

MesInfos Pilot

2016-2018

Qualitative, quantitative approaches & Lyon
living lab workshops learning



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INTRODUCTION

In a world of hyper-connectivity, the collection of personal data has never been so massive, raising serious questions about individuals' privacy, freedom and even democracy.

This unprecedented capture of personal data also leads to an erosion of trust and exacerbates the mistrust of individuals (customers/clients/users...etc.) towards companies, and seriously challenges the customer relationship that is supposed to be mutually beneficial.

However, it would be premature to believe that the battle for control of personal data is over and already lost. Like the RGPD and its Article 20, facing this alarming situation, initiatives are emerging throughout the world calling for a more frugal and responsible use of personal data. These initiatives also call for a more balanced distribution of the use value of data between individuals and organizations. From VRM to Blue Button, MyData and MesInfos, initiatives are multiplying, creating a new ecosystem of services.

Bringing an unprecedented promise and unknown usages so far (control and exploitation of personal data by individuals themselves), the question of the use and adoption of these services remains to be explained, the implementation of the MesInfos pilot offers an excellent opportunity to provide some responses elements.

Conducted by Fing and its partners between June 2017 and July 2018, MesInfos Pilot enabled 2300 individuals to have their personal data restored on Cozy Cloud. It is in this context that the use and adoption behaviour of a tool offering a completely new perspective of personal data production and use was measured. Based on a comprehensive methodology and original data processing, this report presents the main results.

RESEARCH FRAMEWORK

RESEARCH FRAMEWORK

In a society where individuals are increasingly equipping themselves, understanding the process and factors of a new technology adoption has become, over the past thirty years, a major challenge and one of the most explored areas of research in management sciences and information systems.

This abundance of research has resulted in a wide spectrum of adoption definitions , and a large range of models that expose the different variables influencing the adoption of new technology.

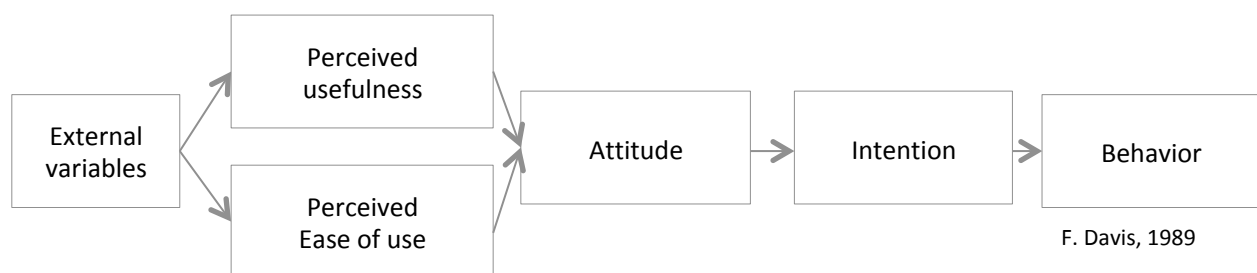
For the purposes of our research (adoption measuring), we will use Rogers' definition, which presents adoption as the decision to make full use of an innovation¹ (2003) and on an ongoing basis (1962). In addition, we will use the TAM (F. Davis, 1989) and UTAUT (Venkatesh et al., 2003) models, particularly for quantitative questionnaires.

Models of technological acceptance and adoption:

Many theoretical models have been deployed to explain the adoption of an innovation. F. Davis' TAM (Technology Acceptance Model), 1989, is certainly the best known and most widely used. Because of its applicability to different contexts (Eliot er Loebbecke, 2000), the TAM has been applied to different technologies (personal computers, mobile services, etc.) and in different fields (education, health, etc.). Falling within the scope of Ajzen and Fishbein's Theory of Reasoned Action, 1975, this model assigns a prominent role to attitude and intention in determining the final behaviour (adoption).

Moreover, according to this model, attitude and intention (to perform a behaviour) are themselves determined by two beliefs:

- **Perceived usefulness:** the extent to what an individual believes that the use of a service would increase his performance².
- **Perceived ease of use:** the extent to what an individual believes that using a service would be effortless.



¹ Always according to Roger, any idea or practice perceived as "new" by the consumer/user.

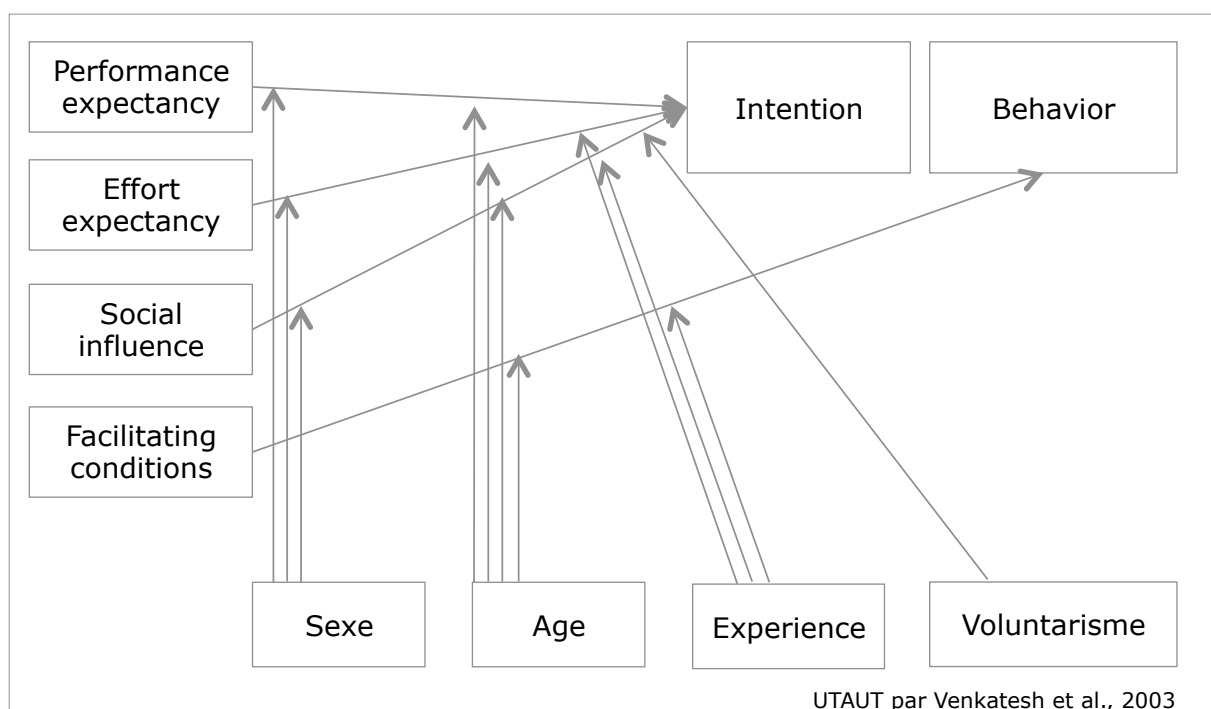
² This model was developed to explain adoption in the workplace, hence the use of "efficiency" in the case of MesInfos was replaced by efficiency in protecting personal data.

