MesInfos Pilot
Research report 1

December 2017
# TABLE OF CONTENTS

01 – INTRODUCTION  
02 - THE MESINFOS PILOT RESEARCH PROJECT  
03 - THE MESINFOS RESEARCH CONTEXT  
04 - QUESTIONNAIRE 1: RESULTS  
  4. 1 - Profile  
  4. 2 - Attitudinal variables  
05 – USAGE TRACKING  
06 - CONCLUSION
1- INTRODUCTION

In recent years, surveys and studies have come and gone, each revealing the same findings: individuals – including users, clients and customers from the public and private sectors – are becoming increasingly concerned about their personal data. At the root of this concern lies an imbalance of ways and means that individuals are fully aware of.

While individuals struggle to get even basic answers about how their personal data is being exploited, data holding organisations continue to develop faster, more efficient and more effective means of collecting, processing and using that data.

Given this disparity, a number of initiatives have emerged in order to give individuals more power over their data and enable them to derive value from it. Notable examples are VRM, MiData, BlueButton, Green Button, MyData and MesInfos.

Even though such projects are tabled and promoted by those who are “in the know” about personal data and data empowerment – who believe that personal data restitution and individual reuse is necessary, or even obvious – what about the customers and users? Do they care about their personal data and the services that enable them to benefit from it? Will they use these services? Will they adopt them? Will they see the potential of the Self Data*?

These are the questions that MesInfos pilot research team have tried to answer, through an observation process that combine quantitative and qualitative methods.

*The production, exploitation and sharing of personal data by individuals, under their control and for their own purposes.
02 - THE MESINFOS PILOT
HOW DOES IT WORK?

Partners (companies, local authority) return personal data to individuals

Cozy, a personal cloud service, hosts the personal data

A community of reusers (developers, startups, etc.) innovates and creates new services mobilizing personal data

3000 testers access their personal data and use the services available on Cozy

Researchers study individuals behaviour in relation to their personal data
3- MESINFOS: THE RESEARCH CONTEXT

To answer questions related to personal data use and adoption – the main focus of the research team – an observational process will be carried out to collect various types of qualitative and quantitative information.

### Quantitative methodology

- **Questionnaire n°1**: Measuring testers’ attitudes to data, data holders and their perception of Cozy
- **Questionnaire n°2**: Measuring testers’ Cozy use and adoption behavior
- **Questionnaire n°3**: Measuring testers’ Cozy and services appropriation

**Usage tracking**

- Analysing Cozy usage main trends

*Research team: Orange Labs*

### Qualitative methodology

- **Onboarding interviews**: Observe Cozy first experiences
- **Usage interviews**: Observe and understand Cozy long term usage

*Research team: Sarah Medjek – Caroline Lancelot Miltgen – Christophe Benavent*
4- QUESTIONNAIRE RESULTS

As part of the MesInfos 2017/2018 pilot, the first questionnaire was sent in August and September of 2017 to testers recruited for the main panel. This resulted in 335 responses, the preliminary results of which we summarize here. The results presented here will be followed by those of the second and third questionnaires.
4.1- PROFILE

We begin this synthesis by describing the digital profile of the 335 testers who completed questionnaire 1. As testers' digital habits may have an impact on their use of Cozy, it seemed wise to gain a clear picture of them right from the beginning.

- **Ownership rate**

As regards to the ownership rate among the testers, we note that the level is high. In fact, 65% of respondents said they own at least three digital devices: computers and smartphones have a 99% and 92% penetration rate respectively. In addition, we note that computers are still the preferred way to connect to the Internet.
Daily Internet use is a key characteristic of testers' online habits. 58% said they connect between 1 and 3 hours a day, 18% between 3 and 6 hours a day and, finally, 11% connect more than 6 hours a day.

Their online activities are diverse: 94% of the panel claimed to perform three or more online activities, while 62% claimed to carry out at least six different activities on the Internet on a regular basis. Leading the pack were the activities of searching for information, online shopping and finance management.

