the other hand, score considerably lower (20%).

What is also striking is that in terms of data use, trust in virtually all institutions has increased: online services in particular have gained a lot of trust. Trust in online retailers has more than doubled, which may be explained by the growth of online shopping during the COVID-19 crisis. Trust in messaging apps, search engines and social media has also risen in comparison with 2019, although they all still score relatively low. For example, they score lower than cloud services (26%) and smart devices (22%), which often have the same tech organisations behind them. For all types of organisations, the level of trust among sceptics is lower than it is among pragmatists and the unconcerned; however, it is noteworthy that pragmatists seem to have greater trust in institutions than the unconcerned.

Security also has a major impact on willingness to share data

People's willingness to share personal data depends mainly on how organisations use it. This has only increased in comparison with 2019. The degree to which someone's data is secure is very important (66%), as is the reason why data is being requested (63%), the type of data involved (63%) and whether data is to be shared with third parties (55%). The previously described importance of trust also features again: 58% of people indicate that their willingness to share personal data depends on whether they trust the organisation. The three privacy archetypes generally consider the same basic conditions for data-sharing to be important. But, among the unconcerned, the type of data is in first place - as opposed to security among the sceptics and pragmatists.

My willingness to share personal data depends on...



02

Benefits for consumers have less impact on willingness to share

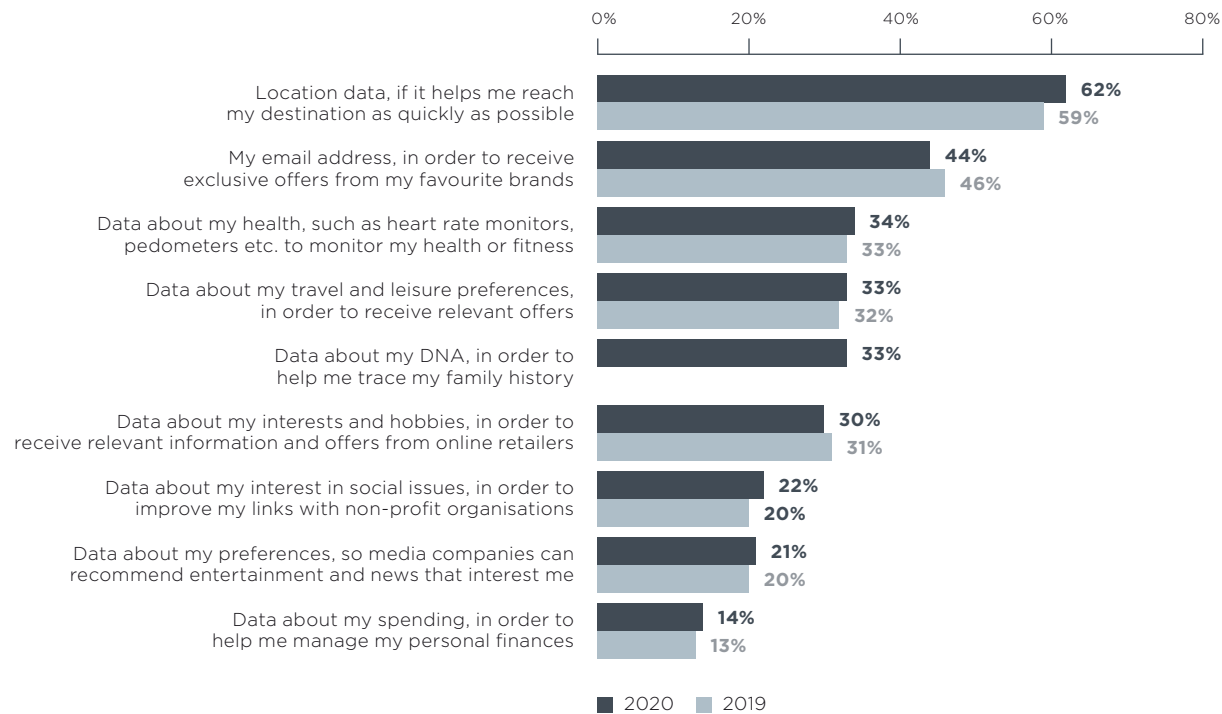
The graphs on page 14 and 16 show that the benefits people get in exchange for sharing data play less of a role in their willingness to share. The benefits even appear to have become less important than they were in 2019. For 21% of people, their willingness to share data depends on the benefits, compared to 26% in 2019. When asked which factors determine whether people are willing to share information with an organisation, fewer than 10% of respondents indicate better service, free products or offers that match their personal preferences.

