axway

Axway Global Consumer Survey

The openness of today's consumers to open data

Understanding consumer attitudes around open data

Axway customers depend on Axway Amplify API Management Platform to power their apps and APIs around the world and "open everything": open healthcare, open banking, and more. But how do consumers feel about the expanding "openness" of their data and the transformative services it provides? Do they feel they're in control of their information? Do they understand how it's used? Where it's stored? Where it's going? Why is that important?

We believe the answers to these questions can help businesses think more deeply about the security, experience, trust, and other factors that rank high in the minds of consumers along the buyers' journey. So, we set out to find them.

A consumer survey, commissioned by Axway and conducted by Propeller Insights in April and November 2021, polled 5,074 consumers of varying ages, genders, and demographics throughout the United Kingdom, Brazil, Germany, France, and the United States.

Not surprisingly, we learned that an overwhelming majority of respondents want more control over who sees their personal data and seek a better understanding of who's accessing it and when. Ninety percent of them wish they knew what specific data is being collected about them and have concerns about the security of their online data.

In healthcare, consumers want what APIs can offer: better access to and ownership of their health records, but reservations about privacy persist. Although many are taking advantage of growing interoperability in healthcare, more must be done to put patients in control of their health data. The survey goes into detail about the general understanding and concerns related to digital healthcare experiences and data protection.

In finance and open banking, account holders want more personalized, convenient services. Security and personal data rights, however, are ongoing concerns.
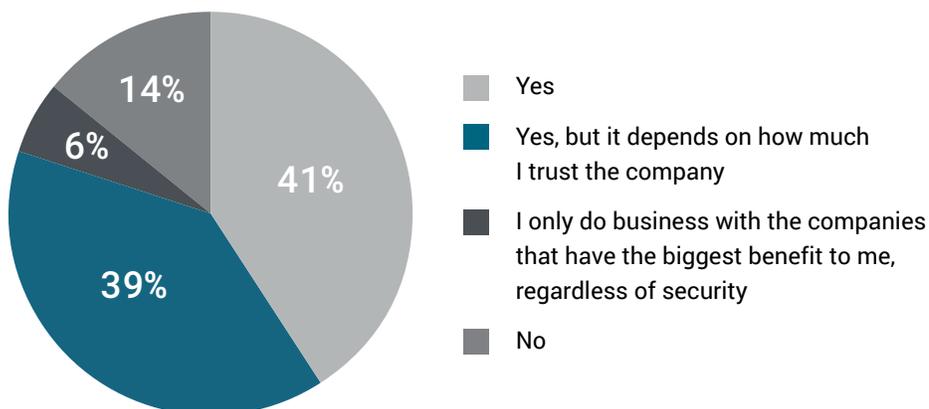
Main takeaways

- Only 32% of respondents know where their online data is stored, yet 82% worry that it may not be secure

- 90% want to know what specific data companies collect about them

- Fewer than half (48%) trust that the mobile apps they use are protecting their personal data

- 85% want to block the mobile apps and websites from accessing their personal data at any time

- About a third (37%) think companies are transparent about how they use data online, while only 41% have a good understanding of how websites or apps use their data when logged in

- Respondents are most comfortable with financial (65%) and health (50%) businesses protecting their personal information, and less confident that insurance companies (31%), retailers (26%) and educational institutions (23%) safeguard their data

- 81% work with businesses that offer a more secure plan to protect personal data, but 39% of those said it still depends on how much they trust the company

- 73% use their Facebook or Google account to log into other apps at least part of time so they don't have to create new login credentials

- 80% of survey respondents feel they are constantly being watched by large companies online

- 58% agree it's worth giving companies access to their personal data if it results in a better user experience

Survey questions and findings

Part 1 — Trust, Security, and Personal Data

Do you choose to work with businesses that offer a more secure plan to protect your personal data?

Legend:
- Yes
- Yes, but it depends on how much I trust the company
- I only do business with the companies that have the biggest benefit to me, regardless of security
- No

Pie chart values: 41%, 39%, 6%, 14%

80% choose to work with businesses that offer a more secure plan to protect personal data, but 39% said it depends on how much they trust the company.

Would an online retailer's lack of security for your private data prevent you from making a purchase through their website?

5%

19%

8%

68%

- Yes
- No
- No, I use payment portals like PayPal to process my purchases
- I do not shop online

More than two thirds (68%) said that an online retailer's lack of security for their private data would stop them from making a purchase through its website
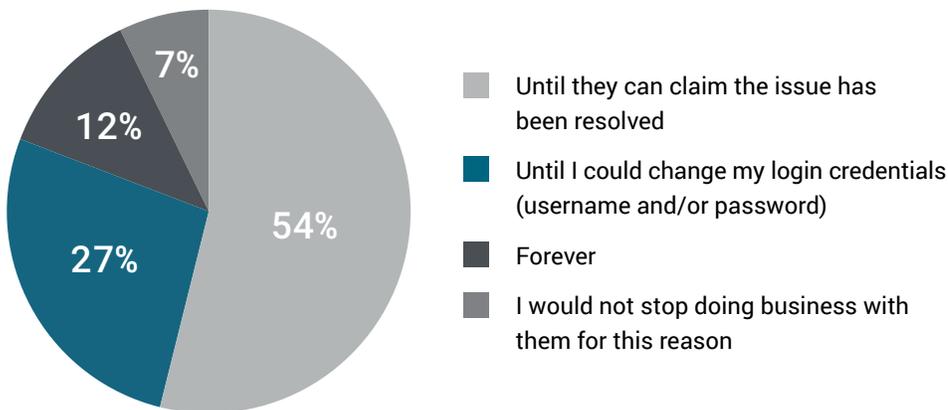
Would you stop doing business with a company that reported a cyberattack or data breach that possibly exposed your personal information?

25%

75%

- Yes
- No
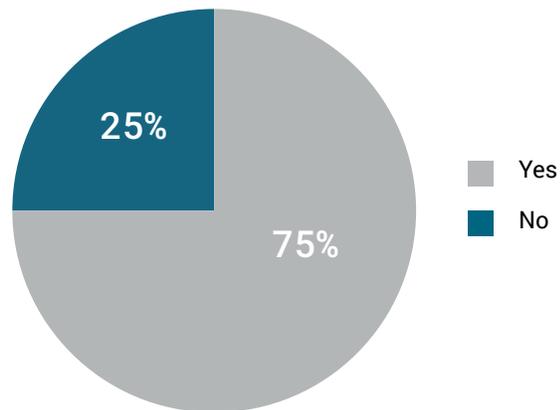
Would you ever do any business with a company that has previously reported a cyberattack or data breach?
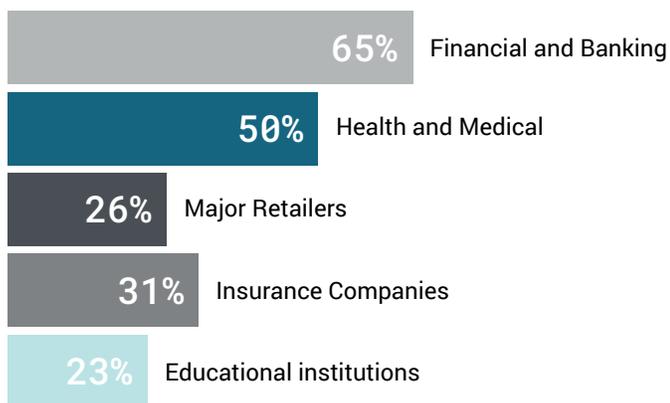
51%

49%

- Yes
- No
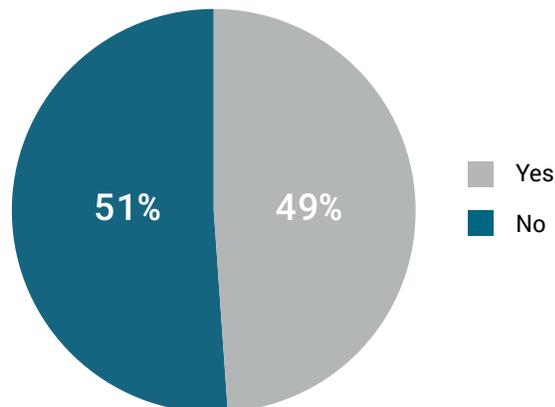
How long would you stop doing business with any company that has reported a cyberattack or data breach that might have exposed your personal information?

