

**The next consumer
is a privacy expert**

Choose what remains unknown



Behavioural
data



Location
data



ID
documents



Biometrics



Health



Purchases



EMERGING

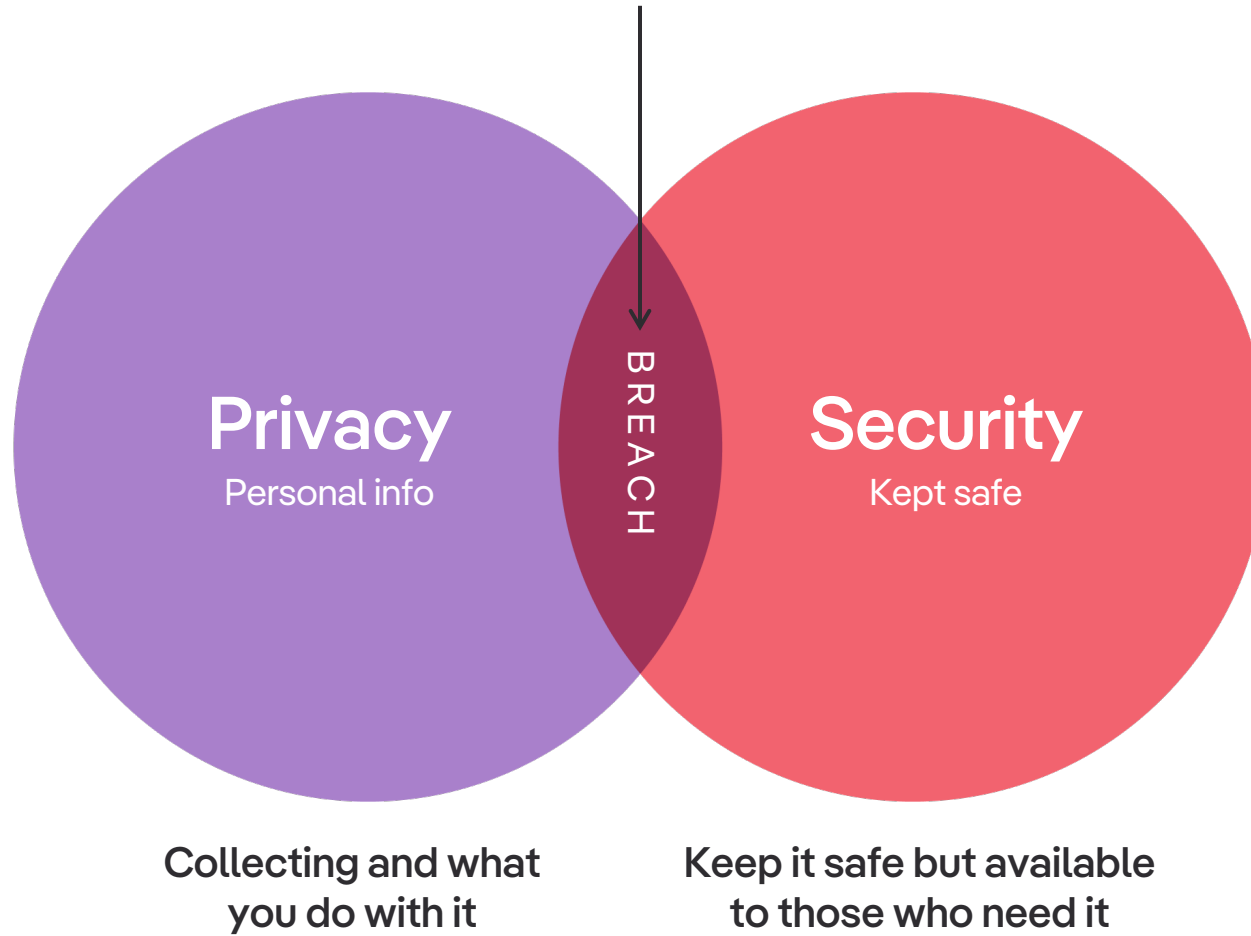
Gaze



Motion



Where things can go wrong





Gold



Uranium

Why not share?

