

# BRITAIN'S DIGITAL DNA

HOPE, FEAR, AND TRUST IN OUR  
DIGITAL WORLD

- ✕ The commercial and societal impact of new technology and the internet has been profound, and today our world is more connected than ever.
- ✕ Our research aims to unpick the human impact of this constant connectivity.
- ✕ We asked 1,500 people living in the UK how they feel about their connected lives, what matters to them, and what they expect to change the most.
- ✕ This has enabled us to identify pockets of optimism and concern that will drive major changes in preferences and online behaviours in the near future.



WE HAVE ASKED

THE PEOPLE

OF BRITAIN

*WHICH NEW DIGITAL SERVICE  
HAS HAD THE BIGGEST  
IMPACT ON YOUR LIFE IN THE  
PAST 3 YEARS ?*



WHICH NEW DIGITAL SERVICE HAS HAD THE BIGGEST IMPACT ON YOUR LIFE IN THE PAST 3 YEARS?

smartphone

15%

online banking

9%

online shopping

7%

tablet / ipad

5%

smart tv

5%

streaming video

4%

contactless  
& online payment

3%

apps

2%

social networks  
facebook

2%

whatsapp

1%

broadband

1%

video calls

1%

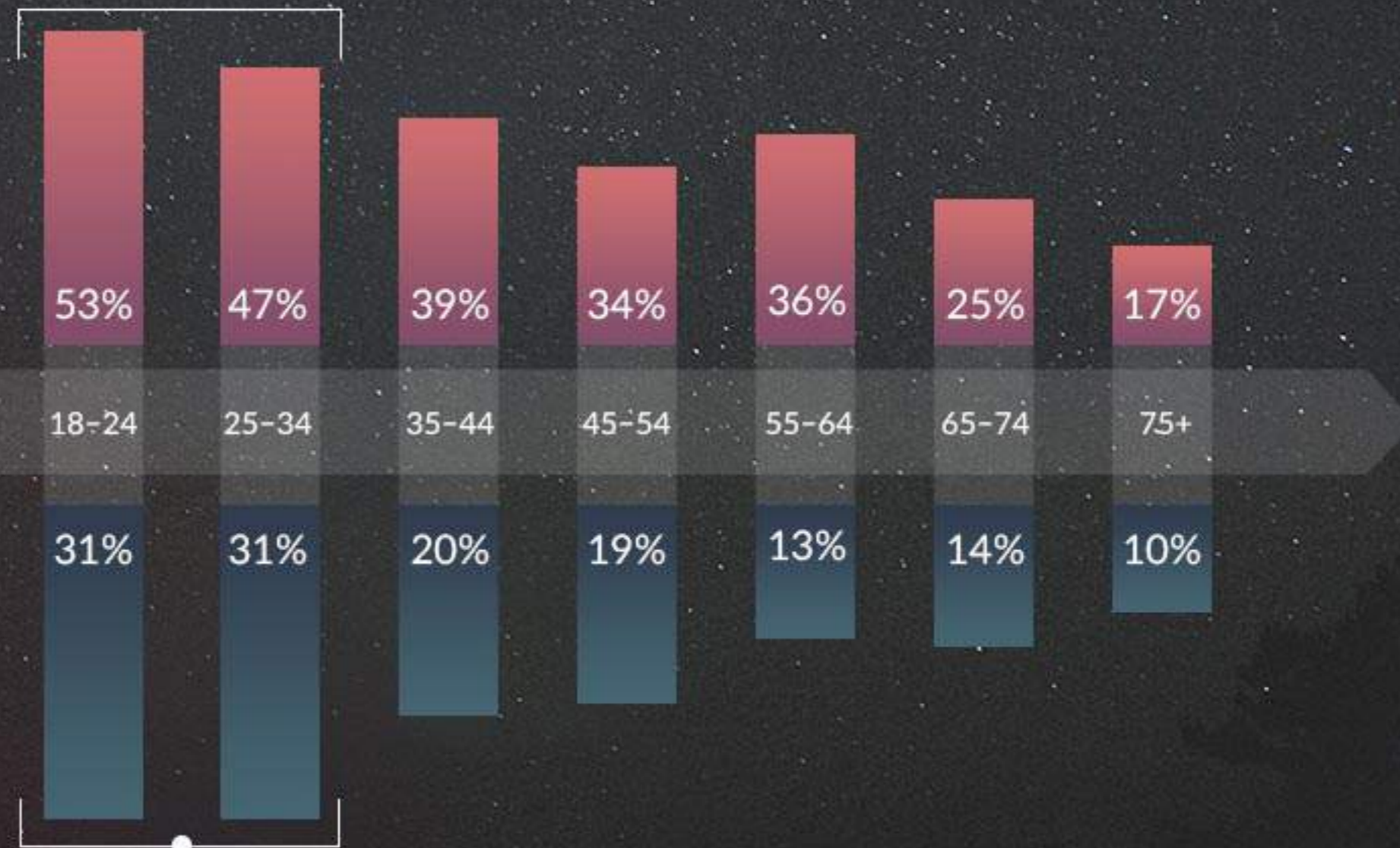


# CONNECTIVITY CAN BE A DOUBLE-EDGED SWORD

Internet users who  
spend 5+ hours online  
per day outside of work

AGE

Internet users who  
actively seek out  
opportunities  
for a digital detox



It is the perma-connected millennials  
who feel like they need to get away