Legend:
- Until they can claim the issue has been resolved
- Until I could change my login credentials (username and/or password)
- Forever
- I would not stop doing business with them for this reason

Pie chart values: 54%, 27%, 12%, 7%

Half of survey respondents would stop doing business with a company that reported a cyberattack or data breach that may have exposed personal information until the issue has been resolved.

Of these choices, what types of businesses do you feel most comfortable with protecting your personal information? Please select all that apply.

- 65% Financial and Banking
- 50% Health and Medical
- 26% Major Retailers
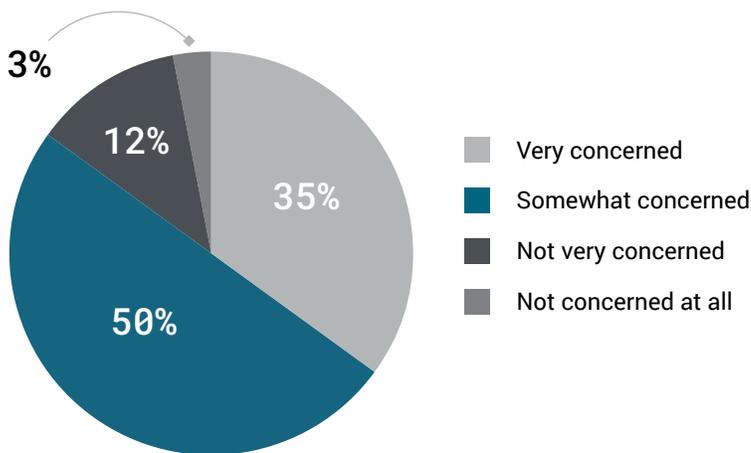- 31% Insurance Companies
- 23% Educational institutions

Respondents are most comfortable with financial (65%) and health (50%) businesses protecting their personal information, as opposed to companies in other industries.

Part 2 – Data Transparency and Choice

Do you know where your online data is stored?

32% Yes
68% No
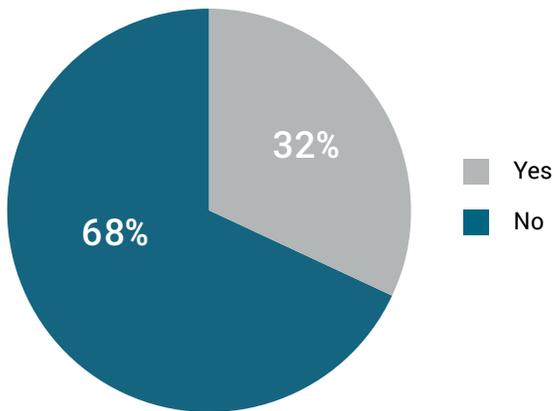
How concerned are you that your online data may not be secure?

3%
12%
35% Very concerned
50% Somewhat concerned
Not very concerned
Not concerned at all

57% of Brazilians and 42% of U.S. Americans say they are "very concerned" that their online data may not be secure, with only 27% of British, 27% of French, and 21% of Germans. However, close to 60% of respondents from these European countries do say they're "somewhat concerned."

85% of respondents are concerned that their online data may not be secure

Do you feel that companies are transparent about the ways they use your data online?

37% Yes
63% No
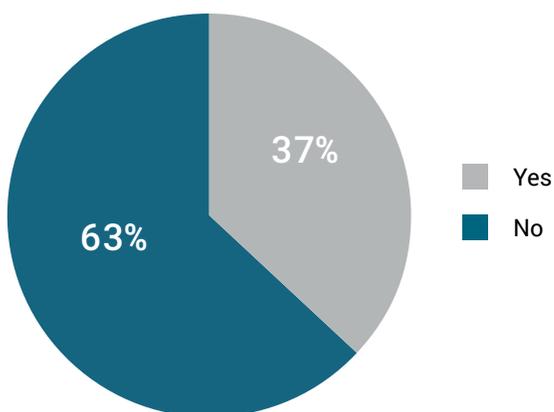
U.S. Americans were the most trusting, with 45% who feel companies are transparent about the ways they use data online. Those in the U.K. are the least trusting, with 74% of respondents feeling companies lack transparency in how they use data online, followed by the French at 69%.
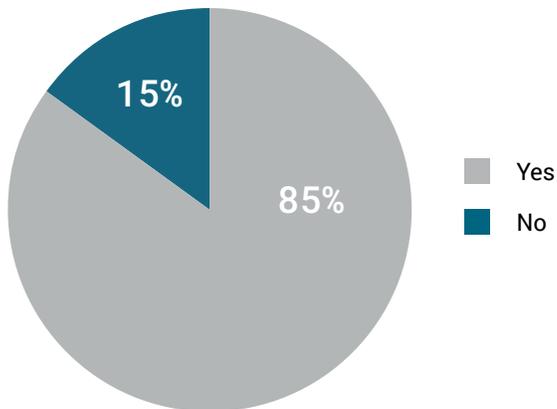
Do you feel you have a good understanding of how companies use your data when you log onto their websites or their apps?

41%
59%

■ Yes
■ No
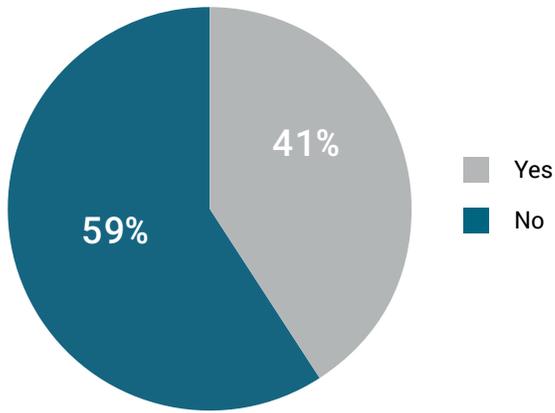
**Do you generally trust that the mobile apps you use protect your personal data?**

52%
48%

■ Yes
■ No
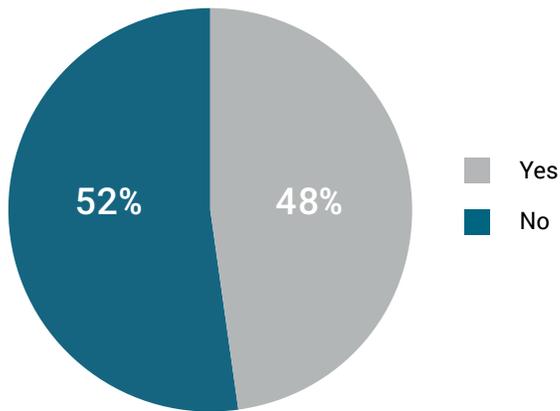
For the mobile apps and websites you use, would you want to block them from having access to your personal data at any moment?

15%
85%

■ Yes
■ No

How much do you agree or disagree with the following statements?

I feel like I'm constantly being watched by large companies online.

5%

|	
■	Agree strongly
■	Somewhat agree
■	Somewhat disagree
■	Strongly disagree

32%
48%
15%
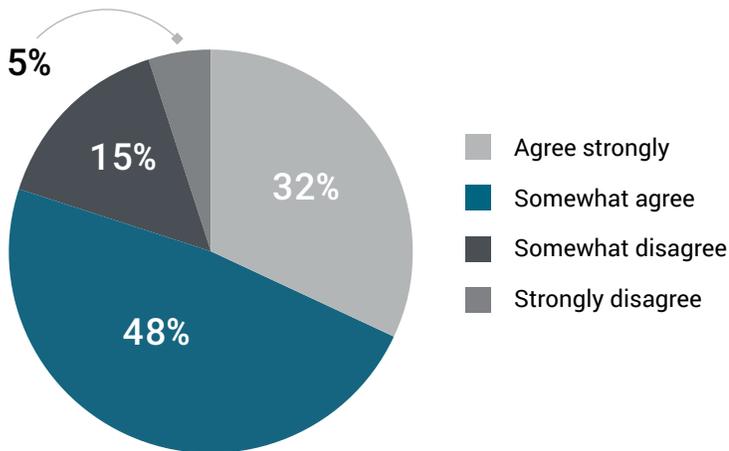
80% feel like they are constantly being watched by large companies online.