### Daily internet use

<table>
<thead>
<tr>
<th>Duration</th>
<th>Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>less 1 hour</td>
<td>39</td>
</tr>
<tr>
<td>1 to 3 hours</td>
<td>196</td>
</tr>
<tr>
<td>3 to 6 hours</td>
<td>63</td>
</tr>
<tr>
<td>More 6 hours</td>
<td>37</td>
</tr>
</tbody>
</table>

### Number of online activities

<table>
<thead>
<tr>
<th>Activities No.</th>
<th>Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>28</td>
</tr>
<tr>
<td>4</td>
<td>35</td>
</tr>
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<td>5</td>
<td>47</td>
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<td>6</td>
<td>55</td>
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<td>7</td>
<td>55</td>
</tr>
<tr>
<td>8</td>
<td>41</td>
</tr>
<tr>
<td>9</td>
<td>26</td>
</tr>
<tr>
<td>10</td>
<td>31</td>
</tr>
</tbody>
</table>

### Online activities practiced by testers

<table>
<thead>
<tr>
<th>Activities</th>
<th>Individuals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information search</td>
<td>326</td>
</tr>
<tr>
<td>Online shopping</td>
<td>286</td>
</tr>
<tr>
<td>Finance management</td>
<td>250</td>
</tr>
<tr>
<td>Price comparison</td>
<td>188</td>
</tr>
<tr>
<td>Maps usage</td>
<td>241</td>
</tr>
<tr>
<td>websites surfing</td>
<td>257</td>
</tr>
<tr>
<td>Entertaining</td>
<td>142</td>
</tr>
<tr>
<td>Sell/buy on C2C websites (ebay, etc)</td>
<td>198</td>
</tr>
<tr>
<td>press reading</td>
<td>110</td>
</tr>
<tr>
<td>Get discounts</td>
<td>79</td>
</tr>
</tbody>
</table>
Social media activity

Social media is used by 69% of the 335 testers; 51% of them claim to use a minimum of two platforms. Facebook, LinkedIn and Twitter form the top trio of networks most used by testers.

These results indicate that – according to the CREDOC 2016 digital barometer – respondents’ digital profile falls in line with the national average, particularly in terms of equipment owned and hours per day spent on the Internet.
4.2 ATTITUDINAL VARIABLES

The attitudinal variables defined in this second part of the synthesis were used in questionnaire 1: they are presented through the academic literature devoted to questions of personal data, privacy and new technologies adoption as key elements determining individuals behaviour.

When drafting questionnaire 1, we adopted research measurement scales from previous academic research whose validity has been proven. Among these were:

- Internet User’s Information Privacy Concerns (IUIPC)
- Unified Theory of Acceptance and Use of Technology (UTAUT)

The first questionnaire had eighteen variables in its initial version; after a pre-test, this number was reduced to fourteen. Scale of responses: From 1 (strongly disagree) to 10 (strongly agree).

**Innovativeness**
1. I like to try out the latest technologies.
2. I usually hesitate before trying new technology products for the first time.
3. Among my friends, I am often the first to try out new technologies.
4. If I hear about a technological innovation, I absolutely have to try it as soon as I can.

**Loss aversion**
1. The idea that my personal data can be stolen scares me.
2. It isn't right that someone can access my personal data without my consent.
3. It would be very stressful if my personal data were ever lost.

**Trust**
1. I am certain that companies consider my interests when using my personal data.
2. I think that companies honour their commitments regarding the personal data I provide them.
3. In general, what companies do with the personal data that individuals provide them with is predictable and consistent.
4. I think companies are honest with their customers about how they use customers’ personal data.
5. I can trust the way companies handle my personal data.
**Trust/Cozy**
1. I am sure Cozy makes every effort to protect my personal data.
2. I think Cozy manages my data in a clear and consistent way.
3. I trust the way Cozy processes my data.
I am convinced that Cozy is keeping its commitments when it comes to processing and protecting my personal data.