WHAT ARE WE

POSITIVE



&

NEGATIVE



ABOUT IN OUR  
CONNECTED  
LIVES?



# HOPES

# FEARS

EDUCATION

48

SHARING

42

JOBS

33

43

PRIVACY

32

CRIME

30

BEING LEFT BEHIND

% OPTIMISTIC

% PESSIMISTIC

WHY?

WHY?



*what people feel about...*

HOPES



FEARS

## EDUCATION

Technology educates us  
Learning is rapidly moving online  
Younger people want to learn online

## SHARING

Technology allows us to access resources  
We can also share what we already have

## JOBS

More jobs will be created  
Technology will make jobs simpler



# HOPES



# FEARS

*what people feel about...*

I'm worried about sharing data online  
I don't trust the government with my data  
There are some companies I don't trust with my data

PRIVACY

The internet will make the country less safe  
Technology will increase crime levels

CRIME

Technology is leaving some behind  
Most affected are older generations  
and people on lower incomes

BEING LEFT  
BEHIND





People believe there is a strong role for technology and the internet in education, both now and in the future.

## DOES TECHNOLOGY EDUCATE US?



**48%**  
YES,  
it does!



**19%**  
hmm  
not really

**47%**

BELIEVE THAT EDUCATION WILL BE MOSTLY  
OR COMPLETELY ONLINE BY 2021

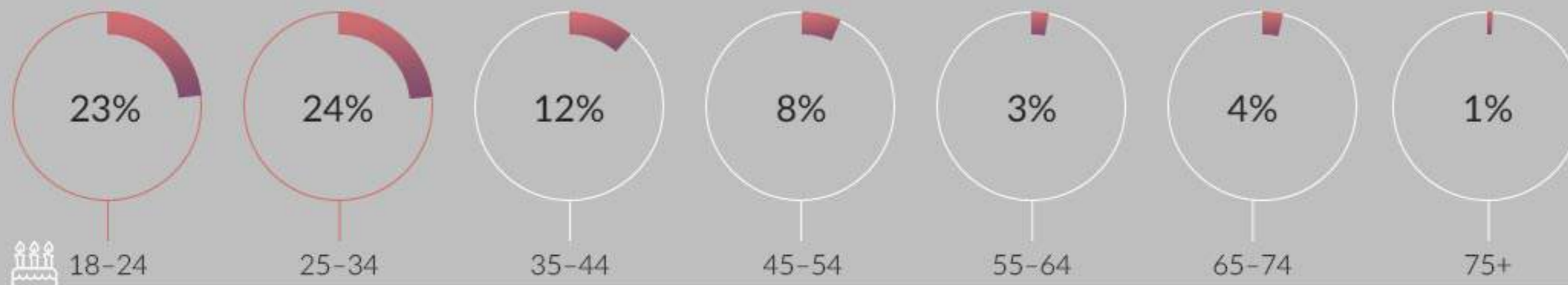




A quarter of under 35s use internet learning on a regular basis.