Over the course of its application, the TAM model evolved and became a source of inspiration for other measurement scales such as the UTAUT (Unified Technology Acceptance Theory) by Venkatesh et al., 2003. This scale aimed to unify the different models and thus covers a wide range of adoption factors.

UTAUT is essentially based on four factors influencing an individual's intention to engage in a behaviour:

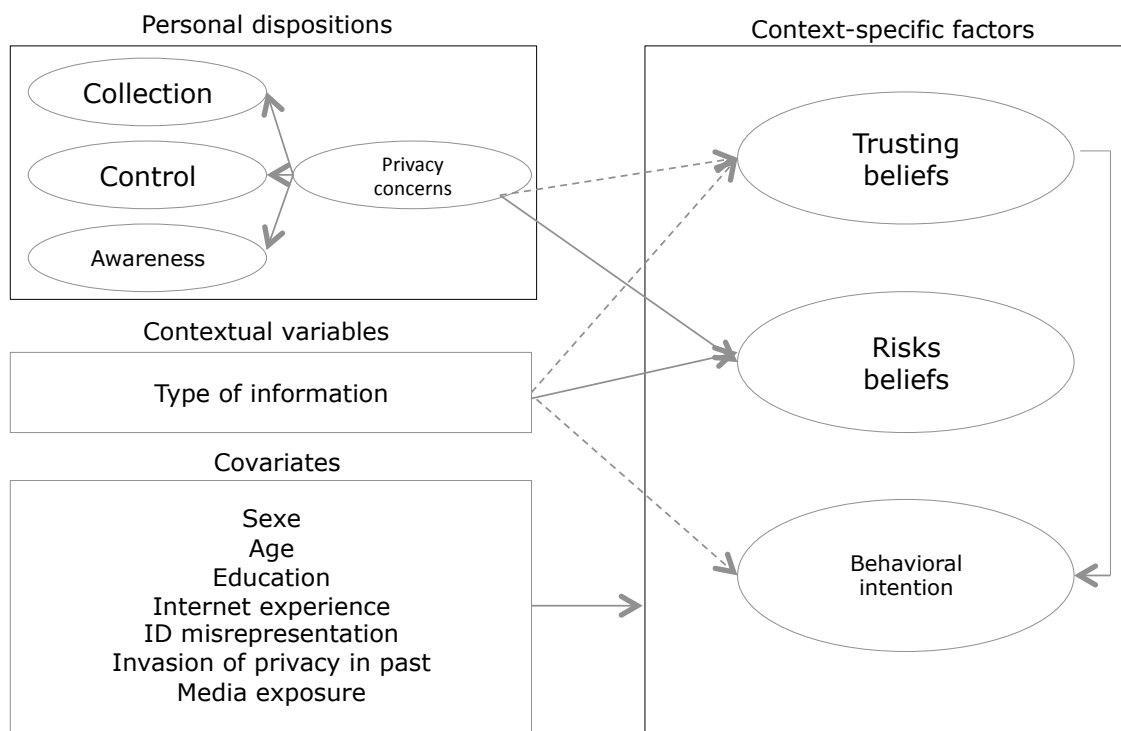
- 1. Expected performance:** Similar to utility, it is the degree to which an individual believes that using a service would allow him to perform better.
- 2. Expected effort:** It is defined as the ease that an individual will associate with the use of a service.
- 3. Social influence:** It refers to the impact of external variables (such as the opinion of siblings) on an individual.
- 4. Facilitating conditions:** The degree to which an individual believes that she/he has the necessary means and assistance to facilitate his use of a service.

Furthermore, because of the specificity of the tool observed in the context of MesInfos (personal data), other variables from the privacy field were also measured because of their potential influence on the use and adoption of Cozy, thus, the IUIPC scale was used.



Besides the adoption focus, the privacy parameter has been particularly exploited through the various MesInfos surveys. As mentioned above, in addition to the variables related to the use of a new technology or innovation, other attitudinal variables such as trust, level of privacy concern and risk perception were also measured, for this purpose, the Internet User Information Privacy Concerns scale by Malhotra et al., 2004, was used.

Unlike the models previously mentioned, the IUIPC seeks to determine the factors that could hinder the intention to use services requiring the disclosure of personal data (e.g. e-commerce), and this is mainly based on the level of concern (privacy concerns). Consequently, the higher the concern level of an individual, the less likely she/he is to use services through which she/he must communicate personal data, and vice versa.



IUIPC, Malhotra et al., 2004

Hypothesis

Based on the various research conducted so far in terms of adoption and privacy. We make two main assumptions about the MesInfos testers:

- The adoption of the Cozy platform by testers depends on the level of their attitudinal variables (trust, privacy concern, risk perception, expected benefits and innovativeness)
- The level of trust (towards data-holding organisations) will be modified by the providing of Cozy (personal data and third party services).