**Privacy concerns**
1. Compared to my friends and family, I care more about how companies manage my personal data.
2. In relation to other topics I am interested in, the privacy issue is very important.
3. All in all, the Internet is a danger to privacy.
4. The most important thing for me is to keep my private life out of reach.
5. I think people are far too concerned about the issue of confidentiality.
6. Today, I am worried about threats to my personal privacy.

**Privacy self-efficacy**
1. I am aware of the ways companies collect and use my personal data.
2. I am perfectly capable of preventing anyone from gaining access to my personal data.
3. For the most part, I know how to change the settings of my phone or my computer to secure my personal data.
4. I have the skills to secure my browser and prevent online tracking of my data.
5. Overall, I know what to do to prevent companies from collecting my personal data.

**Perceived ownership**
1. The personal data I share with companies are mine.
2. In my opinion, the personal data companies collect about me belongs to me.
3. I consider the personal data that I provide to be my property.

**Need for cognition**
1. I was well informed about how Cozy works before I transferred my personal data.
2. I consulted all available documents and tutorials before using Cozy.
3. Generally, I feel the need to gather as much information as possible about a service before I use it.
4. When information is readily available, this reassures me about using a service.
Facilitating conditions
1. I received all the necessary instructions to install and use my Cozy account.
2. The instructions I received were clear and precise.
3. If I have difficulty using my Cozy account, I know that there is user support.

Benefits
1. I store my personal data on Cozy to better protect them.
2. I store my personal data on Cozy so I can benefit from personalized services.
3. Collecting and storing my data on Cozy gives me more control over them.
4. I use Cozy services to learn more about myself.
5. I am using Cozy to better manage my daily life.
6. I use Cozy because I enjoy it.

Risks
1. I think it's risky to store my personal data on Cozy.
2. Keeping my personal data on Cozy increases the risk that they will be used without my knowledge.
3. Putting my data on Cozy comes with a certain degree of risk.
4. Using Cozy can be a risk to my privacy.

Perceived information control
1. I control the personal data stored in my Cozy account.
2. Thanks to Cozy, I am able to control who has access to my personal data.
3. I am able to control the personal data that I store in my Cozy.

Optimistic bias
1. It is unlikely that the personal data I store on Cozy will be stolen.
2. I have nothing to fear by storing my personal data on Cozy.
3. I think data that is not stored on Cozy is more at risk than mine.

Fairness perception
1. To me, Cozy clearly states for which purposes it uses my personal data.
2. Cozy respects personal data collection legislation.
3. I do not think Cozy collects individuals' personal data without their consent.
4. Cozy does not use its customers' personal data beyond the purposes it states.
Innovativeness refers to the propensity of individuals’ to search for information on new products, try those products out and use them as soon as they are introduced to the market. In the context of the MesInfos pilot, this attraction to novelty can have an impact on testers' adoption and use of Cozy. The results of this first questionnaire demonstrate that testers' innovativeness is quite high, since 68% of them claim to be technology "enthusiasts".

Loss aversion is a characteristic that refers to an individuals’ sensitivity to loss and their desire to avoid it. These losses can be of different natures: loss of control, loss of time, loss of money, etc. Thus, people who have an aversion to loss will be more sensitive to the risks of losing control over their data than to the prospect of gaining control. We found that the panel had a high level of loss aversion.
In terms of data privacy, trust is defined as an individuals’ belief or perception that a company puts the necessary procedures in place to protect their customers’ personal data and data privacy. Such procedures may include the use of data (for known purposes), as well as data storage (using secure technologies) and data sharing with third parties (trusted partners). Regarding the trust variable, there was a clear difference between the testers' level of confidence in the companies holding their data and their level of trust in Cozy (as a company).

While testers' confidence in other companies is relatively low (16% have a high level of trust in data holders), they were rather more favourably disposed to trust Cozy Cloud (78% expressed a high level of trust in Cozy). At this juncture, we remain cautious about this result, as the way Cozy has been presented – as a "trustworthy cloud" – may have introduced a bias.
The *privacy concerns* parameter indicates the level of individuals' concern regarding the impact that the use of their personal data may have on their privacy. The more concerned individuals are, the less likely they are to disclose their personal data to businesses. In addition, the assumption is that the higher the level of concern, the more individuals are looking for ways to better protect their data and privacy. According to the results of the first questionnaire, 91% of testers expressed a high level of concern.