% of respondents using internet learning "often" or "constantly"

### MILLENNIALS



### HOW ARE PEOPLE LEARNING ONLINE?

One way is through MOOCs—Massive Open Online Courses  
5,000 courses from over 500 universities  
including Harvard, Yale, MIT, and the Open University

Source: ICEF Monitor, Jan 2016

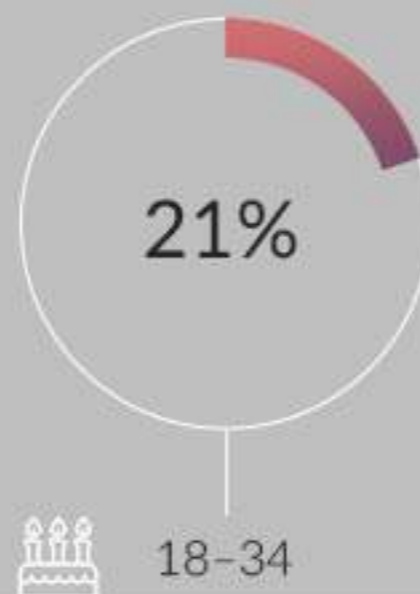




A new kind of curiosity is evident: A fifth of under 35s enjoy digital pastimes that build new skills and knowledge in the process.



*"I enjoy coding and programming for fun"*



# 30%

**OF 18- TO 35-YEAR-OLDS** HAVE A WEBSITE, YOUTUBE CHANNEL, OR BLOG, WHICH THEY REGULARLY MAINTAIN





People feel very positively about the sharing opportunities the internet and technology enable.



**42%**

Believe technology allows us to share resources better



**11%**

Believe technology exploits providers of goods and services

**£2,822**

Average annual income from Airbnb in the UK

**63%**

Airbnb hosts who report that their extra income helps them pay bills, which they would otherwise struggle with

**41%**

Of people would like to work for themselves, which is being made easier by the sharing economy enabling money to be made during spare time or from other assets

Source: SOURCES: Airbnb study, Citizens Advice, and The Telegraph







The majority of customers prefer to contact companies online - but still want to be able to phone if they need to.