In Chapter 1, we discussed that three-quarters of respondents believe services do not improve if organisations know more about them. Here is a possible explanation: if the benefits are not clear or are not seen as benefits, it also

makes sense that their effect on a person's decision about whether or not to share data with an organisation is not so great. If we ask the question in less general terms, it turns out that people really do think about the benefits of data-sharing. For instance, 62% are willing to share their location data so they can reach their destination as quickly as possible, and 44% are willing to give their email address so they can receive exclusive offers from favourite brands.

In addition, 94% of people feel it is important that the benefits of providing data are made clear from the outset (see the graph on page 20 in Chapter 3). This shows that organisations need to work on better communicating the benefits data use offers to their customers, which will have a positive effect on their willingness to share data and on consumer trust.

In which of the following cases would you be willing to share your data with a company or organisation?



03

CONSUMERS WANT MORE CONTROL OVER THEIR DATA

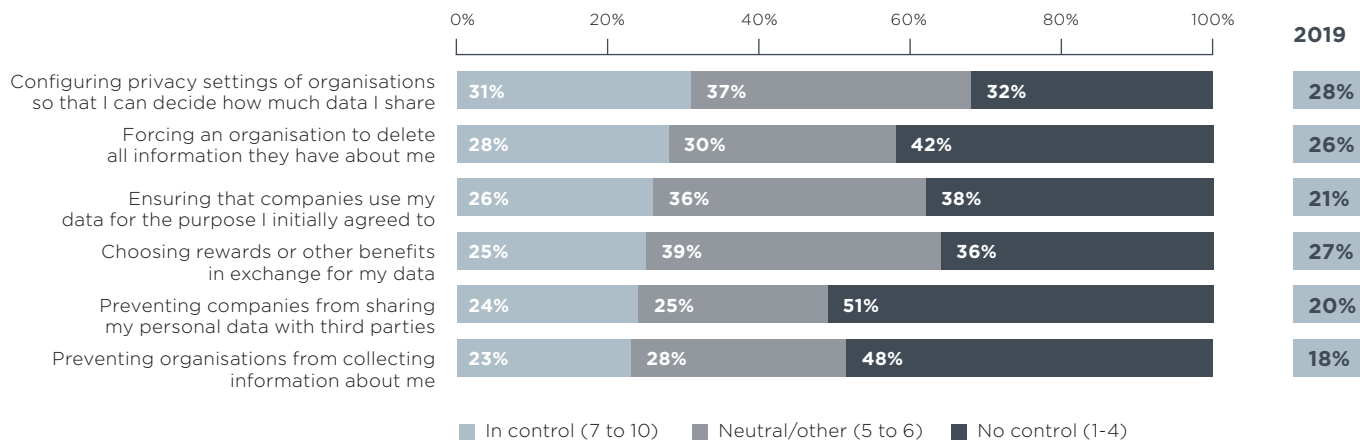
Expectations and needs regarding data-sharing

Many people don't feel they are in control of their data

Chapter 1 showed that although people are generally more positive about data use than they were in 2019, more than half are still concerned about privacy. In particular among pragmatists and sceptics these concerns can be explained by the feeling that they have little control over their data, as the open questions show. If we examine this subject more closely, we see that

although the feeling of having control has risen in comparison with 2019, it is still quite low. In all cases, fewer than a third of consumers believe they have control over matters ranging from preventing organisations from collecting data about someone to configuring privacy settings to alter the amount of data shared.

On a scale of 1 to 10, how much control do you think you have over the following matters?