Brazilians were most likely to feel they are constantly being watched by large companies online (86%), and Germans the least (77%). Americans: 79.1% French: 78% British: 82% Brazilians: 86% Germans: 77%

It's worth giving companies access to my personal data if it means a better user experience for me.

|	
■	Agree strongly
■	Somewhat agree
■	Somewhat disagree
■	Strongly disagree

13%
16%
28%
43%
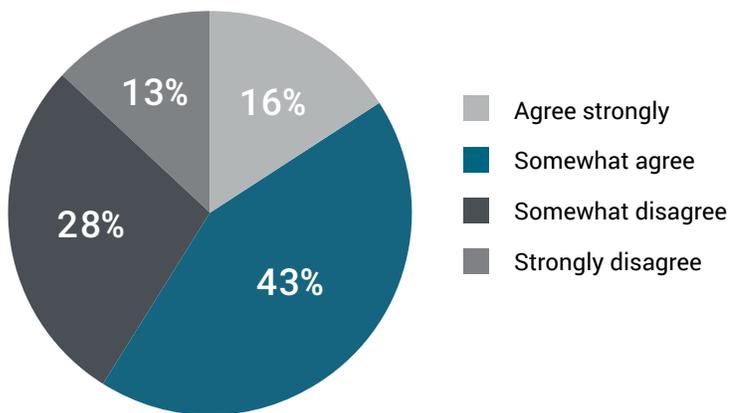
Globally, 58% agree it's worth giving companies access to their personal data if it results in a better user experience.
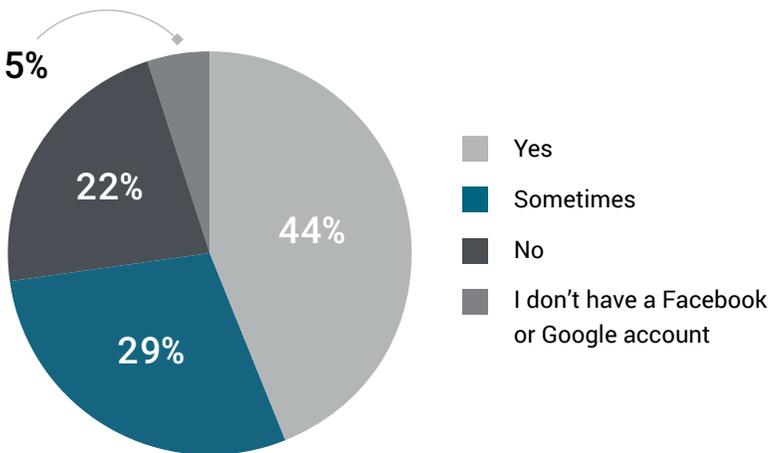
75% of Brazilians said it's worth giving companies access to their personal data if it means a better user experience, whereas the British split evenly with 50% agreeing and 50% disagreeing. Germans are slightly opposed with only 48% agreeing. U.K.: 50% Brazil: 75% Germany: 48% France: 61% U.S.: 59%.

True or false, I wish I knew what specific data companies have collected about me.

- True (90%)
- False (10%)
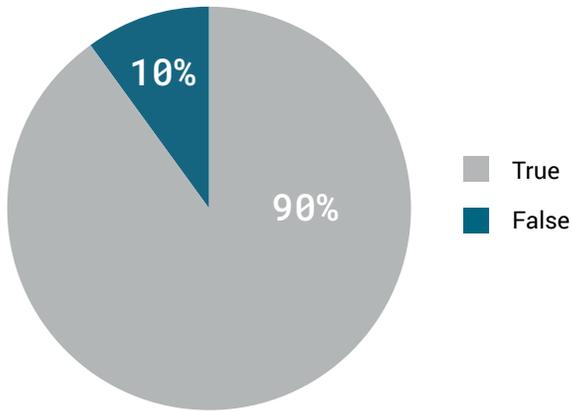
Do you use your Facebook or Google account to log into other apps so you don't have to create new logins?

5%

- Yes (44%)
- Sometimes (29%)
- No (22%)
- I don't have a Facebook or Google account

Nearly two thirds (73%) use their Facebook or Google account to log into other apps to avoid creating new login credentials.

Brazilians use their Facebook or Google accounts to log into other apps more than U.S., France, U.K., or Germany. Nearly 68% of Brazilians say they do it – compared to 31% of British, 35% of Germans, and 41% of U.S. Americans – to avoid creating login credentials.

Part 3 – General Technology Knowledge

When referring to technology, do you know what the "cloud" is, and what it does?

- Yes — 49%
- Yes, but not sure what it does — 39%
- No — 12%
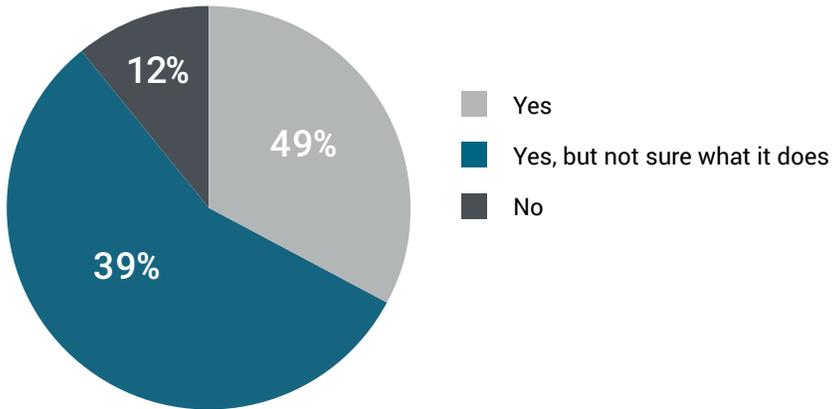
Americans were the least confident in their understanding of the cloud, with almost a fifth (19%) responding they don't know what it is. 93% of Brazilians say they know what the cloud is, versus 91% of Germans, 89% of British, 86% of French, and 81% of U.S. Americans.

Most respondents (88%) have at least a basic understanding of cloud technology, even if they're not quite sure what it does.
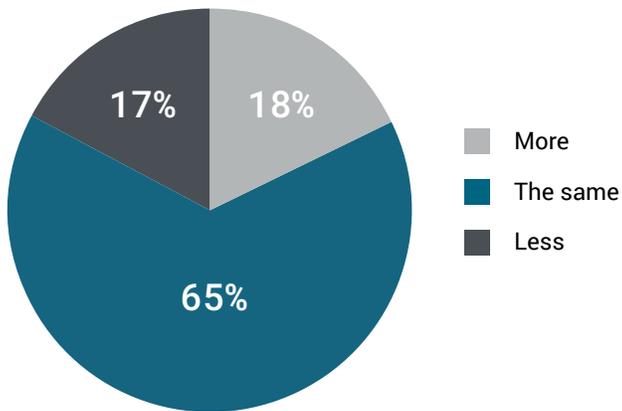
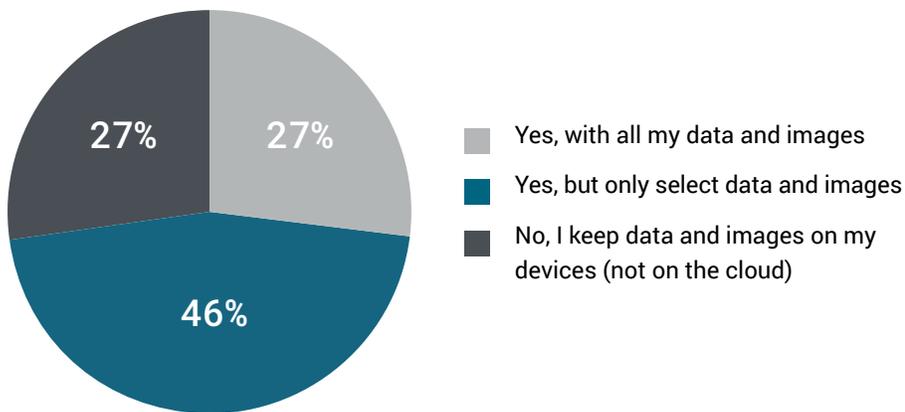## Do you know where your data goes when you store it in the cloud?