## CONTACT PREFERENCES

**62%**  
ONLINE

**41%**  
EMAIL

**13%**  
INTERNET

**8%**  
SOCIAL,  
APPS

**22%**  
PHONE

**16%**  
LETTER

**38%**  
OFFLINE

Frustrated when a company doesn't have a phone number  
Agree or strongly agree



18-24

**60%**

25-54

**75%**

55+

**81%**

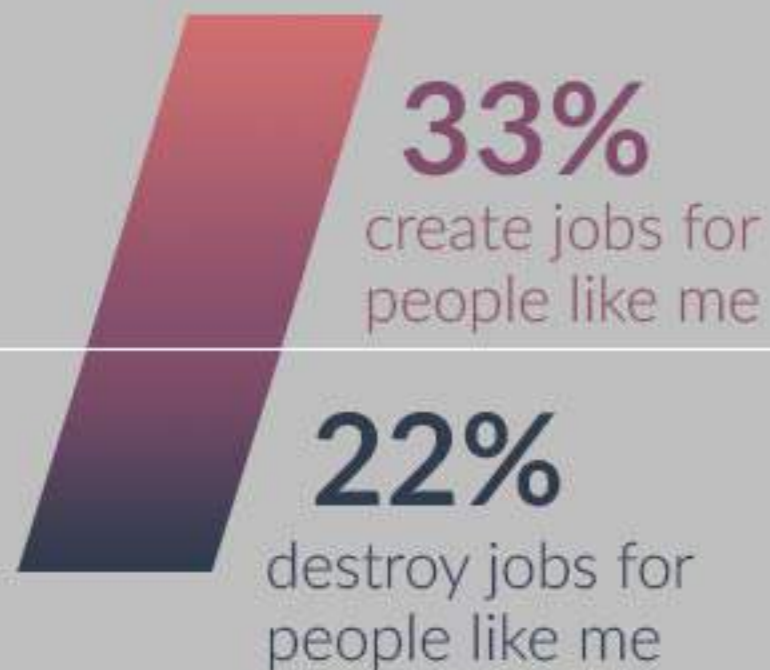






The country is generally positive about the effect of technology on jobs. However, concerns remain that it could increase income inequality.

## TECHNOLOGY WILL...







While technology is creating new jobs, the loss of some manual jobs could be driving concerns around income equality.

## CHANGES IN UK EMPLOYMENT 1997-2016

Jobs **CREATED** in emerging industries

**60%**

Information and communication

**53%**

Professional, scientific, and technical activities

**-17%**

Agriculture, forestry, and fishing

**-31%**

Manufacturing

Jobs **LOST** in manual industries

Source: ONS employment figures for industries with a minimum of 300,000 employees in 1997

**40%**

of people believe half of all the jobs on the planet will disappear due to technology by 2030







Privacy is the number one worry. Nearly half of respondents were concerned about privacy and 57% are worried about sharing personal information online.

SO

HOW CONCERNED ARE WE ABOUT OUR PRIVACY?



**28%**  
are happy  
to share  
personal data



**43%**  
don't want any of  
their personal data  
to be accessible

I'm worried about sharing my personal information online





68% of people don't trust the UK government to protect their privacy

27% don't know

6% fully trust

### what's in the news?



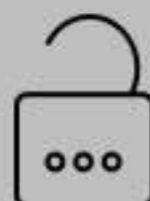
In October 2016 *The Telegraph* reported that UK government ministers are barred from wearing SmartWatches during Cabinet meetings, in response to hacking concerns



The Investigatory Powers Bill became law in November 2016. Dubbed 'the snoopers charter' by the media, it requires companies to store web histories for a year and increase official agencies' access



In 2013 *The Guardian* reported that GCHQ could receive up to 21 petabytes of data per day from tapped cables



In this survey, 71% of people believe the government can easily access internet histories and most personal, health, and financial data





Some types of companies are trusted more than others.  
Banks are trusted even more than the NHS with personal data.