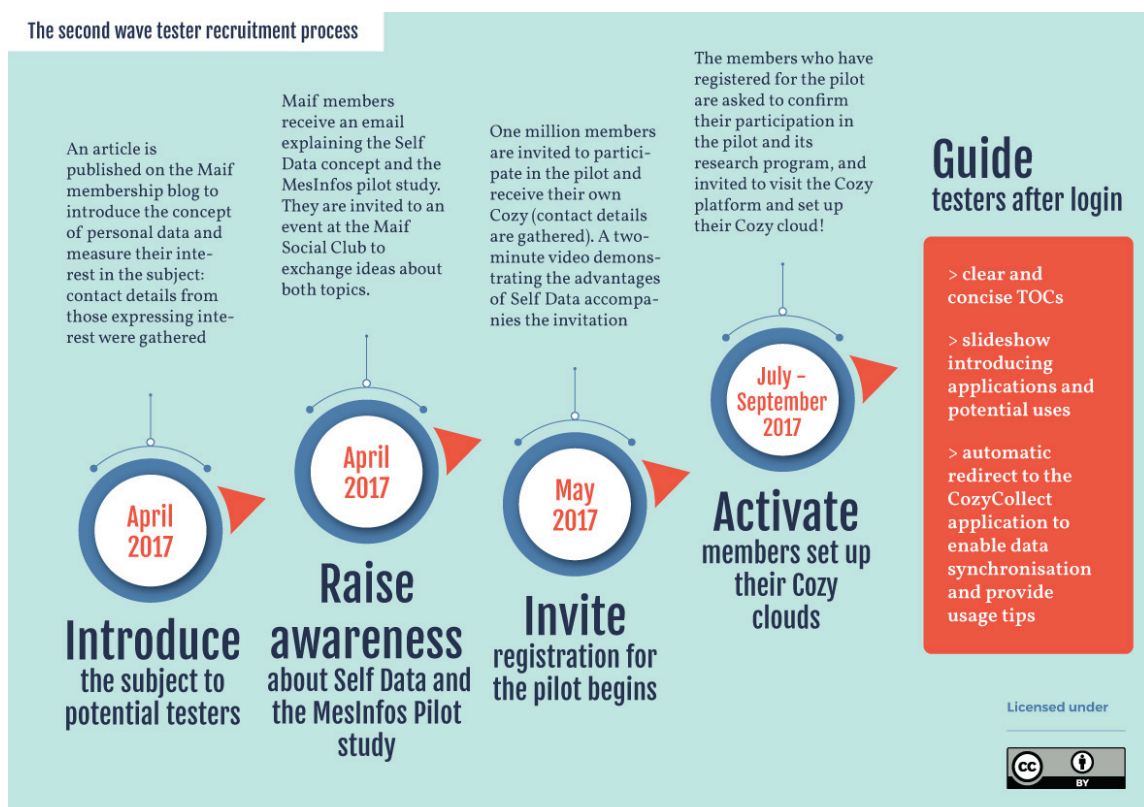
METHODOLOGY

TESTERS RECRUITING

Recruitment took place in two phases. The first wave of testers came on board in November 2016: 300 of our project partner's employees, mainly from MAIF, agreed to go through the teething process and give us the objective feedback that enabled us to correct certain recruiting issues related to language, CozyCloud onboarding and other small bugs. The second recruitment wave sought the participation of «real» users (rather than partner employees).

The recruitment process itself was redesigned several times, so that new recruits would have the most fluid experience possible. These reiterations took place over several months, in close collaboration with Cozy and MAIF. The purpose was to make the project objectives perfectly clear and relatively simple. knowing that the Self Data concept and the functionality of a platform like Cozy might be confusing to potential testers, parts of the recruitment process included an introduction to the wider concept of personal data. The aims were to generate interest, raise awareness about the Self Data concept and the scope of its application and situate the pilot within these parameters. These insights ultimately served to facilitate the new testers' Cozy cloud activation process and provided them with the most fluid experience possible when taking control of it.

Over the various stages of the recruitment process, 2,300 testers agreed to be part of the panel and joined the MesInfos journey. They agreed that a multidisciplinary team of researchers could study their expectations, impressions and use habits.



COLLECTION OF SCIENTIFIC DATA

To collect data measuring testers attitudes and practices, a four-part observation process was implemented:

- Quantitative methods:

1. Questionnaires:

- First questionnaire: measuring perceptions and attitudes that may influence the use of Cozy.
- Second and third questionnaire: measuring the use/adoption of Cozy by the testers.

2. Traces of use:

- Use of Cozy by testers, from June 2017 to July 2018.

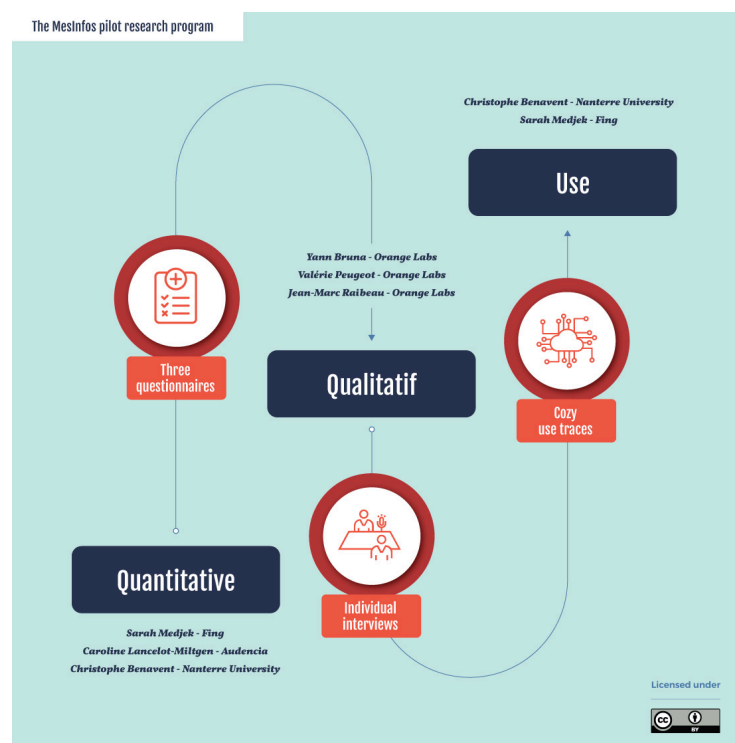
- Qualitative methods:

