

## Data Standards Body | Consumer Experience Workstream

Phase 3 Overview | February 2020 | v1

### Overview

This document contains an issues list, schedule, and briefs for Phase 3 Consumer Experience (CX) research. This work will be conducted in sprints of approximately 2 - 4 weeks each, depending on the scope of the issue and activities required. The overarching CX objective is to:

*'help organisations provide simple, informed, and trustworthy data sharing experiences with positive consumer outcomes in the short and long term.'*

The carrying out of Phase 3 research and design work will aid us in achieving this objective. Phase 3 findings will further inform any future development of the data standards, CX guidelines, and CDR Rules. Specific design briefs will be developed to define the scope of each round and reports will be published reflecting key questions, findings, and recommendations.

### Scope for Phase 3

Phase 3 will occur over 4 months, from February - May 2020, and investigate the following topics:

- **Energy** – exploring the data sharing problem space for energy, and testing/validating various consent model components for the energy sector
- **Joint accounts** - test possible joint account election flows to provide consistency regarding how they are dealt with
- **De-identification and deletion** - testing of existing rules and flows for de-identification and deletion
- **An ADR becoming a DH** - testing of existing rule 7.2 (Schedule 3, Part 7)
- **Re-authorisation** – test re-authorisation flows, including simplification and amending of consent during flow
- **Post-v1.0.0 Consent Flow** – testing of how various design patterns and visual aids may be used to simplify consent
- **Energy data language** - investigate and define data clusters and permission language to facilitate comprehension
- **Fine-grained control** - exploring if, where, when, and how fine-grained control is required

## Approach

Researchers will use qualitative approaches to investigate Phase 3 issues, which will be complimented by unmoderated remote prototype testing and surveys. Phase 3 will be iterative and future rounds will be shaped by findings generated from earlier rounds of research and community input.

Research activities will be both generative and evaluative, pairing problem space exploration for early stage topics with solutioning for defined problems. This will involve lo-fi concept testing, using prototypes as artefacts for insight generation, with a focus on in-depth one-on-one interviews with participants that last up to 90 minutes.

The CX Workstream is currently establishing a consumer panel to draw research participants from. For some issues and activities, participants will be re-engaged to more realistically test the retention of knowledge and how the quality and qualities of consent may or may not drift over time. This is relevant for all of the issues being explored but especially for issues such as re-authorisation, dashboards, and other topics that call for participants to recall the terms of the original consent where the trigger or outcome sought may occur at a later time.

Those taking part in our research will be asked to participate in various interviews and surveys until Phase 3 concludes. Sessions will be between 20 and 90 minutes long, and compensation will be given at varying levels depending on the activity.

The CX Workstream is reaching out to various organisations to help us recruit participants for Phase 3. If you are interested, please share our [call for participants](#) via your networks. The call includes more information regarding our project and a survey to screen participants for inclusion on our consumer panel.

All responses to our recruitment survey will be kept confidential. Participants may withdraw from this study at any time up until publication of the final outputs. Research outputs will not include any personal or identifiable data. All data provided by respondents who do not make it onto our panel will be destroyed.

## Phase 3 Schedule

While all the in-scope issues will be investigated in Phase 3, the below schedule should be used as a guide only and is subject to change. The Phase 3 research schedule will be iterative and future rounds will be shaped by findings generated from earlier rounds of research and community input. Phase 3 work will be conducted in sprints of approximately 2 - 4 weeks each, depending on the scope of the issue and type of activity.

Month(s)	Issues
February - March	<p><i>Sprint 1</i></p> <ul style="list-style-type: none"> <li>● Banking and energy research</li> <li>● Simplification of consent</li> <li>● De-identification/deletion</li> <li>● Joint accounts</li> </ul> <p><i>Sprint 2</i></p> <ul style="list-style-type: none"> <li>● Banking and energy cont'd</li> <li>● Simplification of consent cont'd</li> <li>● Joint accounts cont'd</li> </ul>
March - April	<p><i>Sprint 3</i></p> <ul style="list-style-type: none"> <li>● Banking and energy research cont'd</li> <li>● Simplification of consent cont'd</li> <li>● Re-authorisation</li> <li>● ADR becoming DH</li> </ul> <p><i>Sprint 4</i></p> <ul style="list-style-type: none"> <li>● Banking and energy cont'd</li> <li>● Simplification of consent cont'd</li> <li>● Re-authorisation cont'd</li> <li>● ADR becoming DH cont'd</li> <li>● Fine-grained control</li> </ul>
April - May	<p><i>Sprint 5</i></p> <ul style="list-style-type: none"> <li>● Joint accounts cont'd</li> <li>● Fine-grained control cont'd</li> <li>● Energy: Data Language Standards</li> </ul> <p><i>Sprint 6</i></p> <ul style="list-style-type: none"> <li>● Joint accounts cont'd</li> <li>● Fine-grained control cont'd</li> <li>● Energy: Data Language Standards cont'd</li> </ul>

## Sprint 1: Research Briefs

### Artefacts

[Banking Prototype](#) | [Energy Prototype](#) | [Fake Energy Bill](#)