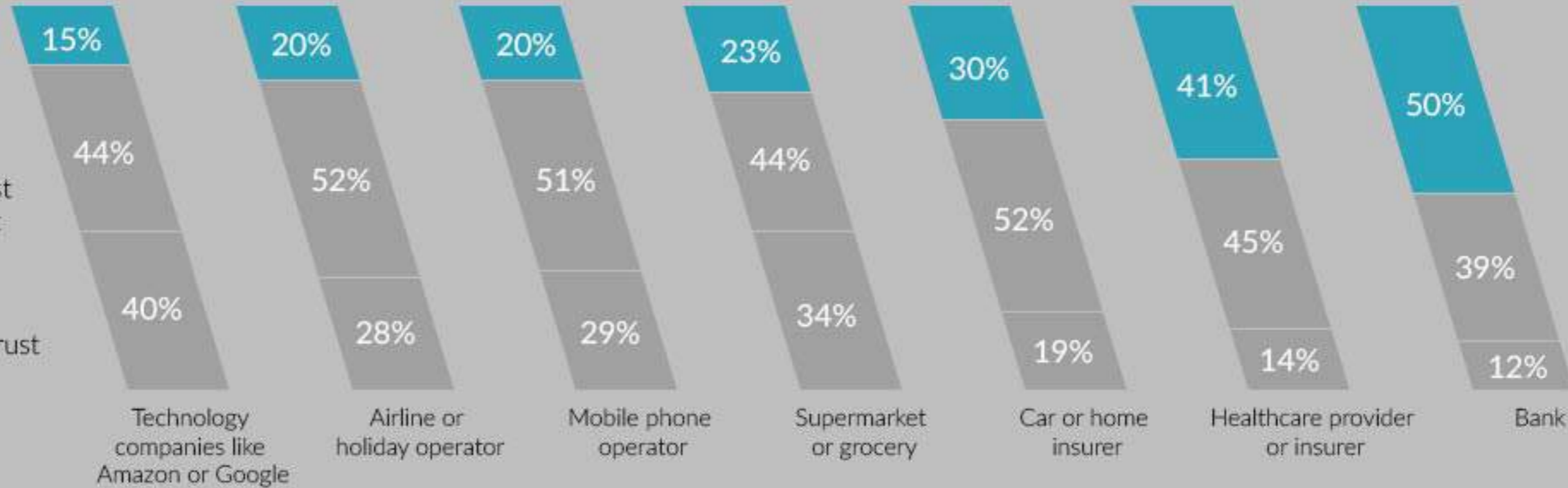
trust



neither trust  
nor distrust



don't trust



90%

Researchers using an anonymized shopping data set found 90% of people could be identified by just four random pieces of data

Source: New York Times blog





A third believe the internet will increase crime in the UK, and almost 1 in 5 say they have been a victim of fraud or hacking online.

SO

HAVE YOU BEEN THE VICTIM OF FRAUD OR HACKING ONLINE?



**17%**  
YES



**83%**  
NO

**19%**

Believe the internet will lead to a *decrease in crime* in the UK

**32%**

Believe technology will lead to an *increase in crime* in the UK



Cyber crime is almost as common as all other types of crime combined.



## INCIDENTS

cybercrime

**5.8 million**

other crime

**6.3 million**

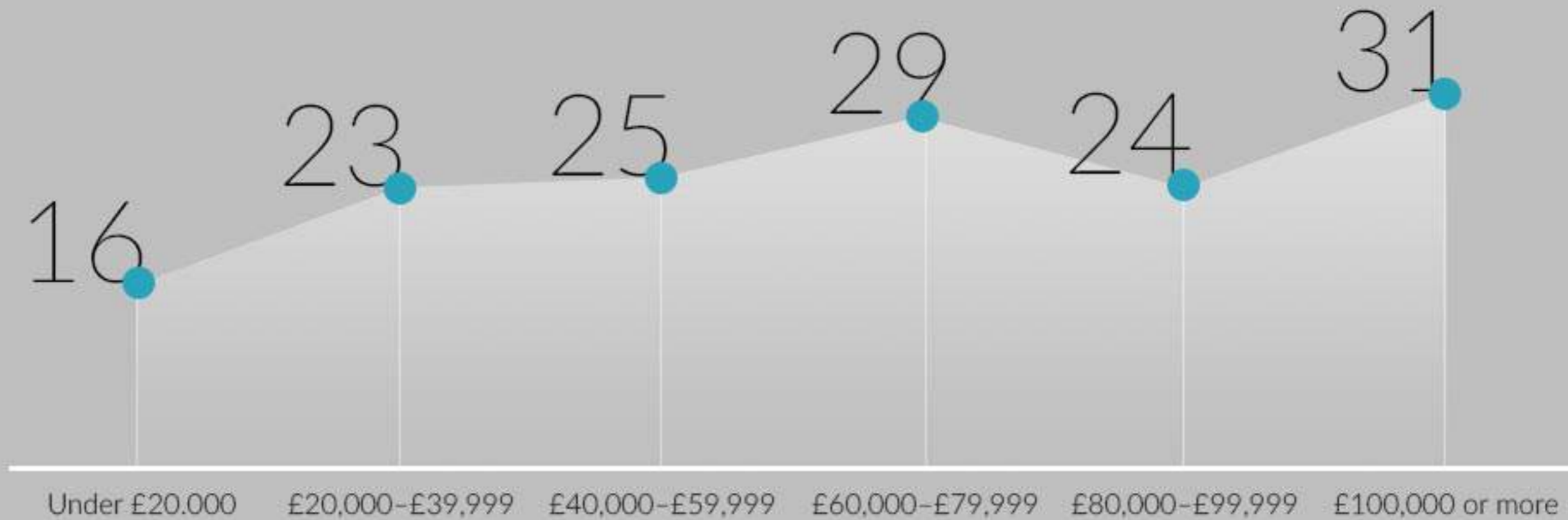
Cybercrime is defined as a crime in which a computer is the object of the crime or is used as a tool to commit an offense