3. Individual interviews:

- Interviews conducted with twelve testers from the MesInfos experiment, six testers in Paris region and six testers in Lyon. These semi-directive interviews were based on a grid composed of four parts³:
 - The individual, usage and connection habits,
 - The individual's vision of personal data,
 - Cozy usage
 - General usage of internet since getting acquainted with Cozy

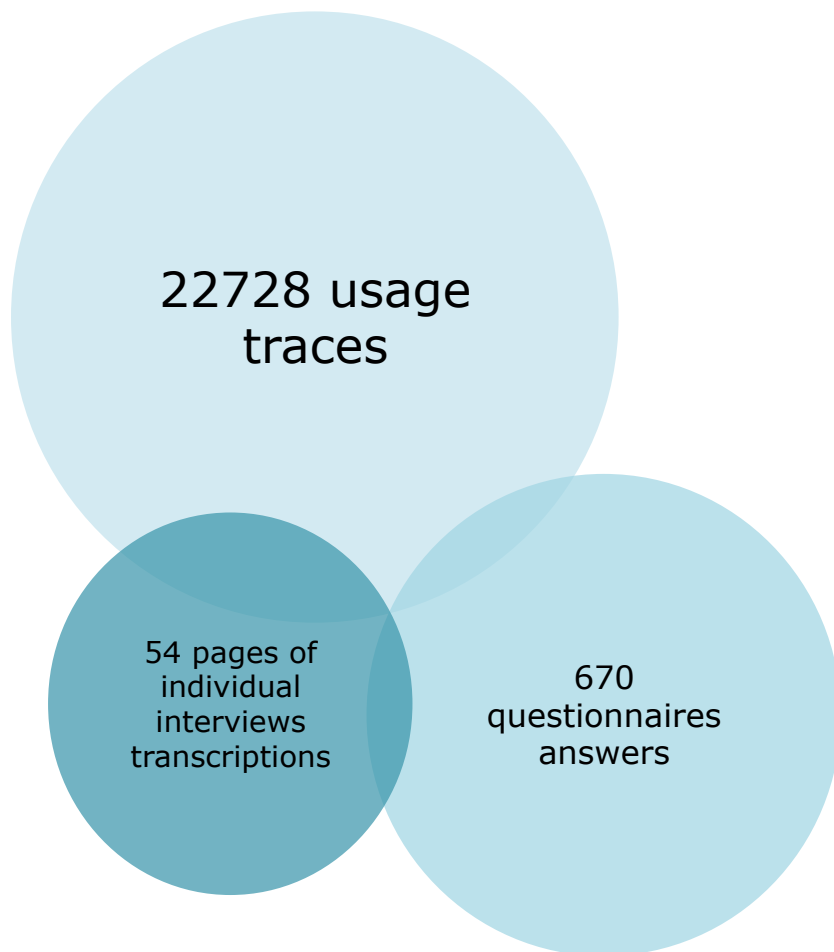
4. Group workshops:

- Three group workshops conducted in collaboration with Tubà, in Lyon. These workshops brought together about fifteen testers at each edition to discuss their expectations (services) and uses of Cozy (focus on MonLogis, Banks and the Self Data challenge services).



RESULTS

THE OBSERVATION PROCESS IN FIGURES



PERCEPTIONS AND ATTITUDES

Results of the qualitative interviews

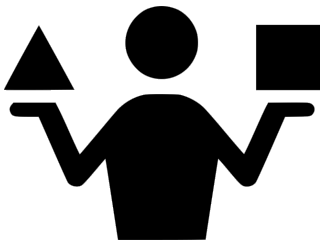
As stated in the section on the research framework, perceptions and attitudes play a key role in adoption behaviour. Before we could collect the testers' provisions regarding the use of Cozy (only possible after weeks of use), we first measured those related to the collection and use of personal data by organizations.

The interviews conducted with the testers identified four main approaches to defining personal data (*according to interviewed testers*):



Definitions close to the law:

Data defined by its nature (surname, first name), which must have a link with the individual. Relating to identity (identifying data) and interests (repeatedly cited)



Comparative definitions:

Data that is distinct from professional data and is confidential (i.e. "personal data that we do not wish to share")



Definitions related to digital services:

Data defined as "trace" of our online activity", "my geolocation, the rides I make", "it is information storage, it's big data", "it is a data that I do not want to disclose online".



Definitions in relation to data controllers:

Data hold by companies "these are data that are somewhere and do not belong to us".

PERCEPTIONS AND ATTITUDES

Results of the qualitative interviews

These interviews also inform us of the testers' concerns about the collection and use of their personal data:



- The possible commercial and political usages of the data are very often highlighted by the testers.
- The impact of Internet browsing, future research, the idea of control, invisible orientation of minds, fear of biased content (not neutral) "made for the individual in question". In the context of targeted advertising, this is considered "aggressive". In the context of politics it's "dangerous".
- Non-compliance with regulations "unfortunately, the GAFAs will not comply with the GDPR". Feeling that the GAFAs will ignore the regulations, they are "above" the law.