Financial position

Sexual preferences

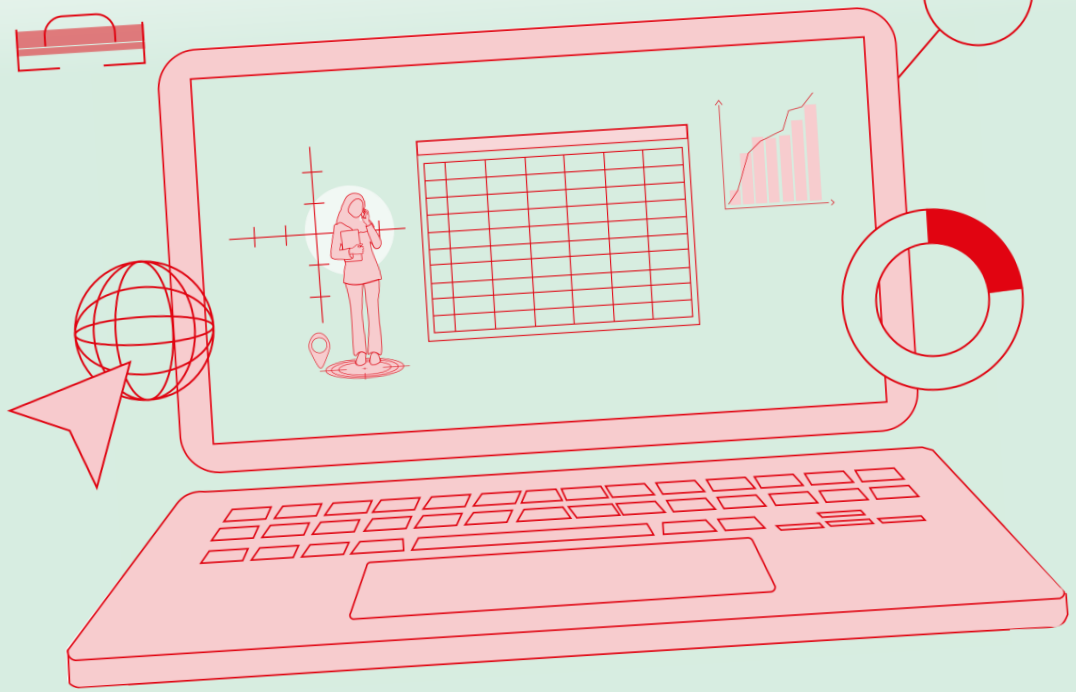
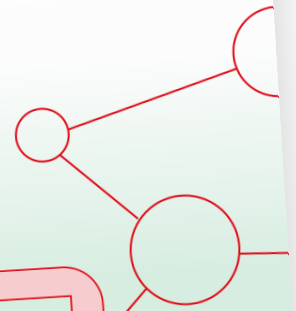
Health

Criminal record

Ethnicity

...

Reset.
AUSTRALIA



Australians for Sale

Targeted Advertising, Data Brokering,
and Consumer Manipulation

with contributions from Wolfie Christl (Cracked Labs)

At least
650,000
data points

Source: <https://au.reset.tech/uploads/Reset.Tech-Report-Australians-for-Sale-2023.pdf>

Case Study – Cost of living in Australia

Data segments about Australians experiencing financial stress

The Xandr File noted multiple ways individuals experiencing financial stress are routinely identified by data brokers, and their data is packaged up and sold in ways that enable them to be targeted by advertising.

These include the following (and data about income more generally):

	<i>Original segment name</i>
People who are heavy credit card users	Eyeota → AU Roy Morgan → Finance → Heavy Credit Card Users
People who have high credit demand	Eyeota → MiQ → AU Experian → Credit and Financial → Credit Demand → High
People who have very high credit demand	Eyeota → MiQ → AU Experian → Credit and Financial → Credit Demand → Very High
People who have been assessed as high credit risks	Eyeota → MiQ → AU Experian → Financial Intent → Credit Cards → High Risk
People who have been assessed as high credit risks	Eyeota → MiQ → AU Experian → Credit and Financial → Credit Risk Insight → High
People with a Christmas gift budget of \$50-\$99	Eyeota → MiQ → AU Experian → Digital Audiences → Retail → Christmas → Gift Budget → \$50-\$99

Case Study – Cost of living in Australia

Data segments about Australians experiencing financial stress

The cost of living in Australia has increased significantly over the past few years, leading to financial stress for many households. This is particularly true for those in the 'low income' category, who are struggling to meet their basic needs.

Key factors contributing to financial stress include:

Category	Key Indicators
People experiencing financial distress	Household Income, Debt Levels, Financial Indicators
People in a 'low income' category	General Demography, Low Income

People experiencing financial distress	Eyeota → AU RDA Research → Household Economics → Intent → Financial Indicators → Financial Distress
People in a 'low income' category	Mobilewalla → Australia → General Demography → Low Income

Source: <https://au.reset.tech/uploads/Reset.Tech-Report-Australians-for-Sale-2023.pdf>

Case Study – Cost of living in Australia

Data segments about Australians experiencing financial stress

Targeted by...

