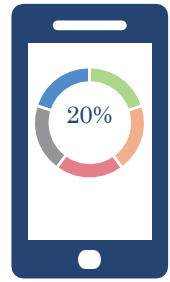


## EXPECTATIONS BEFORE DATABREACH



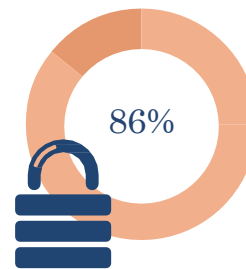
Over 1 in 5 consumers use their telephone to make card payments



1 in 3 people would prefer a combined agent and automated service from a contact centre



9 out of 10 of people aren't always confident they're speaking to the intended party on the phone



86% have felt uncomfortable during a call, due to the amount of information they were being asked to share.



59%

59% felt more confident sharing card details if the call centre agent couldn't hear or see their card details



How do you prefer to share personal information?



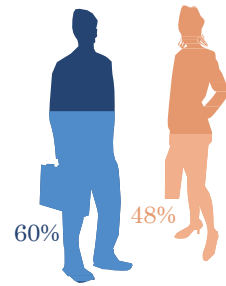
Online



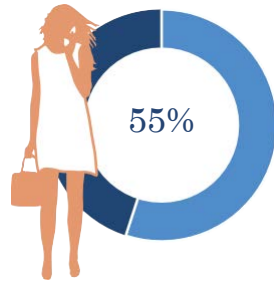
Telephone



Either



60% males and 48% of females would put the responsibility for their personal data security on ALL senior employees



55% would feel more confident sharing information if call centres complied to international data security standards

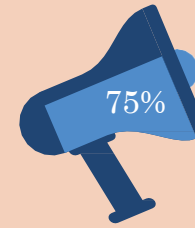


Over 60% were confident that their personal data was being stored safely and securely

## REACTION AND RESPONSE



60% After a data breach 50% of males and 60% of females first response would be to call the customer helpline



75% 3/4 of consumers believe a breached company should inform ALL customers when payment card data is compromised



1 in 4 respondents will blame the brand if payment card data was compromised



42%

42% of respondents ranked financial loss as their biggest concern in a case of a data breach



40% want to be contacted personally after a data breach



80% want companies who don't do enough to protect payment card data to be named and shamed

# THE PEOPLE & DATABREACH A UK STUDY 2017

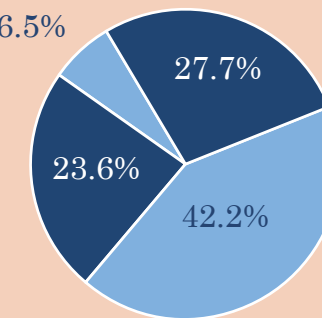
Pay360  
by Capita

If you weren't a customer of a breached company what would you do?

It wouldn't make a difference 6.5%

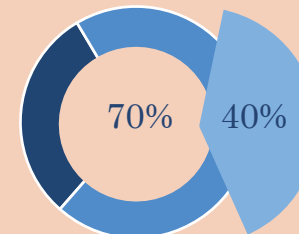
I wouldn't do business with them

It depends on how the breach was handled



I'd seek advice first

If you were a customer of a company who had been breached?



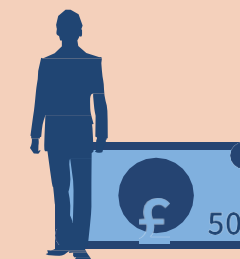
70% would tell close friends and relatives with 40% telling everyone they know that they were a victim of data breach



40% of consumers wouldn't buy from a breached brand and a further 25% wouldn't buy for a while

75%

After a data breach 2 in 3 people want a sincere response from a brand accepting liability.



Over half would be happy to receive a compensation package worth between £20 - £100.

£  
70%

70% want an apology and compensation after a breach

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This research was designed to probe people's views on card payments, personal data security and the impact of data compromise. The research was conducted in eight phases between August 2016 and July 2017. Each phase consisting of one thousand SMS response to three questions, each with multiple choice answers. To get a robust, representative spread of respondents reflecting the UK population we used a specialist consumer engagement platform, OnePulse, that enables quick market research by sending bite-size surveys known as 'pulses' to its panel via a mobile app.