- Yes — 30%
- No — 70%
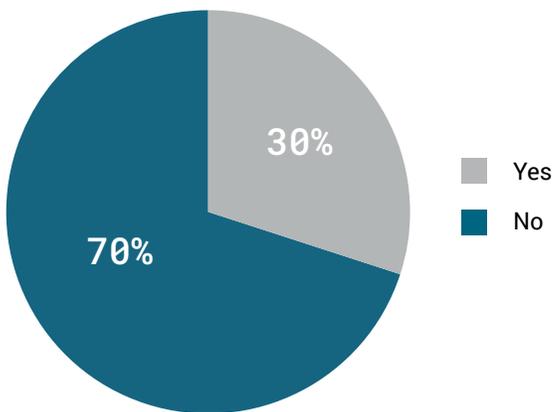
Do you know how your data is managed in the cloud?

- Yes — 24%
- No — 76%
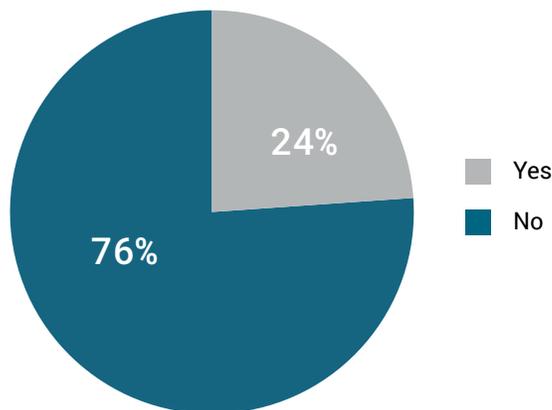
How much more do you rely on the cloud compared to one year ago?

- More — 18%
- The same — 65%
- Less — 17%

Do you trust the cloud to store your personal data and images?

- Yes, with all my data and images — 27%
- Yes, but only select data and images — 46%
- No, I keep data and images on my devices (not on the cloud) — 27%

How concerned are you regarding who has access to your data in the "cloud"?

- Very concerned — 30%
- Somewhat concerned — 56%
- Not concerned — 14%
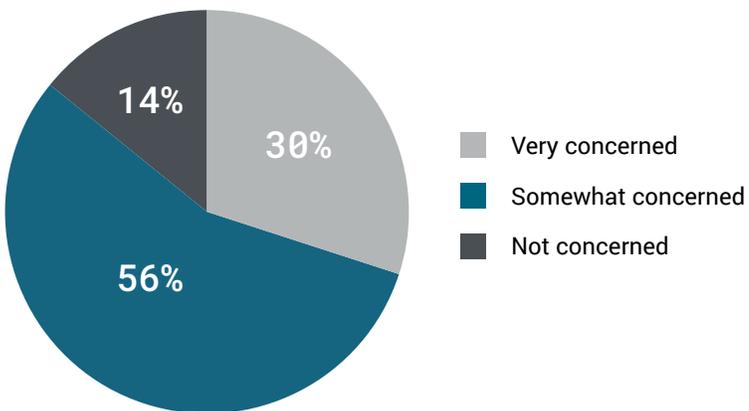
Do you know if your smart devices store data in the cloud?

- Yes
- No
- I do not own a smart device

40%
43%
17%
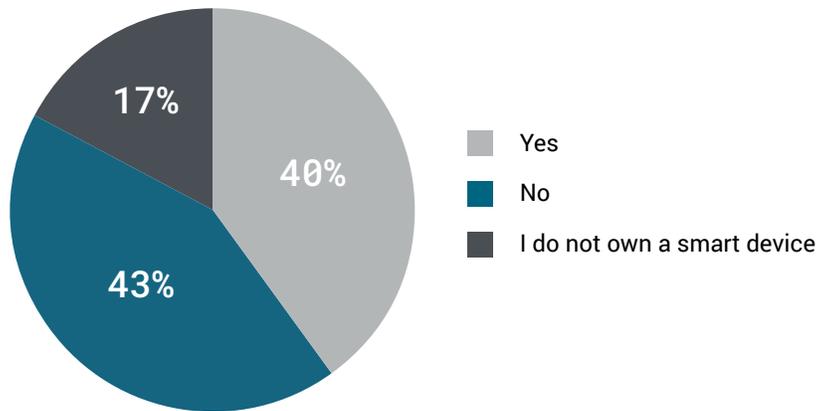
When you ask your smart device to do something, do you know where it goes to find your answer?

- Google
- The internet
- Some unknown server
- No, I just want to find answers
- I do not use the "ask" function on my smart device

44%
26%
6%
14%
10%

Do you know what an API (Application Programming Interface) is?

- Yes
- Yes, but I work in IT/software
- No

20%
10%
70%
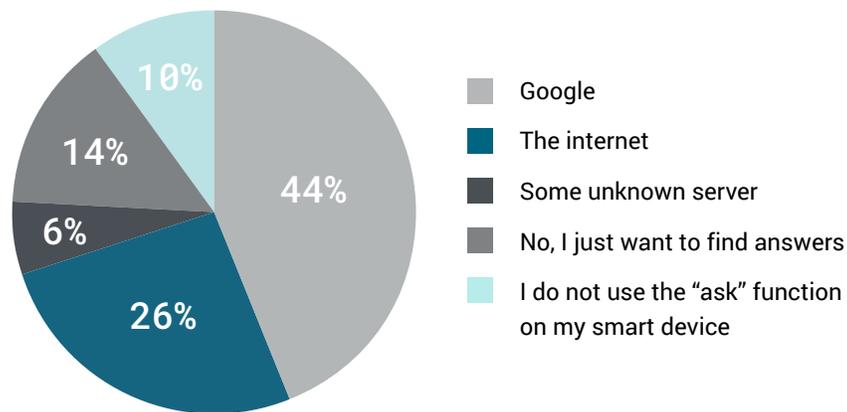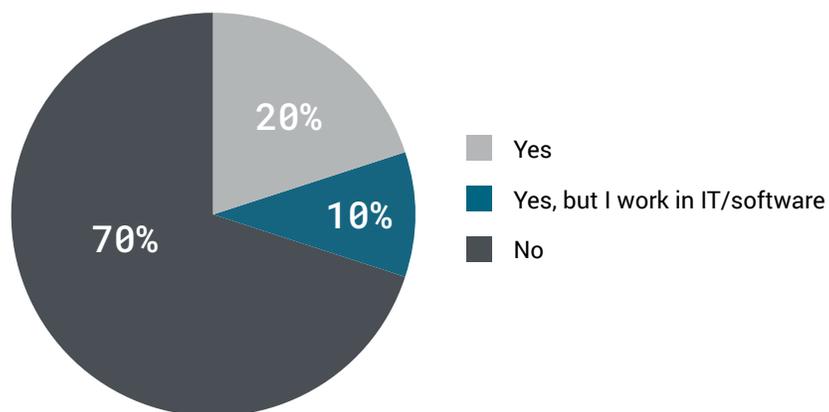
U.S. Americans are much more aware of APIs (44%) than Europeans (U.K.: 20%, Germany: 23%, France: 25%), followed by Brazilians (34%).