- Pay day lenders
- High risk financial products
- Online gambling

People experiencing financial distress	Eyeota → AU RDA Research → Household Economics → Intent → Financial Indicators → Financial Distress
People in a 'low income' category	Mobilewalla → Australia → General Demography → Low Income

privacy **awakening**



1991

The first website

Australian
Privacy Act
of 1988

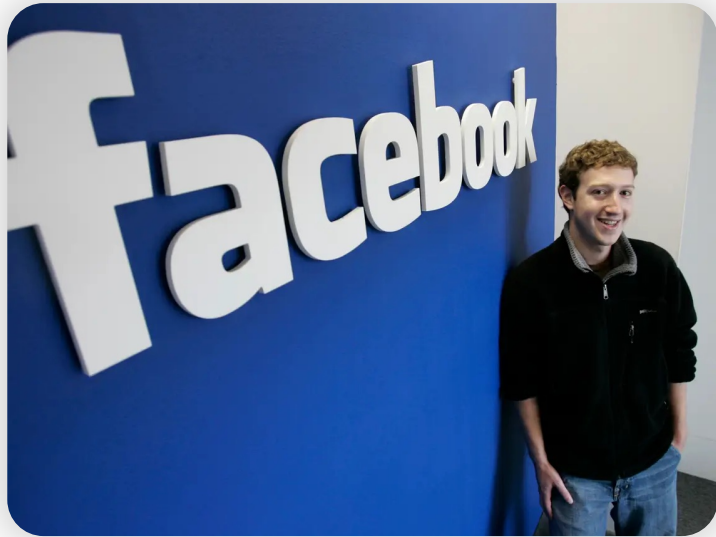
1980s

1990s

2000s

2010s

2020s



Facebook 2005



Original iPhone 2007

1980s

1990s

2000s

2010s

2020s



Cambridge Analytica Scandal



ACCC Digital Platforms Inquiry



Australian Privacy Principles

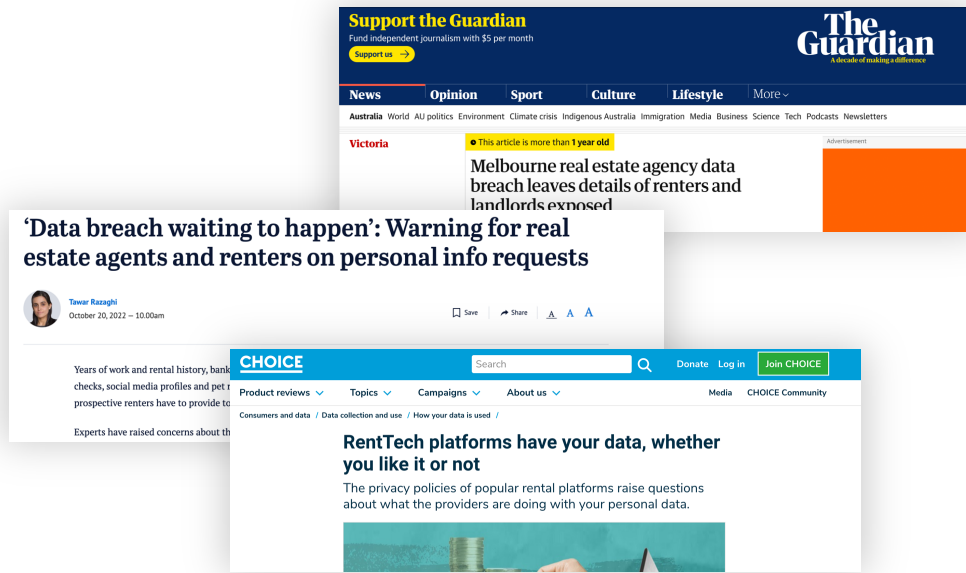
1980s

1990s

2000s

2010s

2020s



Real estate has not been immune from scrutiny

\$50 million or 30% of turnover
in the period;
whichever is higher

Fines increased

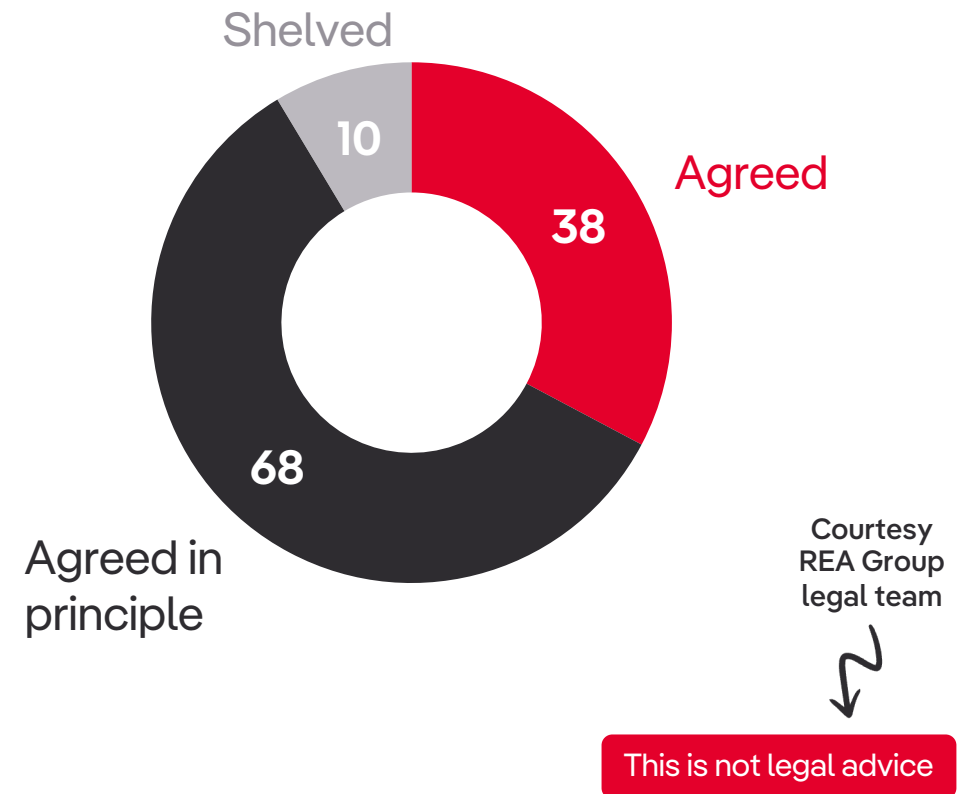
2021

2022

2023



116 proposal for change...





option	Do Nothing	Wait and See	Fingers Crossed
objection	“Privacy is only something that big companies need to worry about”	“Everyone will be in the same boat... so I have time”	“It will get pushed back again”
fact	Fact – the recommendation is to level the playing between all Australian companies	Fact – many Australian businesses trade overseas and already comply with international law	89% of Australians want the government to provide more legislation in this area ^

^Source : <https://www.oaic.gov.au/engage-with-us/research-and-training-resources/research/australian-community-attitudes-to-privacy-survey/australian-community-attitudes-to-privacy-survey-2023>

**Turning their back
on businesses **now****

Deloitte.



Data. Whose responsibility is it anyway?
Deloitte Australia Privacy Index 2023

Already shaping decisions...

35%

haven't bought a product because they weren't comfortable sharing the personal information asked for by an organisation

45%

of under 35s have pro-actively left a provider after a data breach

Who do consumers *trust* most with their data?

We asked consumers which industries they trust to handle their personal information responsibly.

The results were aggregated across industry sectors, giving each sector a net negative or positive trust score.