### Topic: Energy

#### Background

Previously conducted energy research:

- suggested that energy data was not easy to comprehend
- suggested that some consumers were more willing to share energy data than financial data as energy data was perceived be less sensitive
- suggested that some consumers were less trustworthy of retailers to hold their data than banks to hold financial data
- suggested that consumers had a lower level of digital interaction with retailers compared to banks
- *Reference: [Phase 2. Stream 1 CX Report](#)*

#### Objectives

- We want to understand current consumer behaviours, pain points and needs regarding energy use cases and energy data
- We want to understand the consumer response to the sharing of energy data
- We want to understand how consumers understand and expect data sharing to work
- We want to understand how comprehensible energy data and consent is
- We want to understand how trustworthy and privacy-preserving the sharing of energy data is perceived to be
- We want to understand how consumers currently interact with energy retailers, and how this shapes expectations and CDR accessibility
- We want to understand which identifiers consumers understand and can readily access for authentication purposes

#### Target audience

We are seeking:

- a diverse and broadly representative range of participants
- 9 participants for the first round
- a split between participants who do and don't have an energy account in their name
- an even spread of participants who have switched, and those who haven't
- an even spread across other characteristics/experiences, including across various levels of engagement with digital technologies

## Topic: De-identification and Deletion

### Background

Design patterns to put the de-identification/deletion rules into effect have not been tested with consumers. Our previously conducted research suggested that:

- the majority of participants expected data to be deleted/destroyed following withdrawal or consent expiry
- how redundant data was handled wasn't seen as meaningfully different to how data was handled during the consent period
- ambiguity regarding how redundant data would be handled caused concern; participants were not confident that data would be used in ways they consented to
- 'de-identify' and 'de-identification' were not easily understood terms or processes
- de-identification was understood to mean that data was still accessible
- the prospect of de-identification caused discomfort and distrust
- deletion by default assuages concerns
- *Reference: [Phase 1 and Phase 2 CX Reports](#)*

### Objectives

- We want to understand if the right to delete design pattern is an effective and contextual affordance
- We want to understand if consumers comprehend what de-identification/deletion means
- We want to understand if consumers understand the implications of electing (or not) to have their redundant data deleted, including the timing of this election
- We want to understand the appropriate time and context for the right to delete election to occur
- We want to understand how trustworthy and privacy-preserving de-identification is perceived to be
- We want to validate if consumers expect a right to delete preference to be remembered by ADRs and applied every time
- We want to validate if consumers expect the right to delete to be available for non-initiating joint account holders

### Target audience

We are seeking:

- a diverse and broadly representative range of participants
- 9 participants per round for 90 minutes each
- an even spread across characteristics/experiences, including across various levels of engagement with digital technologies

## Topic: Joint Accounts

### Background

Previously conducted research suggested that:

- electing a joint account during the Consent Flow was an appropriate context
- there were varying responses to a 'single' vs 'multi-party' authorisation requirement (for joint account election and for ongoing sharing) for participants who had experienced vulnerability, depending on who was initiating the sharing of data
- most participants supported a 'multi-party' requirement (for initial election and ongoing sharing)
- alternative flows/requirements should be considered to mitigate harm to vulnerable consumers
- *Reference: [Phase 2. Stream 1 CX Report](#)*

### Objectives

- We want to understand the response to the sharing of joint account data from people who have held joint accounts
- We want to understand the pre-existing barriers and needs for joint account holders that need to be considered for joint account data sharing
- We want to understand how consumers expect joint account data sharing and management to work
- We want to understand where and how joint accounts can be made available to share in a way that is intuitive, contextual, and also allows the user to be well-informed as to the pros and cons
- We want to understand how privacy-preserving the sharing of joint account data is perceived to be
- We want to understand what information needs to be communicated to consumers as requesters and as approvers of joint account elections

### Target audience

We are seeking:

- a diverse and broadly representative range of participants
- 9 participants per round for 90 minutes each
- an even spread across characteristics/experiences, including across various levels of engagement with digital technologies

## Topic: Post-v1 Consent Flow

### Background

Key components of consent tested well in past research. As CDR scales, the expectation is that Consent Flows will be encountered more often and as such the extent of information presented and interactions required may risk causing cognitive overload, which in turn may compromise comprehension and lead to consent fatigue over time. The CX Workstream will look to continually improve the Consent Model as part of ongoing research.

### Objectives

- We want to validate if, or the extent to which, the current consent requirements are comprehensible and/or risk causing cognitive overload
- We want to understand what might cause cognitive overload in the first instance and in repeated instances
- We want to explore how consent might be simplified in a way that can reduce cognitive overload and facilitate comprehension
- We want to understand how to surface what is most important to consumers simply, while also providing more detail and control to those who seek it
- We want to validate if/how the use of micro-interactions, micro-copy, visual aids, nudges, and other design interventions might simplify consent and encourage more privacy conscious behaviour

### Target audience

We are seeking:

- a diverse and broadly representative range of participants
- 9 participants per round for 90 minutes each
- an even spread across characteristics/experiences, including across various levels of engagement with digital technologies