Do you know what an API (Application Programming Interface) is used for?
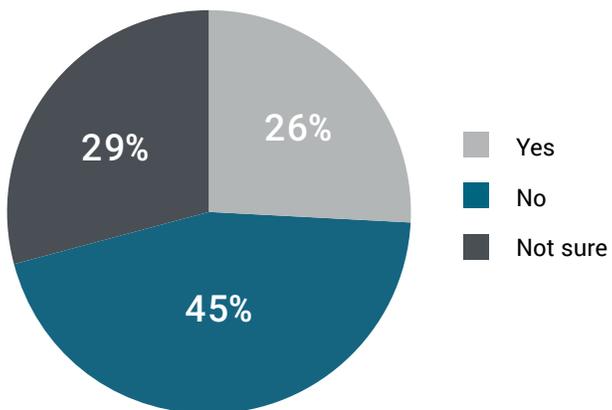
Yes 19%
No 49%
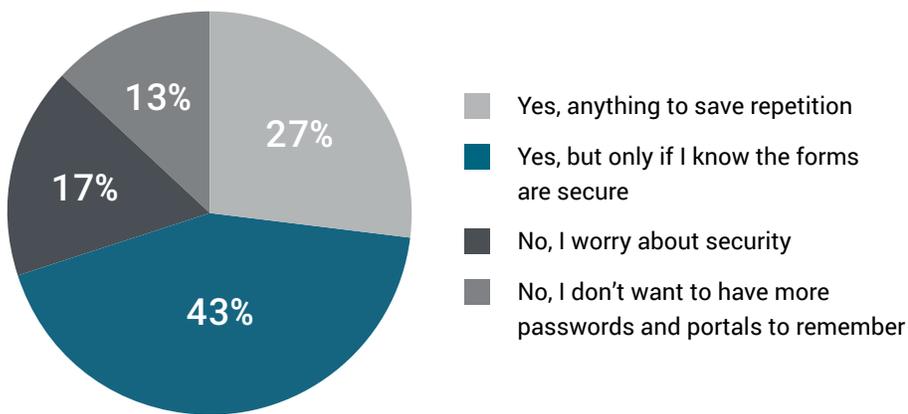Not Sure 32%
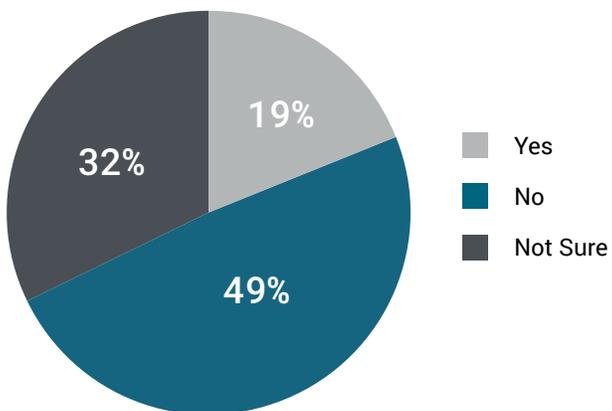
Part 4 — Healthcare

Do you think that your healthcare data is safe from hackers?

Yes 26%
No 46%
Not sure 28%
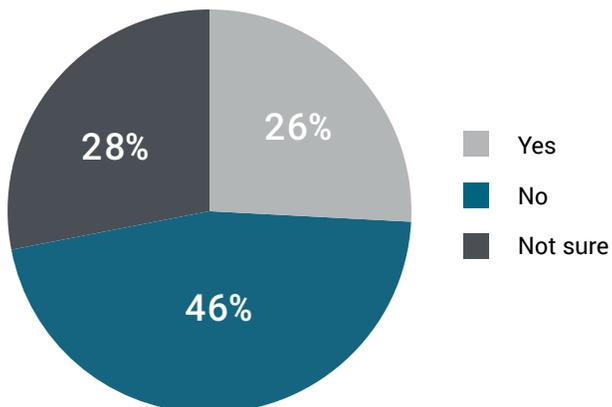
Do you think that your vaccination data is safe from hackers?

Yes 26%
No 45%
Not sure 29%

Medical providers often have you fill out multiple forms with the same information. Would you fill out medical forms online, or in an app, if it meant filling out fewer forms?
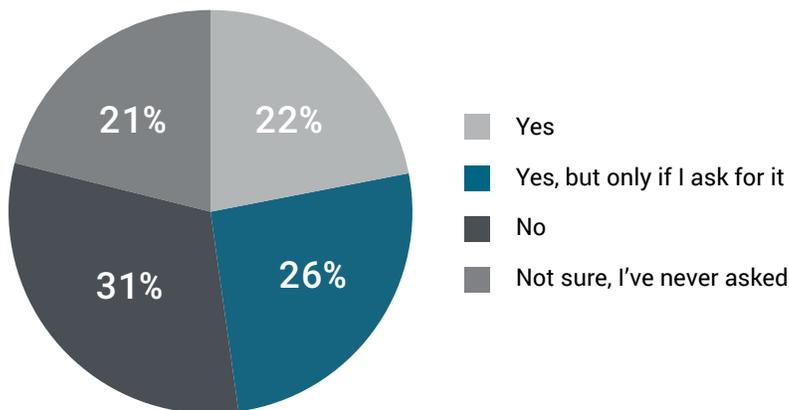
- 13%
- 27%
- 17%
- 43%

Legend:
- Yes, anything to save repetition
- Yes, but only if I know the forms are secure
- No, I worry about security
- No, I don't want to have more passwords and portals to remember

Do you think medical providers make it relatively easy for you to share your medical history with a different provider?

- 21%
- 31%
- 11%
- 37%

Legend:
- Yes, I've never had issues
- Yes, but it could be simpler
- No, I have had significant issues
- No
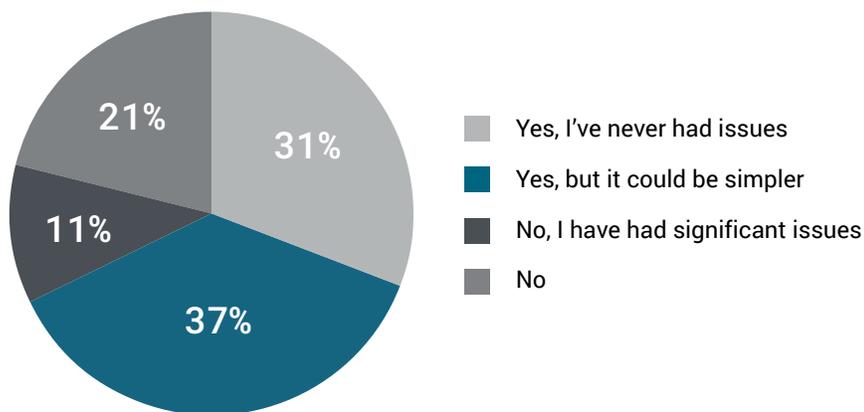
Most people answered yes (68%), but 37% of people also feel it could be simpler to share their healthcare data.

Brazilians were the most likely to have had issues while trying to share their medical history with a different provider, even if it was possible (nearly half: 46%). British (29%) and French (26%) respondents were most likely to find it impossible to share their medical history with providers. Germans seem most satisfied with the ease of transferring records, with 37% responding they've never had issues doing so.

When you get scans done like an X-ray or ultrasound, are you given digital access to those documents afterward?

- 21%
- 22%
- 31%
- 26%

Legend:
- Yes
- Yes, but only if I ask for it
- No
- Not sure, I've never asked

People in Germany (42%) and the U.K. (40%) were least likely to get digital access to health documents after an X-ray, whereas Brazilians (36%) and U.S. Americans (28%) had the easiest access to scans. For the British at least, it may be because they're not interested: 31% said they weren't sure because they've never asked to see them!

Do you think you have adequate access to your Electronic Health Records? (These may include scans, lab work, test results, vaccination records, doctor's notes, etc.)

Pie chart:
- 30% Yes
- 33% I have some access, but I wish I could access more
- 37% No

People are generally split on whether they have sufficient access to EHRs. U.S. Americans are most satisfied with their level of access to their health records (43% say they feel they have adequate access to EHRs), followed by Brazilians (35%). Germans are the least satisfied, with over half (54%) saying they do not have adequate access to their health records, followed by 48% of British.
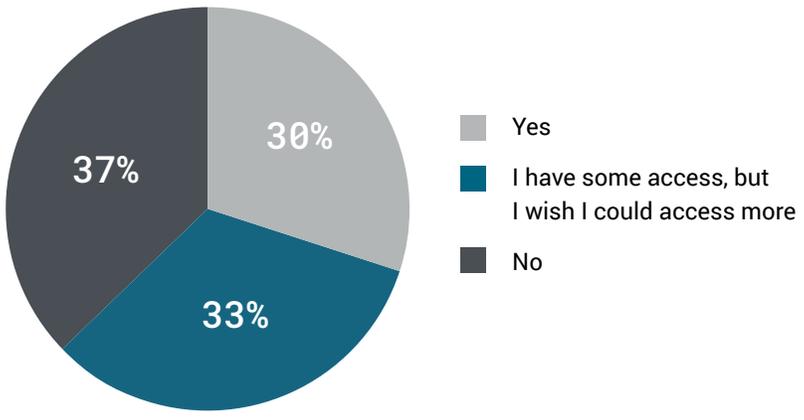
Do you think your different healthcare providers (and/or services) should be sharing your information between each other?