Finally, the interviews enabled to better understand the testers' aspirations regarding their data:

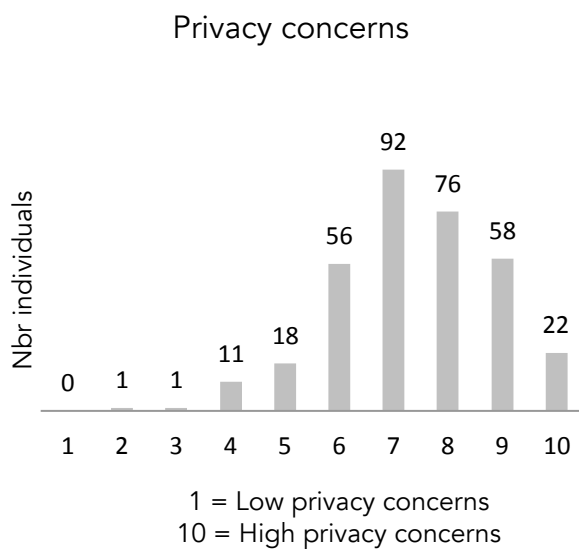


- Transparency from data holding companies: Testers expressed their willingness to have more information about their personal data in terms of collection, storage, selling, purposes.

PERCEPTIONS AND ATTITUDES

Results of the quantitative surveys

The quantitative questionnaires also provided us with information on the attitudes of the testers, between concern, benefits and innovativeness, here are the results:



The privacy concerns is a central variable in the case of MesInfos. It indicates the level of individuals' concern regarding the collection of their personal data by organizations and its impact on their privacy.

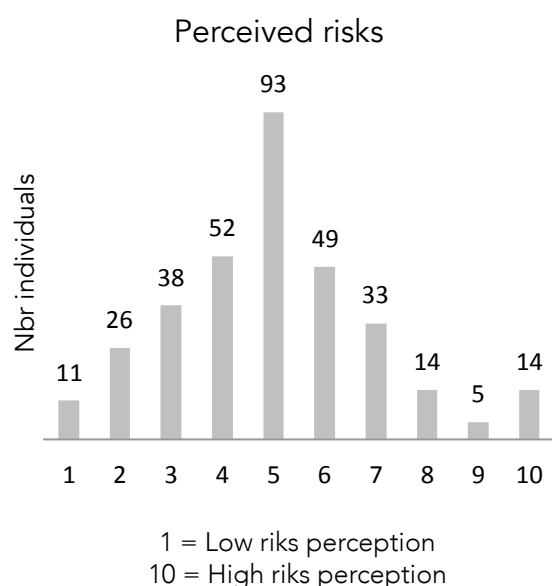
The more concerned individuals are, the less likely they are to disclose their personal data to businesses. In addition, the assumption is that the higher the level of concern, the more individuals are looking for ways and tools to protect their data and privacy.

According to the results of the first questionnaire, 91% of testers expressed a high level of concern.

This factor measures the level of risks perceived by testers regarding the use of Cozy (risks of insecurity and potential negative impact on their privacy).

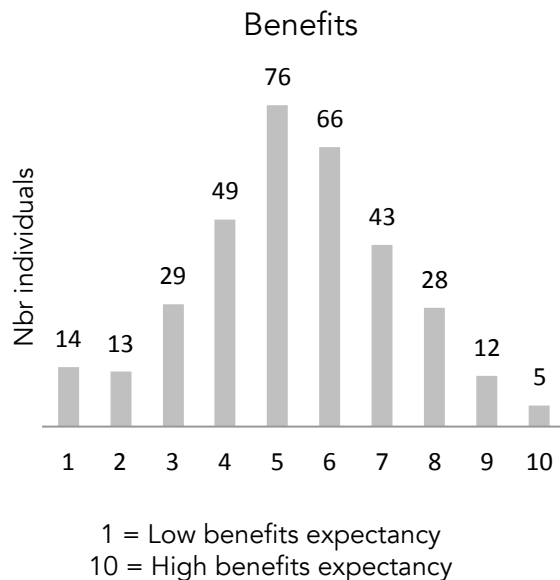
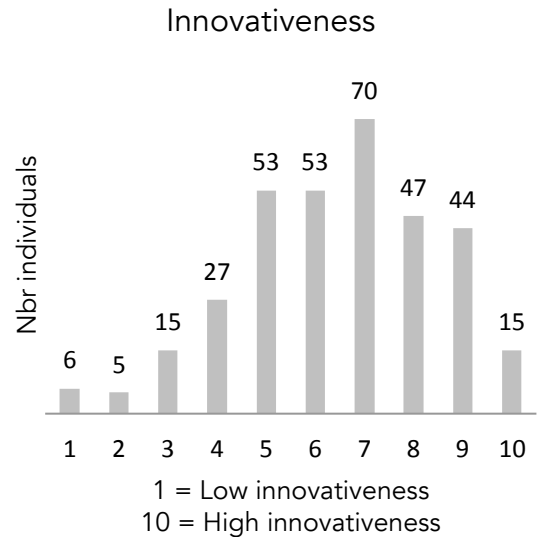
The more risks individuals perceive, the less likely they are to store and/or reuse their personal data through Cozy.

Regarding the results of the first questionnaire, they show us a panel with a low risk perception (66% of respondents believe that there is little risk in storing/using their data on Cozy).



Innovativeness refers to individuals propensity to try and use new products. As part of the MesInfos pilot, this attraction to novelty can have an impact on the use of Cozy and its adoption by testers.

The first questionnaire shows that 68% of MesInfos testers demonstrate a high level of innovativeness, as they declare to be technological innovations "enthusiast".



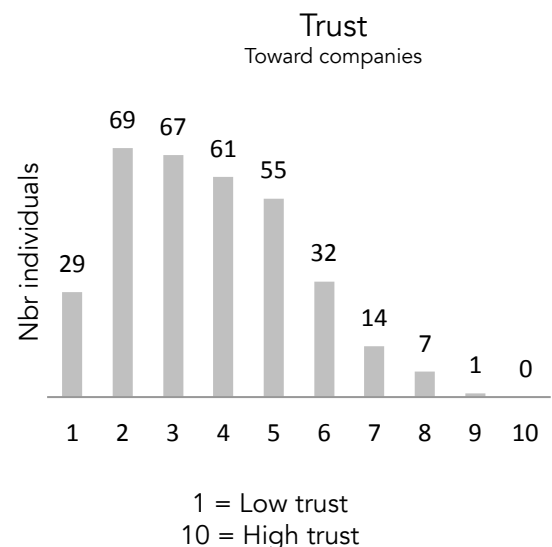
Benefits variable measures the level of individuals' expectations vis-à-vis the benefits and advantages of sharing their personal data. Benefits vary: a benefit might come in the form of time saved, or money earned, or from the ease offered by more personalized service, etc.