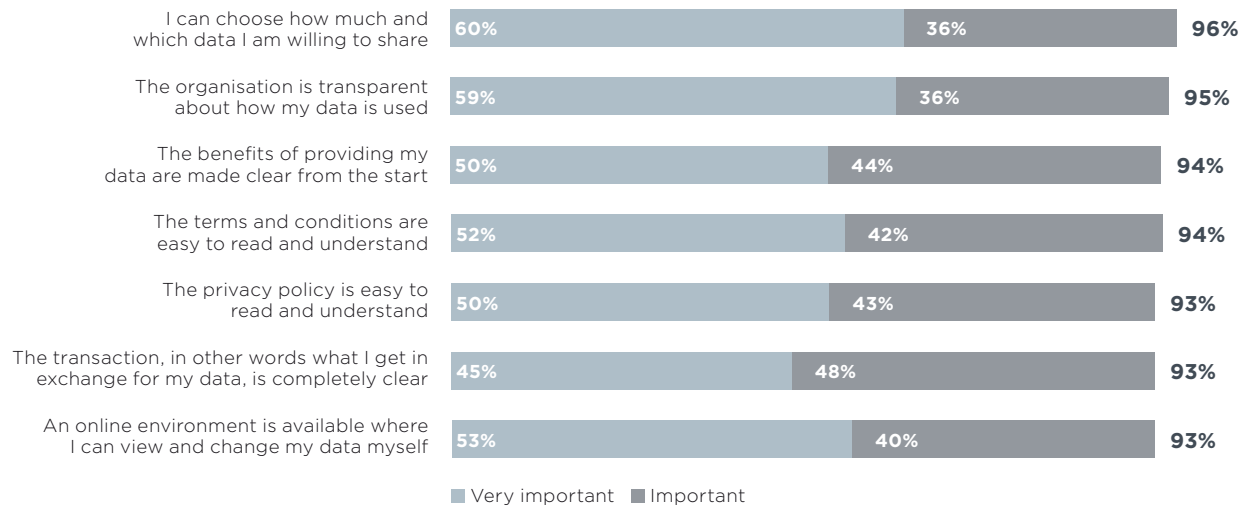
Control and transparency over data use is of great importance to almost everyone

89% want more control over the personal data they give to companies

However, according to responses to other questions (as well as from previous Privacy Monitors) people do want this control. 89% of people want more say in what happens to their data. This not only relates to privacy concerns, because the unconcerned also score high with 84% (slightly lower than pragmatists with 93% and sceptics with 94%). Moreover, 96% indicate that they find it important that they are able to decide how much and which data they are sharing. 93% of people place great value on an online environment where they can change their data themselves.

In addition to control, when it comes to data use, people are virtually unanimous about other matters they consider important. 95% find it important that organisations are transparent about how data is used. In addition, 94% and 93% respectively believe that the terms and conditions and the privacy statement should be easy to read and understand. People also generally agree that the benefits of providing data should be immediately apparent and that the transaction is completely clear. Many of these issues, such as transparency regarding data use and communication about this in understandable language, are requirements set out in the GDPR and have a major impact on consumer trust, as was shown in the previous chapter.

To what extent are these matters important to you?



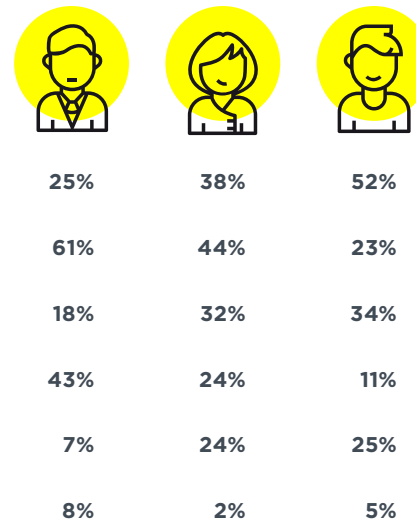
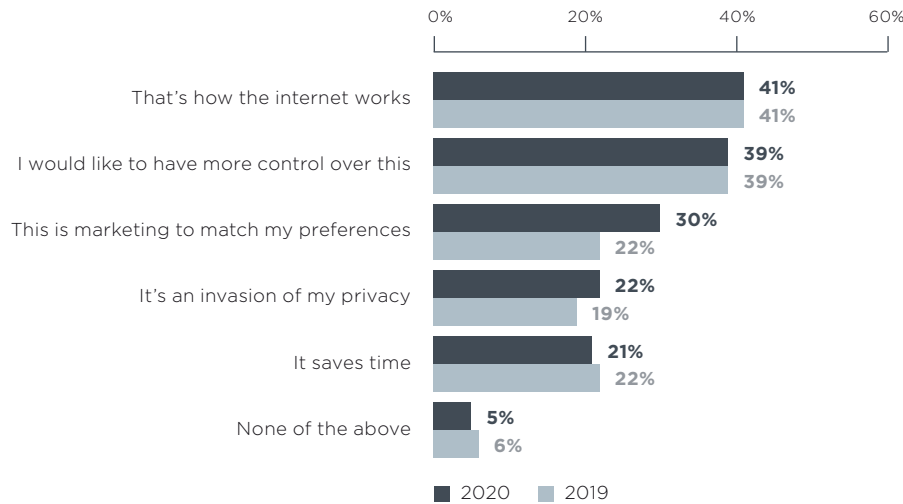
People do not necessarily act according to the need for control

49% always look at the cookie banner before clicking on agree/accept

The differences between the archetypes when it comes to the need for control are small, but that changes when they are asked for a more specific marketing example. 61% of sceptics want more control over how websites remember previous purchases, compared to 44% of pragmatists and 23% of the unconcerned. 43% of sceptics consider this an invasion of privacy, while only 24% of pragmatists and 11% of the unconcerned find this to be so. For them, remembering purchases is really about saving time or simply the way things work now.