Pie chart:
- 68% No
- 32% Yes
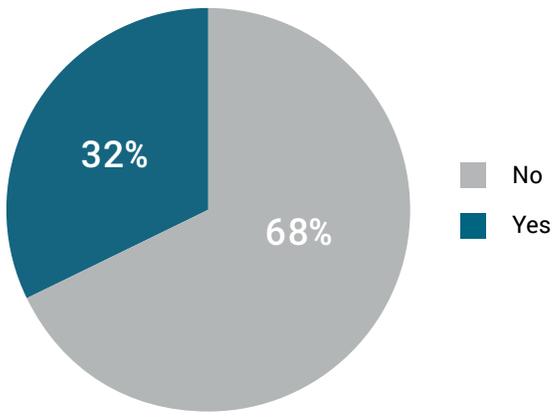
Do you want more control over who sees your healthcare records?

Pie chart:
- 69% Yes
- 16% No
- 15% Not sure
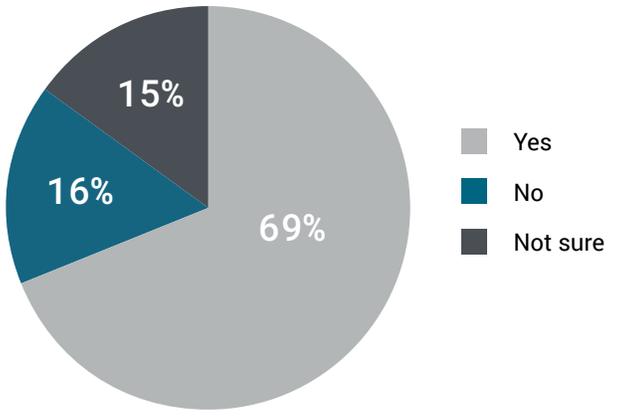
How many different healthcare portals/websites do you have logins for right now?

- 0: 35%
- 1: 41%
- 2-3: 19%
- 4-5: 2%
- More than five: 3%
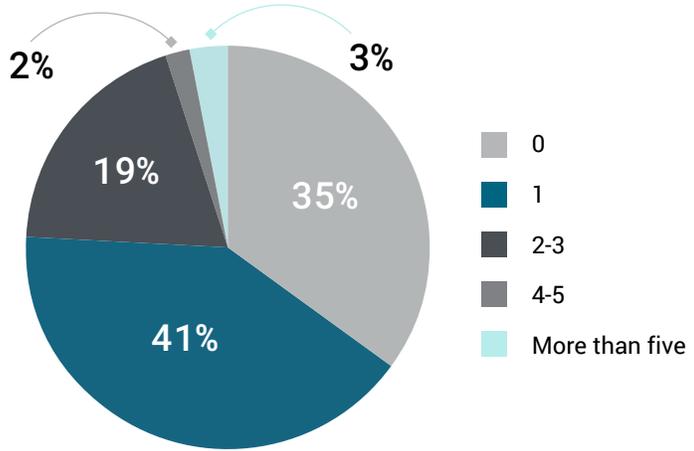
Are your healthcare portals/websites easy to use?

- Easy to use: 47%
- Easy but they don't provide much additional value for me: 33%
- Not easy to use: 20%
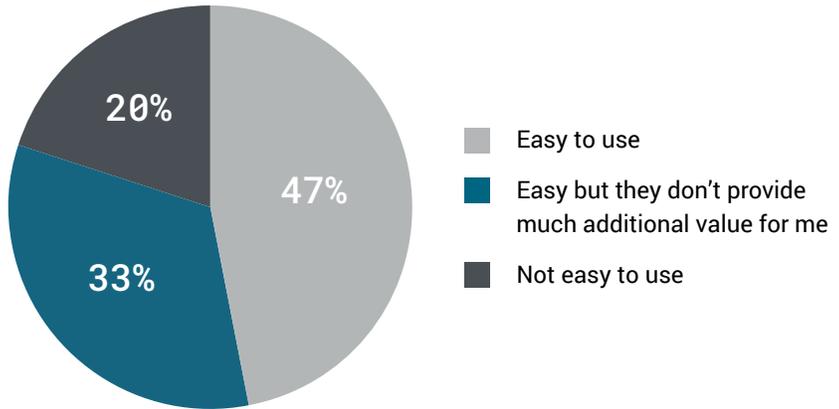
Do your healthcare portals/websites give you access to the information you are looking for?

- Yes: 59%
- No: 41%
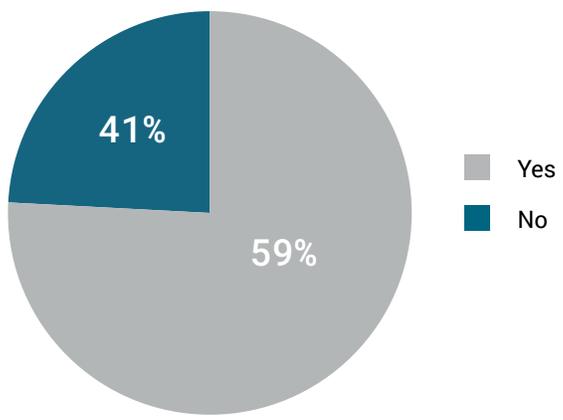
Should your health providers have the same, most up-to-date information about a patient?

Why?

33%	I think it would help decrease miscommunication and human errors
23%	It would be much more convenient
19%	I wouldn't need to fill out repetitive paperwork
25%	I think I would receive better care
24%	No
0%	Other (please specify)

76% of respondents globally say their health providers should have the same, most up-to-date information about a patient to improve care, decrease human error and provide greater convenience to the patient.

Why?

1%
47%
52%

- I'm concerned about privacy and/or security
- I don't want a doctor to have information about me before they've even met me
- Other
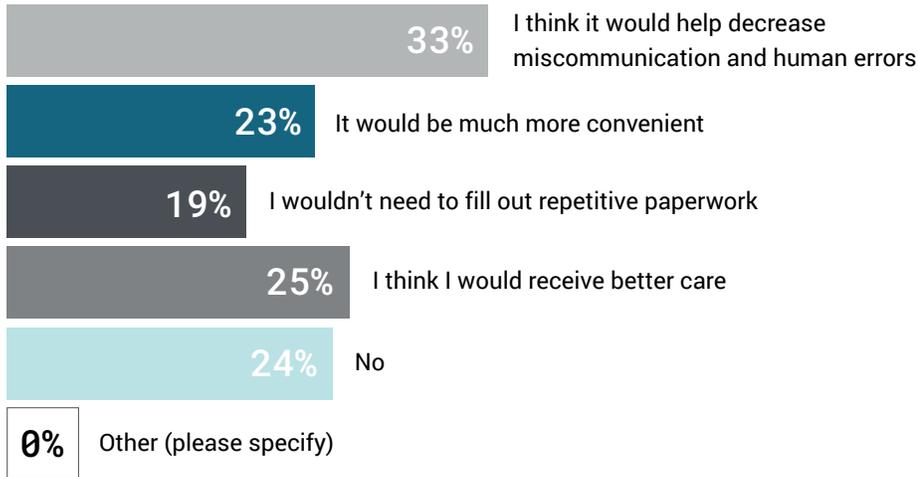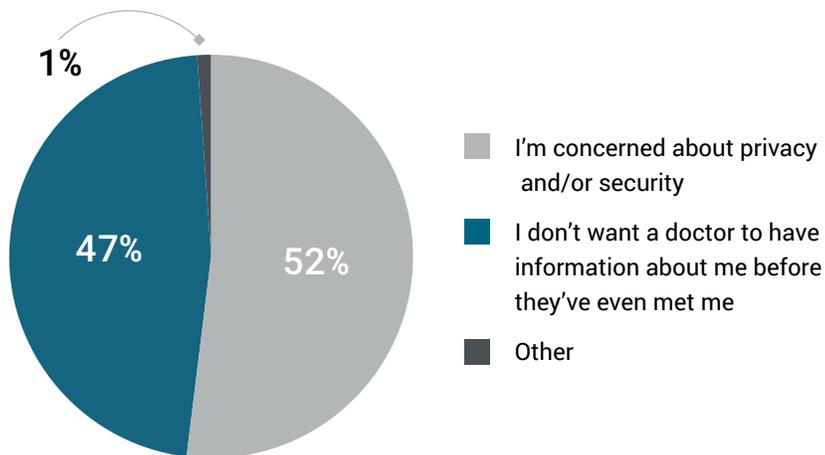
Part 5 – Banking and Finance

Which do you use more often, mobile banking apps or your banking website?