As a result, the greater the expectation of benefits, the more users are likely to use the product or service. 46% of questionnaire n°1 respondents have a high level of benefits expectancy.

In terms of privacy, Trust is defined as individuals' belief or perception that a company puts the necessary procedures in place to protect customers' personal data and privacy.

Such procedures may include the use of data for known purposes, as well as secure technologies for storage and data sharing with trusted third parties.

Regarding the MesInfos users, this variable has low rate, as the survey results show that 83% do not trust companies in terms of personal data collection and usage.

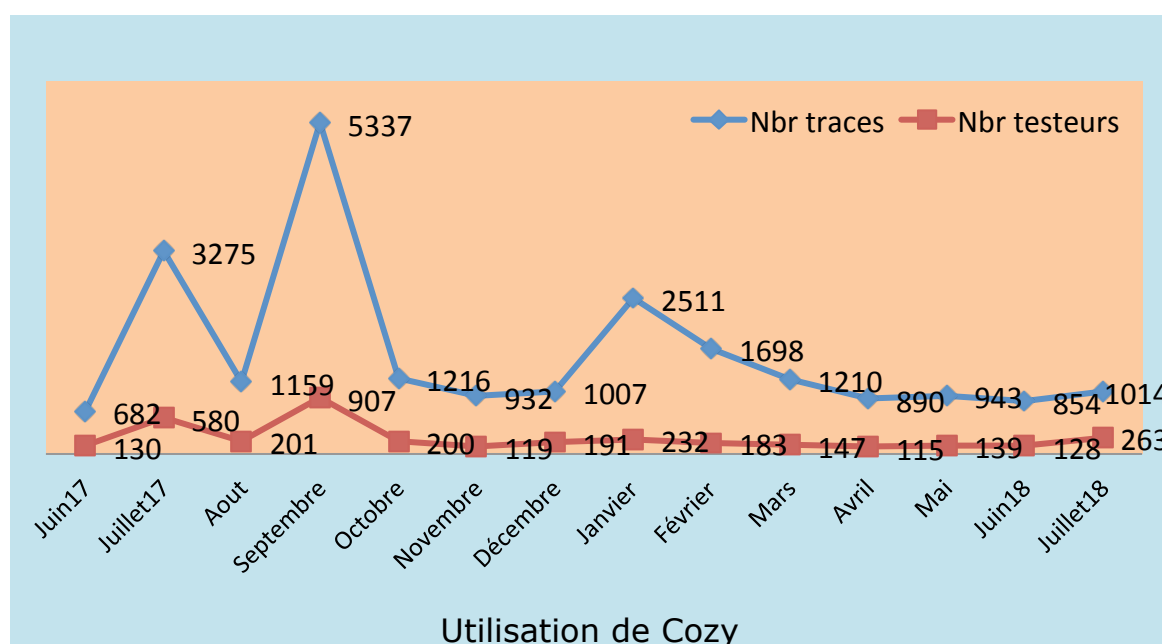


The collection of testers' perceptions and attitudes helped specifying two hypotheses :

1. The levels of the testers' attitudinal variables (high concern, low trust, high innovativeness) and their aspirations for more transparency would positively influence their use (and adoption) of Cozy.
2. The restitution and reuse of personal data via Cozy would impact their levels of concern (decrease), perceived risks (decrease) and trust (increase).

COZY USAGE

Usage traces results

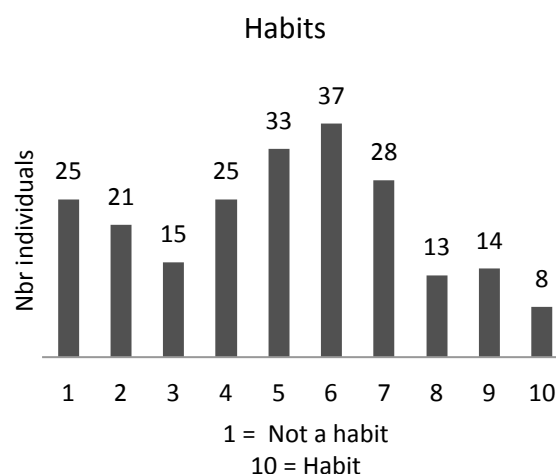


Traces of use were collected between June 2017 and July 2018 in order to have a clear vision of the use made by testers, but above all to overcome the declarative bias (gap between perceived and actual behaviour).

The traces indicate that 1708 testers used Cozy (in different degrees) throughout the experiment. An overview of these traces shows four activity peaks over June 2017-July 2018 period.

While the first two peaks correspond to the two recruitment waves, the other two correspond to periods of strong communication around Cozy (commercial version at the end of January and closing event on 21 June).

This means that although Cozy has built up a pool of about a hundred regular users (between 7% and 10% depending on the month), for the rest of them the use of Cozy is not yet a habit and a communication effort is still needed to bring them using Cozy. Moreover, the responses to the third survey support this observation, since for 56%⁴ of them, the use of Cozy has not yet become part of their daily habits.



4. 56% of the 219 respondents to questionnaire n°3

COZY USAGE

Individual interviews results

The individual interviews indicate that the testers have rather homogeneous uses. The Drive, Collect and Banks applications in this order seem to be the three main uses of Cozy for interviewees, results that are in accordance with usage traces (except for Photo which comes in 3rd position).