Privacy self-efficacy is the variable defining individuals' ability to secure their personal data and ensure their online privacy. The more confident individuals are about their own ability to protect themselves, the higher their propensity to share their personal data. With this panel, we found that the vast majority of testers claimed to have an average ability – or even a below average ability, as 27% reported – to protect their personal data.
Perceived ownership is the variable that reveals testers' feelings of proprietorship over their personal data. Do they feel that they are the true owners of their data rather than the companies holding the data? To this question, more than 79% of the testers responded that they believed they were the owners of their personal data.

In terms of data privacy, perceived information control is defined as people's perception of their ability to exercise control over their data and their privacy. Thus, in the case of our questionnaire, it was about measuring the level of control that the testers felt they were exerting over the personal data they had stored on Cozy, given that this control could lead to greater data protection. The results indicate that 59% of them felt they had control over the data stored on Cozy.
Facilitating conditions are met via the supply of means that make the use of a company’s product or service easier. These means can take a variety of forms, from FAQs and telephone support to online forums and virtual agents. They facilitate product or service use when they meet users' needs and are easily accessible. In the context of the pilot, 72% of the testers believed that the conditions favorable to the use of Cozy were met.

Need for cognition: this parameter is defined as the need to gather a lot of information about a given subject and make a cognitive effort to understand it. The need for cognition can influence the time and effort a user might spend gathering information and trying to understand a service before adopting it, for example. Our results indicate that the first questionnaire respondents' need to gather and make sense of information was average (55%) to high (29%).
**Attitudinal Variables**

- **Results**

The *Benefits* variable measures the level of individuals' expectations towards the advantages of sharing their personal data. Benefits vary: a benefit might come in the form of time saved, or money earned, or from the ease offered by more personalized service, etc. As a result, the greater the expectation of benefit, the more users are likely to use the product or service. 46% of questionnaire 1 respondents expected benefits from Cozy.

**Perceived risk**: through this factor, our focus is on measuring the level of risk that users associate with storing their personal data on Cozy – the security risk, and any potential negative impact on personal privacy. The more risk users perceive, the less likely they will store and/or reuse the personal data they have on Cozy. The results of this first questionnaire revealed that our panel had a low perception of risk associated with storing their data on Cozy. Only 34% felt there was a risk in doing so.
The *Optimistic bias* variable refers to the general level of optimism felt by individuals and the bias that this may introduce in their risk assessment. Individuals with a high level of optimism will see any risks – for example, personal data misuse – as quite possible for others, but not for themselves. This variable has been tested as it could influence the sense of risk that users associated with using Cozy. Our panel demonstrated a rather average level of optimism.

*Fairness perception* This variable measures users' perception about how upright and honourable a product or service is – in other words, does the product or service respect the commitments it makes to its customers? The notion of fairness is very important relative to the issue of personal data, as users often feel that companies neither clearly state their purposes for collecting personal data, nor are they upfront with their clients when those purposes change (unclear terms & conditions).

In the first questionnaire, we measured testers’ perception of Cozy’s fairness. For 80% of them, Cozy presented the characteristics associated with fairness.
In this section, we try to capture an initial picture of the correlations that may exist between the different variables.

Since the question of personal data and privacy is a particular focus for the academic research community, correlational relationships are highlighted. But will we find the same trends in our panel?

The correlation matrix above offers us an initial glimpse of the kind of links that may exist between the variables measured during the first survey. We will, therefore, formulate hypotheses about potential influences in the coming pages, and the results of the future studies (questionnaires, interviews, etc.) will allow us to go further and highlight causal links.
Some hypotheses

**Hypothesis 1: The level of privacy concerns negatively influences trust.**

The premise here is that the more concerned individuals are about their personal data and privacy, the lower their level of trust will be in those who hold and use their data. The results we obtained from the first questionnaire show no correlation, positive or negative. Even if the testers were quite concerned overall, it did not seem to influence their level of confidence.