13%
17%
45%
25%

- Bank app(s)
- Bank website(s)
- Both equally
- I don't use either
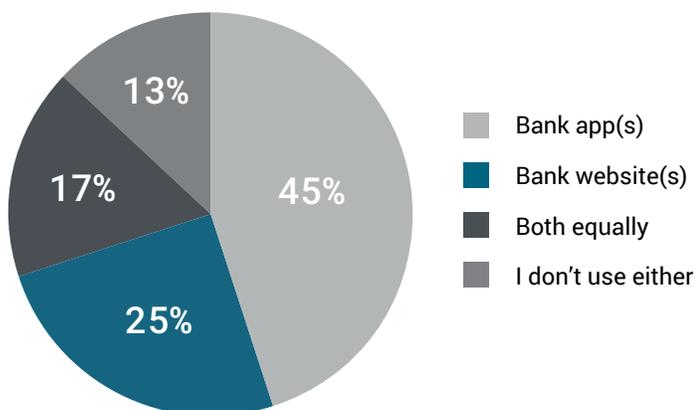
Do you know what open banking is?

- Yes — 24%
- No, but I've heard of it — 35%
- No, never heard of it — 41%
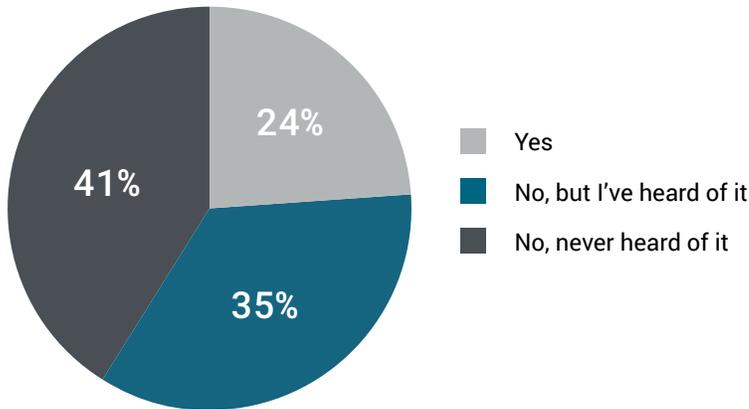
More than half of respondents have at least heard of open banking. But Brazilians have significantly higher awareness of the concept: 46% have heard of open banking and another 46% have at least heard of it – meaning 92% of Brazilians say they're at least aware of the concept of open banking.

Surprisingly for a region that was an early adopter of open banking regulations (see: PSD2), more than half of Germans (53%) and French (54%) and just over 40% of British say they've never heard of it. U.S. Americans were more evenly split, with 52% unaware of open banking, and 49% either having heard of it (25%) or know what it is (24%).

Do you feel that the growing movement toward open banking is a positive development?

- Yes — 52%
- No — 48%
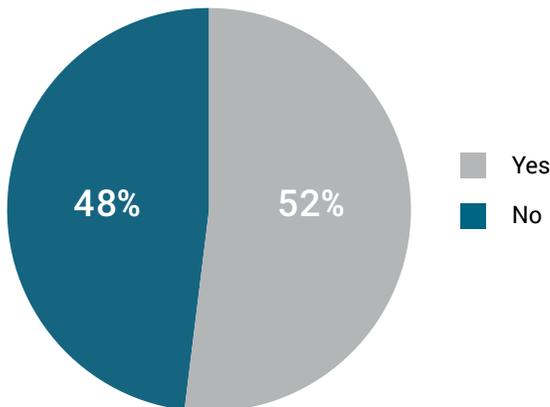
Brazilians most wholeheartedly embrace open banking, with 79% saying they view a growing movement toward open banking as a positive development. U.S. Americans are more split, with 51% feeling it's a positive development and the rest worried about security and data privacy.

As a population that is farther along in its embrace of open banking due to regulatory requirements on data ownership, Europeans tend to have more negative responses to the growing open banking movement: 60% of French respondents see open banking as a negative development, followed by 57% of Germans and 54% of British. They echo U.S. Americans' concerns about security and data privacy.

Why do you feel the growing movement toward open banking is positive?

25%	My bank doesn't offer all the financial services open banking can provide
47%	Easier to compare financial services and switch between them
27%	Easier money borrowing options
47%	Easier payments methods (like Venmo, Stripe, PayPal)
46%	Easier to compare my bank's offers with other banks to find the best deal
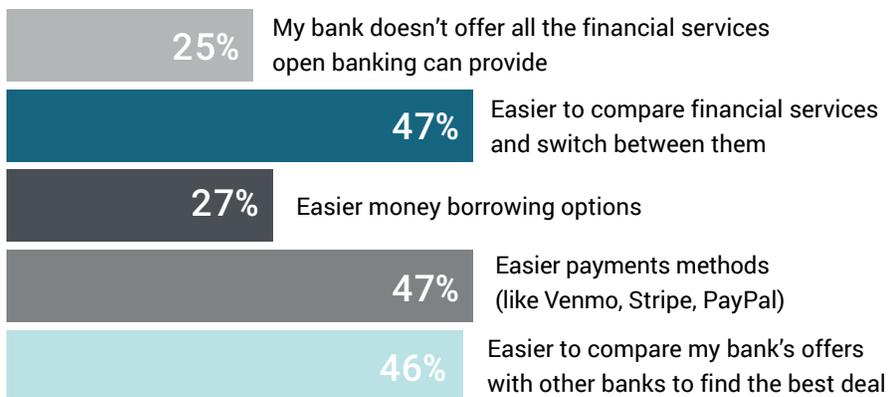
Why do you feel the growing movement toward open banking is NOT positive?

|	
43%	I don't trust open banking apps to handle my financial data securely
37%	I trust my bank but I don't trust other banking apps with my financial data
23%	I'm worried they'd use my data against me and give me a worse deal
29%	I don't want my mortgage provider to have access to my personal banking information
29%	I worry it would be difficult to deny access to my information
35%	I worry financial apps would continuously monitor my financial activity
48%	I'm concerned that I have no control over who gets access to my information

How much do you agree or disagree with the following statements?

I wish I could compare financial services (banking, investment, insurance, etc.) and switch between them more easily.


- Agree strongly — 28%
- Somewhat agree — 47%
- Somewhat disagree — 19%
- Strongly disagree — 6%
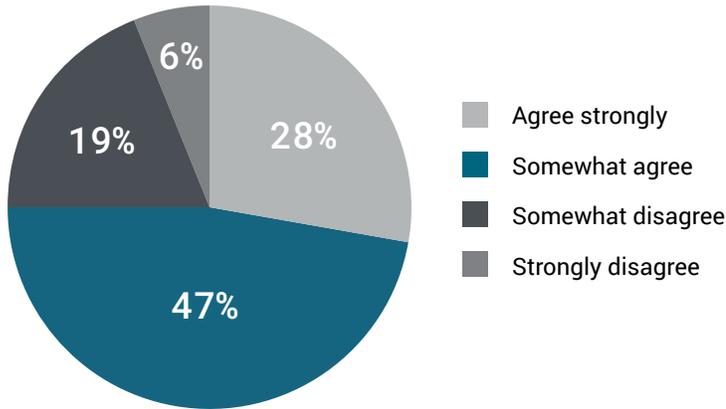
I have control of my financial data, and banks should not prevent the movement of my money between other financial services.