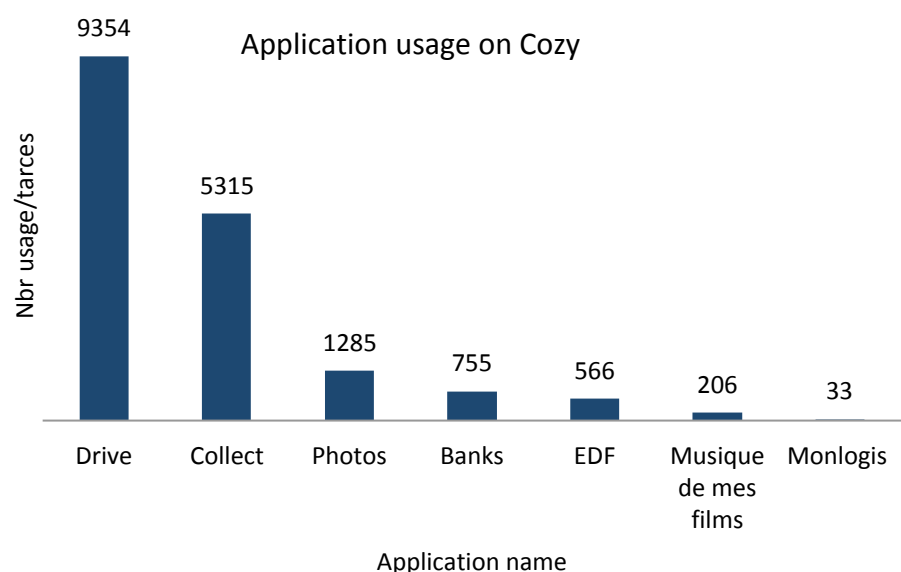
The Drive is mainly used to store administrative documents from services that they have not yet linked to Cozy (e.g. taxes, etc.). In addition, testers emphasize once again the convenience of centralization, and the time savings offered by this "all-in-one" aspect.

Moreover, this utilitarian use was also highlighted during the group workshops where the testers expressed their desire to have two types of services:

1. Emancipation or agency services⁵: tools that allow better control of data (more transparency about the data holders, purpose, place of storage, sale, etc.)
2. Utility services: applications that allow to reuse personal data (better know oneself, compare oneself to others, money saving, etc.).

In this regard, the testers clearly indicated that utility services (storage in particular) are certainly the entry point to more developed uses. The explanation for this lies in particular in the fact that these are tools and use cases with which they are familiar, as many people indicate that they have several storage spaces (Google Drive, Dropbox... etc)

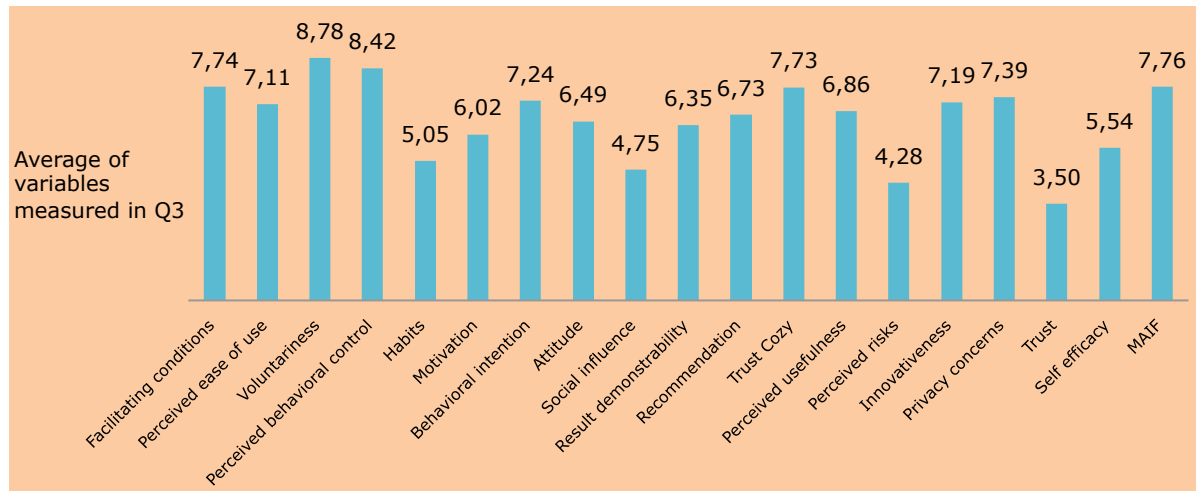
5. According to the American psychologist Albert Bandura, the concept of agency refers to the ability of individuals to be active agents of their own lives, that is, to exercise control and regulation over their actions.



COZY USAGE

Survey n°3 results

While the first steps of the observation process allowed a better knowledge of the testers' dispositions prior to their use of Cozy, the second part was devoted to the measurement of post-use attitudes and adoption intentions.



The results of questionnaire n°3 reveal that the testers consider Cozy as relatively easy to use, despite the difficulties encountered and pointed out during the interviews. The testers also find Cozy useful on a daily basis (especially for the storage of their files, documents, etc.), but still not many of them describe the use of Cozy as a habit in their everyday lives.

On the other hand, we can also observe some points of divergence between the answers to this questionnaire and the traces of use:

To the question on their voluntariness, i. e. that the use of Cozy depends only on their own will, the testers answer with a large majority yes, but yet the traces collected on Cozy indicate clearly that the use of Cozy still requires some communication efforts.

Another point of divergence and certainly the most important one is the discrepancy between the level of trust given to Cozy via the questionnaires and the wariness it arouses among the testers who participated in the individual interviews. Indeed, if the testers trust level in Cozy is much higher than that of the data-holding organizations, it is subject to many questions and even concern.