**Hypothesis 2: Level of privacy concerns positively influences risk perception**

Here, we start from the proposition that the more individuals are worried about the collection and use of their data, the more risk they perceive (loss, misuse, etc.). The results of the first survey show a slight positive correlation. Even though the level of risk perception was only average among the testers (a general average of 4.9/10) this seems to be only slightly correlated with their level of concern.

**Hypothesis 3: Trust positively influences the expectation of benefits**

The starting assumption here is that trust is tied to the expectation of benefits: if individuals trust an organization, they expect a certain level of return. The results of our survey show a rather strong correlation between testers’ level of trust in Cozy (quite high) and the benefits (protection, control, etc.) that they expected form it.
5- USAGE TRACKING

In this third part, we will focus on Cozy usage by the pilot testers.

Since their recruitment, testers have had more than four months to use their personal clouds – so what did they do?
Before going further, remember that this preliminary synthesis is intended to provide a general idea about major trends – it is not the appropriate time to assert Cozy "adoption" by testers.

Since June 2017, the Cozy platform has recorded a little more than 12,600 use traces* for 1620 testers (regular users). The two diagrams above show the distribution of the traces and testers over the last six months, demonstrating two peaks, in June and September, which correspond to two waves of testers recruitment.

*Connection = use trace
The usage tracking reveal that the most used applications were Cozy Collect and Cozy Drive, and thus these two applications have the most "use value" on Cozy so far.

With Cozy Collect, users can view the list of available connectors, configure new connectors, and retrieve data automatically. With the Drive, users can download and manage their files, view them using a visualization tool, and create folders.
The total amount of time spent by the pilot testers on the Cozy platform since it launched in June of 2017 is 928 hours, and the average usage time per tester per month has increased steadily. It went from 21 minutes in June to 56 minutes in November.

Consider the example of testers who have connected regularly in September, October and November: the average amount of time they spent using Cozy went from 52 minutes in September to 75 minutes in November. Of course, it is premature to say that these testers have adopted Cozy, but these could be the first signs — signs that should be monitored carefully.

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Usage duration average

![Usage duration average graph]

<table>
<thead>
<tr>
<th></th>
<th>Average /minutes</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>21,6</td>
</tr>
<tr>
<td>July</td>
<td>19,4</td>
</tr>
<tr>
<td>August</td>
<td>30,2</td>
</tr>
<tr>
<td>September</td>
<td>23,2</td>
</tr>
<tr>
<td>October</td>
<td>38,6</td>
</tr>
<tr>
<td>November</td>
<td>56,8</td>
</tr>
</tbody>
</table>

How did the testers use Cozy?
06 – CONCLUSION

THIS PRELIMINARY INVESTIGATION HAS ENABLED US TO SHED SOME LIGHT ON THE GENERAL TRENDS IN OUR TESTERS’ ACTIVITIES AND EXPERIENCES, WHETHER IN TERMS OF THEIR DIGITAL PROFILE, THEIR ATTITUDE TO DATA HOLDERS OR THEIR IMPRESSIONS OF COZY. IT HAS ALSO ALLOWED US TO GET A BETTER IDEA OF HOW THEY MIGHT USE COZY.

EVEN THOUGH WE CANNOT OFFER DEFINITIVE ANSWERS TO THE MULTIPLE QUESTIONS RAISED BY GIVING THE TESTERS BACK THEIR PERSONAL DATA (AND IT IS PREFERABLE NOT TO PRECIPITATE SUCH ANSWERS) THE NEXT TWO (QUANTITATIVE AND QUALITATIVE) INQUIRIES AND THEIR SYNTHESIS WILL, WITHOUT DOUBT, BRING MORE CLARITY.
To learn more about the MesInfos pilot project

http://mesinfos.fing.org

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