- Agree strongly — 36%
- Somewhat agree — 48%
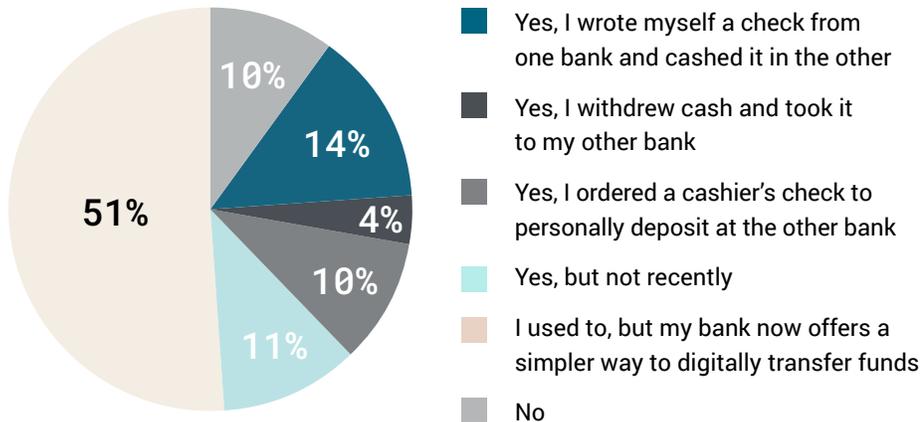- Somewhat disagree — 12%
- Strongly disagree — 4%
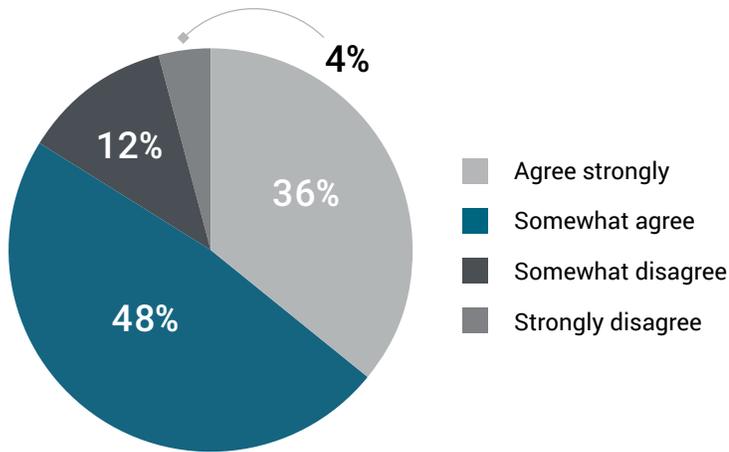
84% of respondents agree that they should have control of their own financial data and banks should not prevent the movement of their money between other financial services. Internationally, however, there are varying degrees of acceptance for this aspect of data openness: Brazil: 90% U.S.: 84% U.K.: 84% France: 83% Germany: 81%.

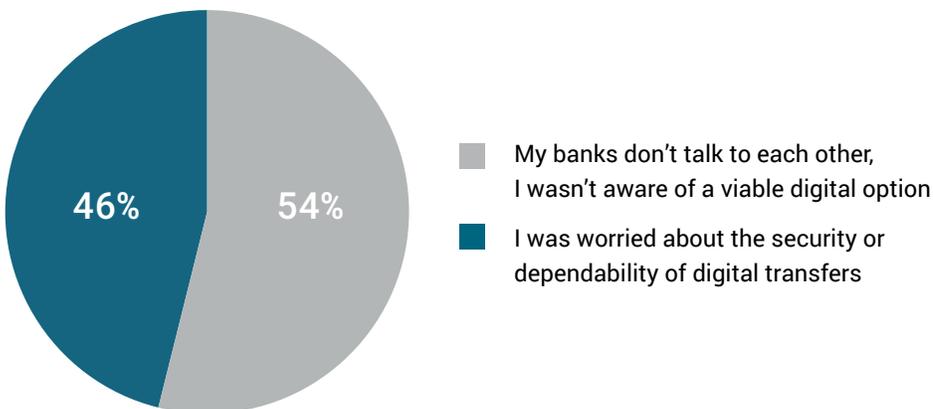**My bank offers all the financial services I need in my day-to-day life.**

- Agree strongly — 37%
- Somewhat agree — 48%
- Somewhat disagree — 11%
- Strongly disagree — 4%
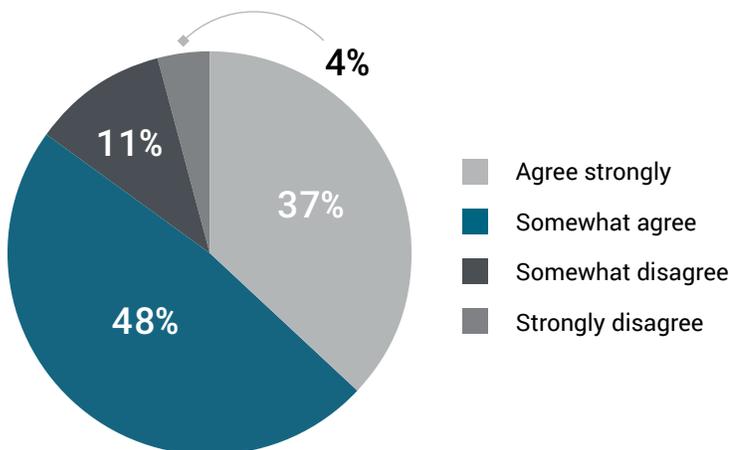
Have you recently transferred money between bank accounts in a non-digital way?

- **10%** / **51%** / **14%** / **4%** / **10%** / **11%**

Legend:
- ■ Yes, I wrote myself a check from one bank and cashed it in the other
- ■ Yes, I withdrew cash and took it to my other bank
- ■ Yes, I ordered a cashier's check to personally deposit at the other bank
- ■ Yes, but not recently
- ■ I used to, but my bank now offers a simpler way to digitally transfer funds
- ■ No

U.S. Americans substantially use more checks than any other country: 21% of Americans recently wrote themselves a check from one bank and cashed it in the other because their bank didn't offer simpler, more secure ways of transferring money, versus only 9% of French, 6.5% of Germans, 8.3% of Brazilians, and 7% of British.

18% of respondents globally have recently used a non-digital method to transfer money, but the breakdown is very different when viewed country to country: nearly half of Americans (45%) compared to only 28% of Brazilians, 26% of French, 22% of British and 20% of Germans.

Why did you use a non-digital method to transfer money?

- **46%** / **54%**

Legend:
- ■ My banks don't talk to each other, I wasn't aware of a viable digital option
- ■ I was worried about the security or dependability of digital transfers

Banks that "don't talk to each other" was a more common problem in the United States (59% of Americans said it's why they recently had to use a non-digital method to transfer funds) and in France (57%) than in other countries (U.K.: 47%, Brazil: 50%, Germany: 52%).

People often use non-digital methods to move money around because of security worries or because their banks don't talk to each other.

Do you trust financial apps to keep your financial information secure?

- 42% No
- 58% Yes

Legend:
- Yes (gray)
- No (teal)
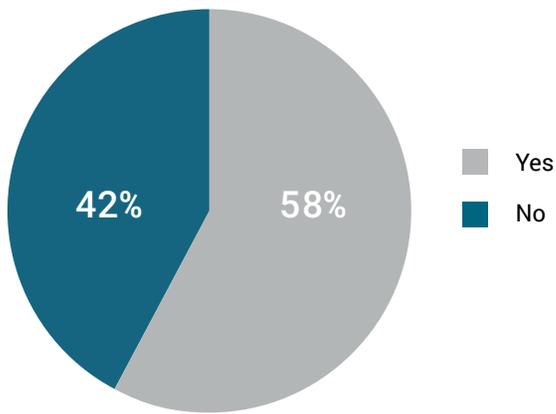
Do you think that your financial data is protected better than any other data you share with businesses?

- 33% Not sure
- 38% Yes
- 29% No

Legend:
- Yes (gray)
- No (teal)
- Not sure (dark)
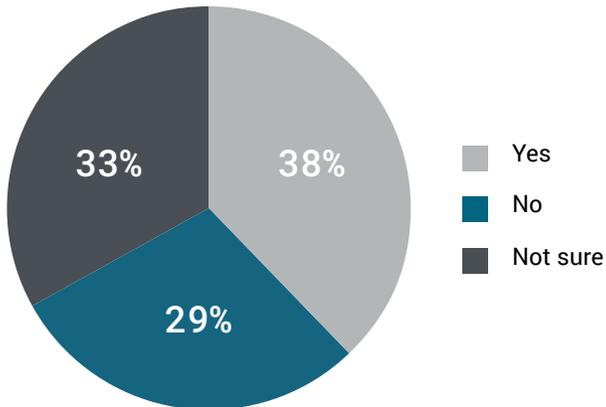
Gain more insight into consumer
thoughts and attitudes about open data →