It is therefore striking that people actually don't always use opportunities to exercise more control. Fewer than half of the people visiting a website check the cookie banner, which lets them indicate which data may and may not be shared, before clicking on the agree/accept button. Pragmatists (57%) and sceptics (60%) do so more frequently than the unconcerned (36%). Chapter 1 (page 11) also showed that only 60% of people know that the GDPR gives them more control as it allows them to request their data from any organisation. It therefore continues to be important, both for organisations and for the government, to keep reminding people of their legal rights, and so increase their sense of control over their data. This is also important because this ability to control matters affects a person's willingness to share data: for half of the people, the ability to delete data at any time determines their willingness to share it (see graph on page 16 in Chapter 2).

What do you think about going back to a website and the organisation recognising you and knowing what you bought before?

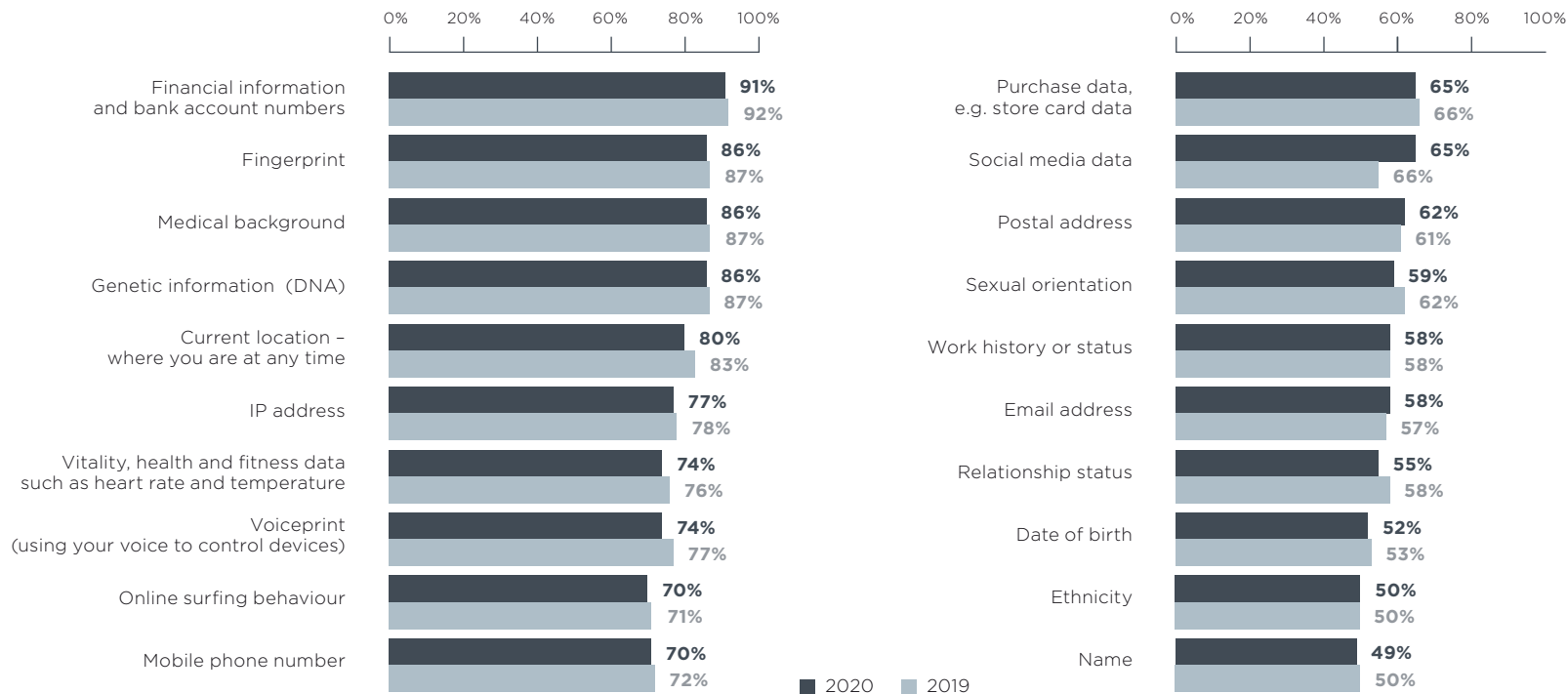


03

Financial information is seen as the most private

There is an obvious need for control, transparency and clarity when it comes to data. In order to manage this even better, organisations need to know which data is considered to be the most personal or private. Here, the figures show little change since the 2019 survey. Financial information is still considered to be the most private, followed by fingerprints, medical background and genetic data. What is most striking is that after a considerable increase seen in the previous survey, location data is again regarded as slightly less private (from 83% to 80%).

On a scale of 1 to 10, to what extent do you find the following information or data private or personal?



04

ONDERZOEKSMETHODE

Methode

Online research



24 questions



8 minutes



Internet users in NL aged 18+, representative in terms of gender, age, education and internet use

Fieldwork

Fieldwork conducted 5 to 8 October 2020



3277 invitations sent

97 quota full

0 screenouts

80 incomplete



1012 completes



36% response

Sample**Unweighted****Weighted***n=1008**n=1008***Gender**

Male

48,4%

49,4%

Female

51,6%

50,6%

Age

18-24

10,8%

11,0%

25-34

16,8%

16,4%

35-49

24,4%

25,3%

50-64

26,6%

26,3%

65+

21,4%

21,0%

Education

Low

16,7%

20,9%

Middle

40,2%

41,0%

High

43,1%

38,1%

Region

3 major cities

incl. surrounding

14,0%

14,5%

West

32,3%

30,3%

Noord

9,3%

9,8%

East

20,8%

21,2%

South

23,5%

24,3%

Internetuse

0-4 uur

31,3%

30,7%

5-13 uur

32,9%

31,8%

14+ uur

35,8%

37,5%

04

Building relationships based on trust