Less than a quarter of people think technology is creating equality, and this drops to 16% in households with the lowest incomes.

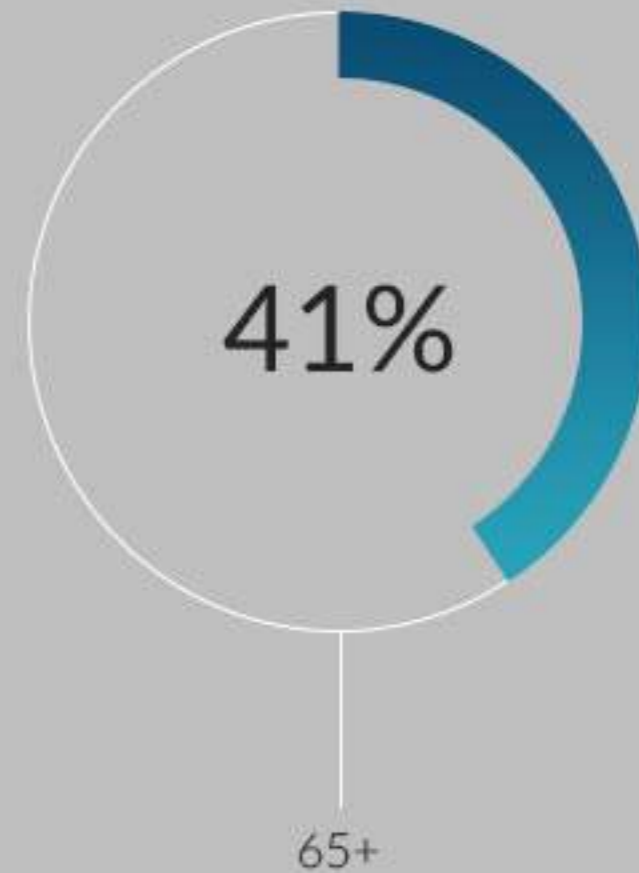
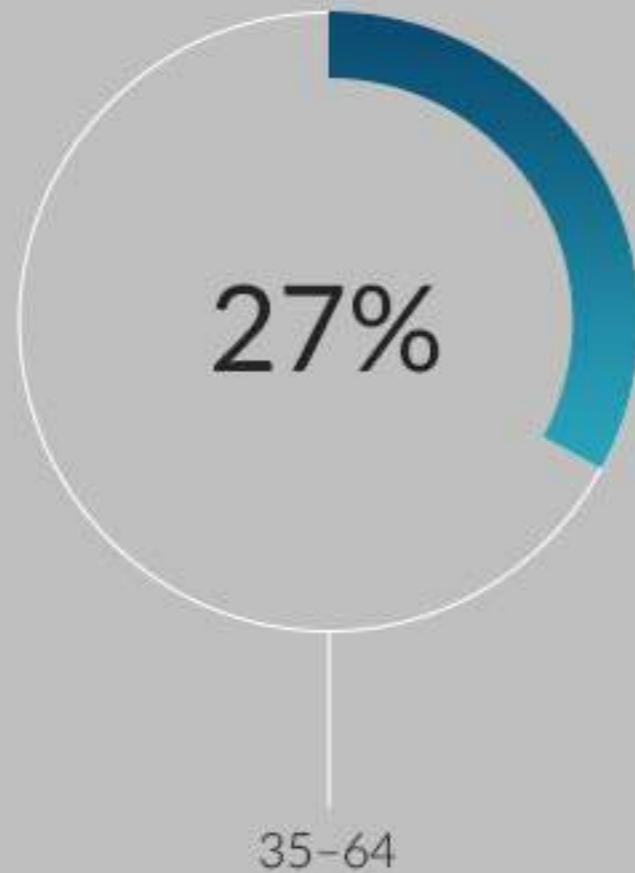
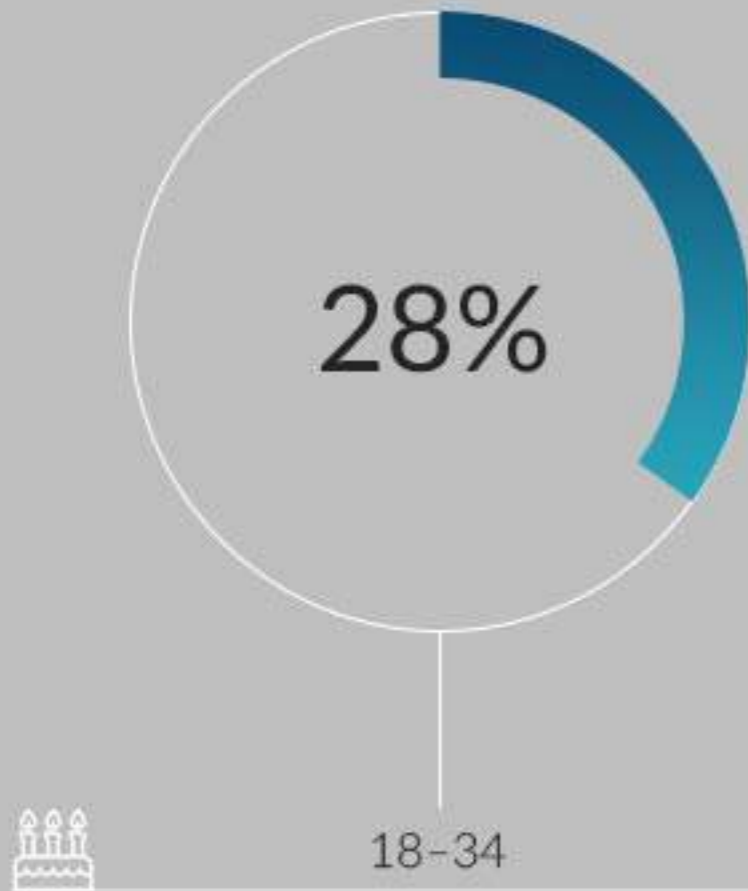