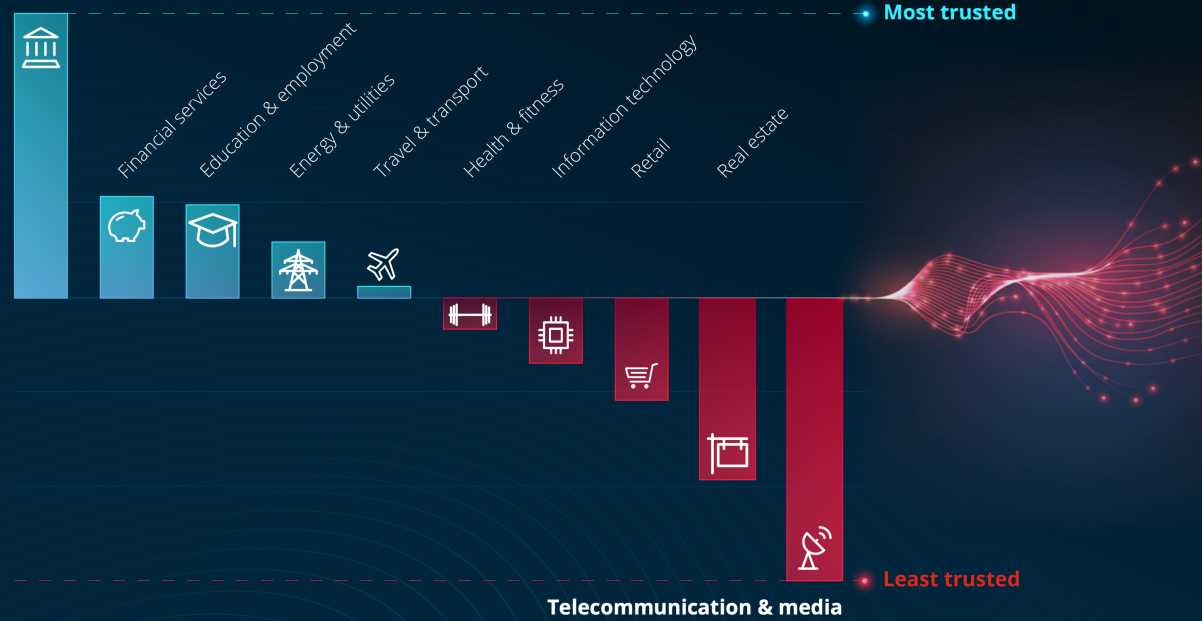
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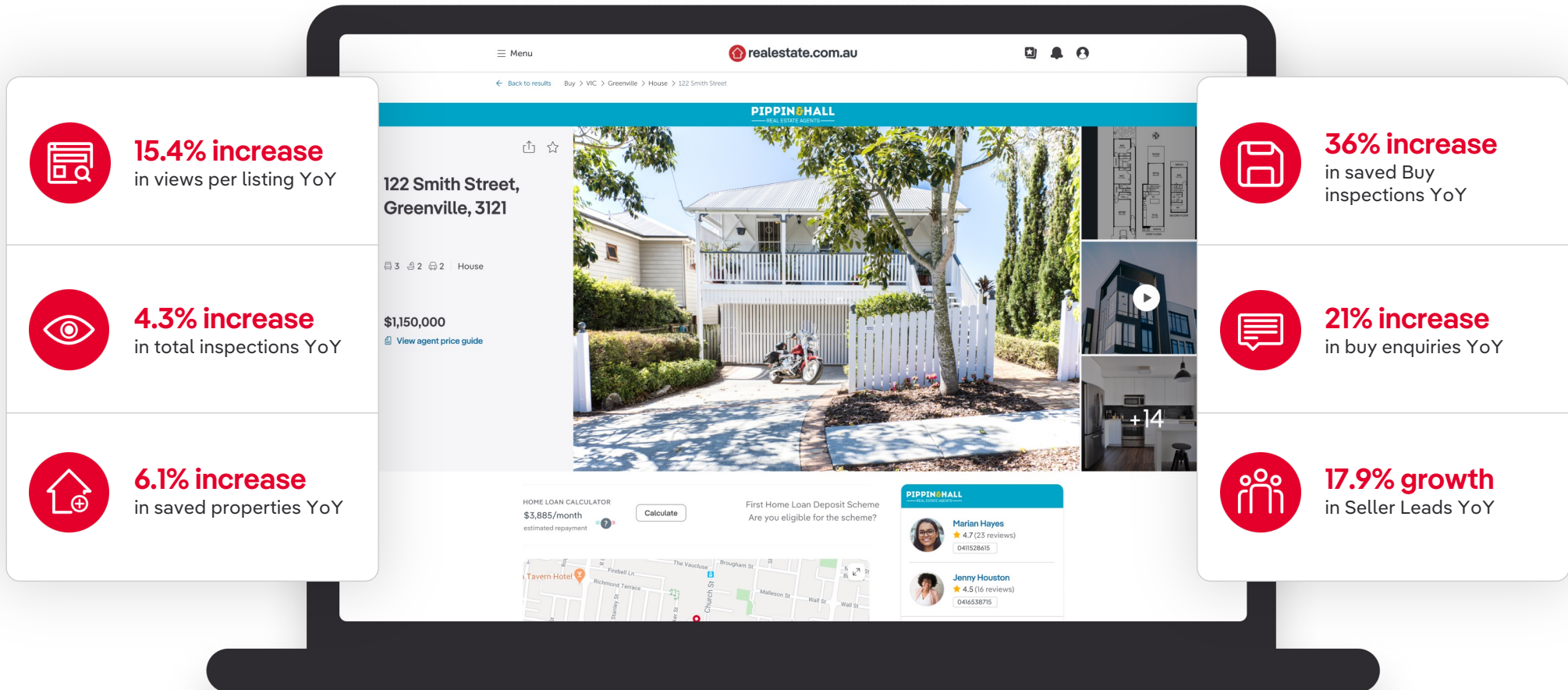
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Responsible data handling consumer rankings