Trust in an organisation is the number one condition for customers to share data, according to the 2021 DDMA Privacy Monitor. To build and maintain that trust, compliance with laws and regulations alone is not enough. For any organisation whose operations are data-driven and customer-driven, it is crucial that people genuinely feel that their data is in good hands. Not only does this produce satisfied customers, it is also important for compliance, governance, reputation and business. A data vision, clear data use frameworks and a practical interpretation for employees are indispensable for this purpose.

It is for this reason that DDMA developed the **'Applied data ethics'** workshop in partnership with De Argumentenfabriek. Under guidance from two external facilitators, you will address ethical data issues from your own area of work, taking into account the interests of both the customer and the organisation. You can attend the workshop in-house, or with experts from other organisations.

More information

Interested in a workshop or want to know more about data ethics? Please contact Sanne Fontaine at sannefontaine@ddma.nl or on +31 (0)20 4528 413 or visit ddma.nl/workshop-data-ethiek.

'This workshop really helped me to create clear basic principles for data use at KLM.'

Mark Kramer, Customer Experience Director at KLM

'The new insights I gained from this workshop meant I included business ethical questions in a Data Protection Impact Assessment (DPIA).'

Michiel van Schaijck, Privacy Officer NS

MODULE 1: IN-HOUSE WORKSHOP TAILORED TO YOUR NEEDS

Together with colleagues, discuss questions or case examples that are relevant to your organisation. The session takes around 2.5 hours and is suitable for a maximum of 10 people. It can also be combined with an in-house masterclass on privacy.

Fee for members: € 1.500,-

Fee for non-members: € 2.250,-

MODULE 2: OPEN WORKSHOP

Exchanging experiences with experts from other organisations and gaining new insights. The first open workshop, entitled 'Applied data ethics' is scheduled to take place on 4 March 2021 (max. 10 persons). You can sign up at ddma.nl/events

Fee for members: € 250,-

Fee for non-members: € 395,-



ABOUT DDMA

DDMA is the largest association for data-driven marketing, sales and service. We are a network of advertisers, non-profits, publishers, agencies and tech suppliers that use data in an innovative and responsible way to interact with consumers. With knowledge and advice, we help our members to work in a data-driven and customer-focused way, to develop a vision on data use and to deal with legal changes. We also give our members a voice in The Hague and Brussels and we professionalise the sector by developing self-regulation.