% who agree that technology will create a more equal playing field





On average, a third feel left behind by technological advances. This is amplified in older age groups, but even 1 in 3 millennials feel they cannot keep up.





People who don't regularly use the internet are much more pessimistic about its role in their lives, and are twice as likely to feel left behind.



12%

Of the UK adult population don't regularly access the internet

Who feels left behind, and that they can't keep up with new technology?

THOSE WITHOUT INTERNET ACCESS AT HOME OR ON PHONE

63%

versus

30%

THOSE WHO ARE INTERNET USERS

Who thinks the internet and technology will have an increasingly negative impact on their life?

THOSE WITHOUT INTERNET ACCESS AT HOME OR ON PHONE

50%

versus

8%

THOSE WHO ARE INTERNET USERS



# CONCLUDING REMARKS

People in the UK love being online, and have a positive outlook on how technology and the internet affect their lives.

However, consumers have real concerns about technology's impact on privacy and crime, as well as the pace of change. Things are now moving so fast that even many millennials feel they cannot keep up.

These are just a few of the trends that will shape online preferences and behaviours in the near future.

From a societal and political perspective, the evidence suggests that the UK needs to get better at fighting cybercrime, do more work to reduce inequalities resulting from low access to technology, and invest in supporting and celebrating time away from digital devices.

For consumer businesses in the UK, more efforts need to be made to keep customer data safe and to explain what data is collected and why.

Discover more: <http://www.oliverwyman.com/insights/digital.html>



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