Government



Consumers are showing their interest in more ways



Source: REA Internal Data, Sept-22 - Nov-22 vs. Sept-23 - Nov-23



But what about...



The privacy equation



Transparency

Say what you do...
then do what you say

Reading time of privacy policies of websites people visit in a month, and possible earnings

		Hours per month	Cost in local minimum wage (US\$)
1.	South Korea	31.4	\$316.74
2.	Japan	35.0	\$272.08
3.	Malaysia	38.0	\$66.15
4.	Mexico	38.0	\$47.15
5.	Spain	38.3	\$321.13
6.	Taiwan	38.7	\$222.75
7.	Hong Kong	39.1	\$187.56
8.	Singapore	39.5	\$182.85
9.	Brazil	39.5	\$54.94
10.	Canada	41.3	\$479.46
11.	Sweden	41.6	\$416.07
12.	The Netherlands	43.2	\$569.59
13.	Australia	46.2	\$693.38
14.	US	46.6	\$338.14
15.	Italy	47.5	\$332.62
16.	Poland	49.2	\$283.71
17.	France	49.2	\$614.94
18.	UK	52.3	\$745.82
19.	Germany	70.5	\$845.87

Source: <https://nordvpn.com/blog/privacy-policy-study-us/>



Reading time of privacy policies of websites people visit in a month, and possible earnings

Hours per month Cost in local minimum wage (US\$)

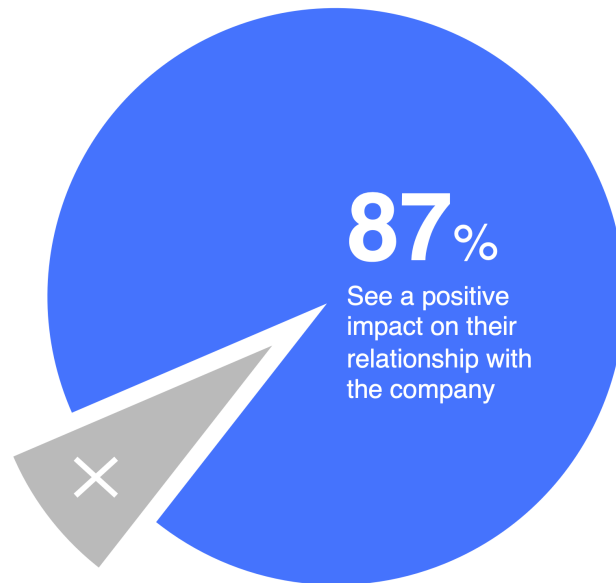
13.	Australia	46.2	\$693.38
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Source: <https://nordvpn.com/blog/privacy-policy-study-us/>

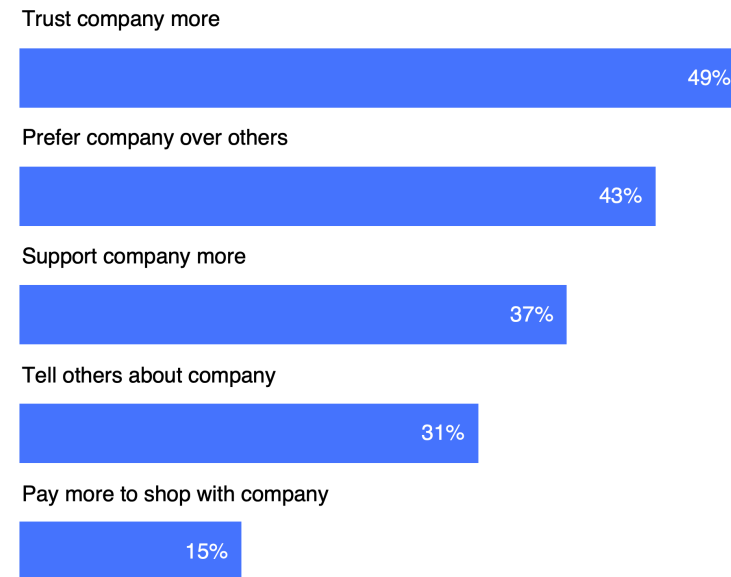


When done right, transparency + control have a positive impact

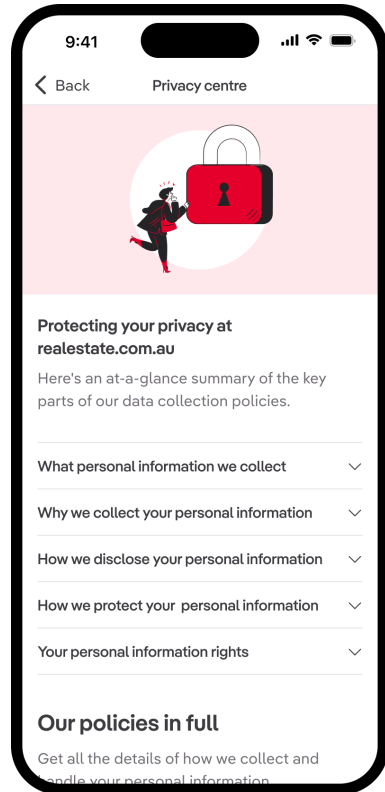
Overall impact on relationship with company, *Net score*



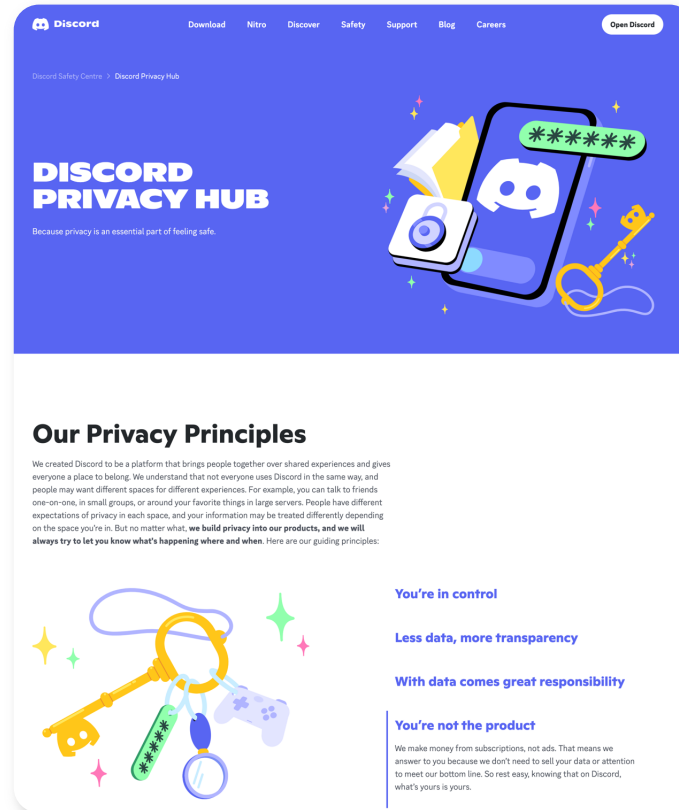
How relationship with company would change, % agree



Transparency done right



Are you visibly clear with 'how' you intend to use data?



Are you up front about how you make money from data?



What sort of value will I say 'yes' to every single time?



Source – The Guardian "Why Your Data Matters" <https://www.youtube.com/watch?v=P9-5vzbjxtQ>

Control

“I don’t contact the agent unless I need information... once you get on a database you almost can never get off it”

– Property Buyer

Source: REA Internal user research - Consumer enquiries opportunity spaces (Buyers/renters) July 2023, Owner/seller new value discovery (Sellers) - Feb 2024

“(They) put me into their newsletters and marketing by default ... I’m giving you the details not to bloody getting bombarded with your marketing emails”.

– Property Buyer

Source: REA Internal user research - Consumer enquiries opportunity spaces (Buyers/renters) July 2023, Owner/seller new value discovery (Sellers) - Feb 2024

Old thinking

TERMS & CONDITIONS

All or nothing



New thinking

Choice 1

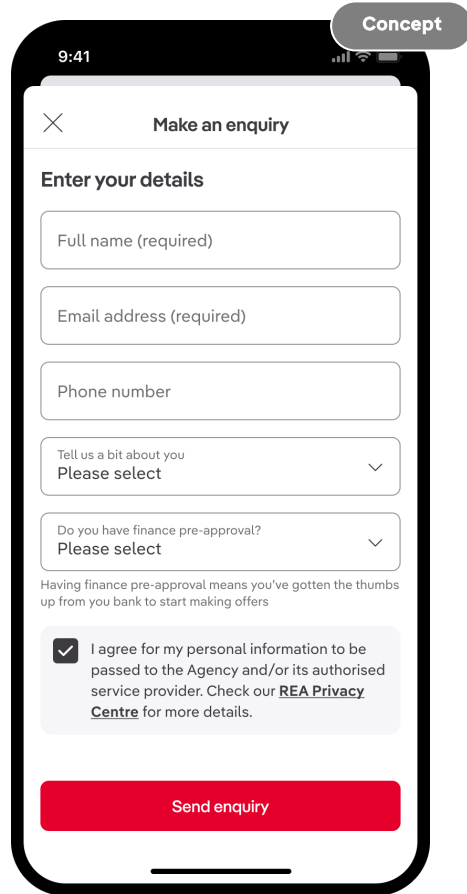
Choice 2

Choice 3

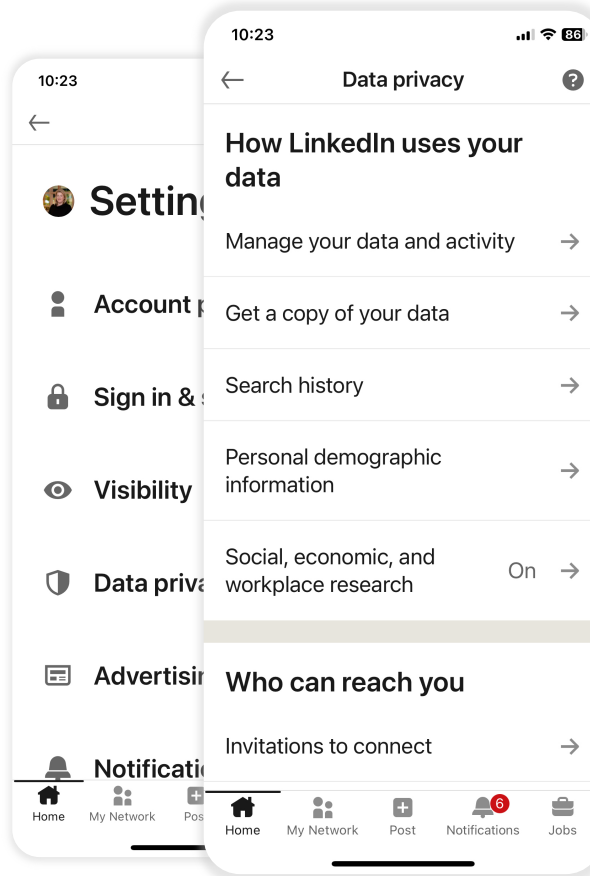
TERMS & CONDITIONS

Everything you would expect

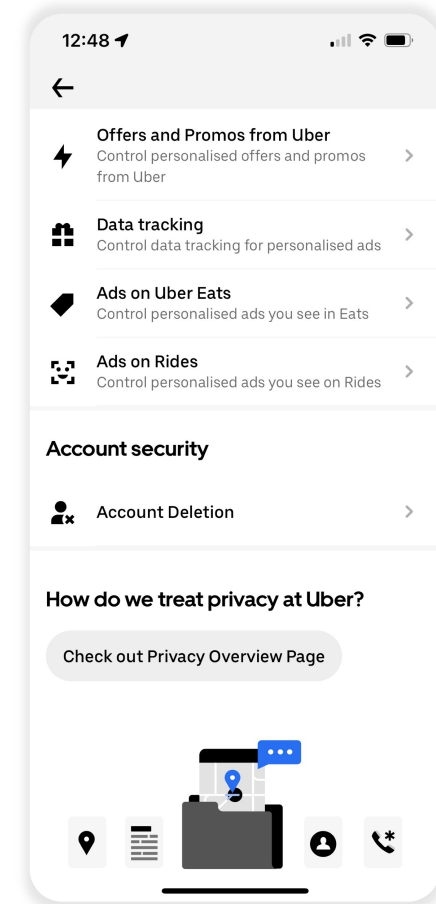
Control done right



Where you collect data, are you recording consent?



Can I access my data if I need to?



Can I delete my data?

What now...

Change is coming.
Ensure your key partners
prioritise privacy

Start the conversation
about **transparency**
and **control**





Thank you

Scan the QR code and connect
with me on LinkedIn.