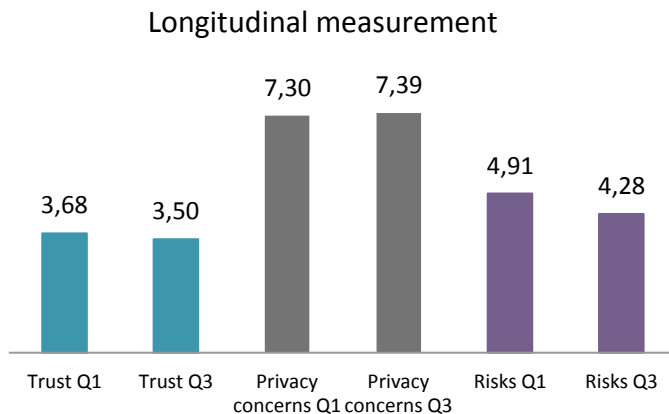
Many of the interviewees wonder where their personal data are stored and located, others interrogate about the future of their data if Cozy is taken over by another company, whereas some of them are question the use the.io. The testers also believe that Cozy does not provide enough concrete evidence of its "exemplarity".

Even if it is difficult to give a definite explanation for this discrepancy, it could well be linked to the profile of the testers interviewed, individuals from the research world with a certain investigative mindset.

ATTITUDINAL EVOLUTION

Longitudinal measurement

Trust, concern and risk perception are three central variables measured longitudinally (re-tested through Questionnaire 3), in order to assess the impact of making data available.



The graphic above shows a very small difference between the averages for the first and third surveys. A one-factor analysis of variance confirms the equality of the means, indicating that there was no impact of data restitution on these three variables.

```
> leveneTest(TrustScore ~ Temps,
data=Dataset, center="mean")
Levenes Test for Homogeneity of
Variance (center = "mean")
Df F value Pr(>F)
group 1 0.9068 0.3424
162
```

```
> AnovaModel.2 <- aov(TrustScore ~
Temps, data=Dataset)
```

```
> summary(AnovaModel.2)
Df Sum Sq Mean Sq F value Pr(>F)
Temps 1 1.2 1.161 0.385 0.536
Residuals 162 488.5 3.015
```

```
> with(Dataset,
numSummary(TrustScore,
groups=Temps, statistics=c("mean",
+ "sd")))
mean sd data:n
Q1 3.680488 1.672393 82
Q3 3.512195 1.798243 82
```

The explanation at this unchanged level could lie in the complexity of the subject of personal data that was expressed by the testers, particularly during the workshops. Indeed, many of them pointed out the difficulty of grasping all the issues related to the collection and/or restitution of personal data. This difficulty may have acted as a barrier to change the level of trust, for example, as trust requires knowledge of the practices, capacities, and willingness of organizations to protect data, as well as the cost/effort involved in returning the data back to users/customers. However, in the case of MesInfos, and although sustained work to find the right vocabulary and transmit all the necessary information was provided, the subject, and to some extent the experiment, remained misunderstood by some of the testers. This reinforces the hypothesis that personal data literacy is very important.

On the other hand, the positive point is on the side of commitment. When asked if this experiment increased their interest and loyalty to MAIF, the vast majority of testers answered between 8 and 10/10.



Based on the different answers to the interviews/questionnaires and usage traces, we propose two new hypotheses:

1. The adoption of Cozy depends on the attitudes.
2. The adoption of Cozy depends on the experience on Cozy itself.

COZY ADOPTION

Survival analysis

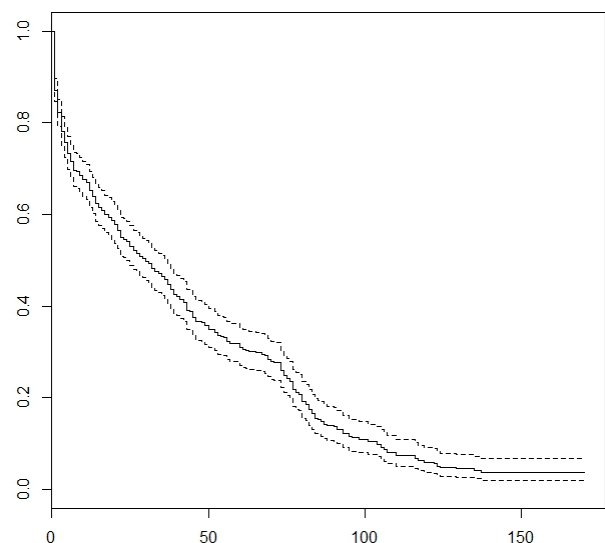
During the experiment, a research model based on two main hypotheses was developed:

1. The first, which is part of the perspective of reasoned action, assumes that behaviour (use and adoption) depends on initial attitude. In the case of a *cloud* hosting and reusing personal data, this attitude is strongly linked to the level of concern (privacy concerns).
2. The second assumes that the behavior (usage and adoption) is related to the use of Cozy, i.e. the testers' *experience* with Cozy itself.

These two hypotheses were tested with a survival analysis (Cox's statistical model) that makes it possible to link an event (in this case the end of the use of Cozy) to a number of explanatory variables, in our case these are attitudes (concern, trust, self-efficacy, innovativeness, expected benefits, perceived equity of Cozy) and the experience on Cozy (date of first connection, average duration between two connections)

This survival analysis shows us three main results:

1. Between 80 and 85% of testers stop using Cozy after 120 days (and goes up to 90% after 150 days) the retention rate is about 10%.
2. Attitudinal variables have little explanatory power (level of concern, trust, etc.) seems to have no effect on the adoption of the platform.



3. The introduction of the variable "action" seems to have a negative effect, each connection negatively influences the next. The testers activated their Cozy later (2nd wave of recruitment) remain there longer (Cozy having been significantly improved between June 2017 and January 2018 in preparation for the official launch).

In conclusion, the various results of this pilot indicate that the testers are looking for utility services (usefulness), and that their adoption of Cozy depends strongly on the previous experiences they had on this same platform (ease of use), confirming once again the relevance of the TAM model.

CONCLUSION

After three years of experimentation, including one year with the testers, MesInfos provides us with many valuable insights on the implementation of Self Data: for data holding organizations, for the innovation ecosystem (see Fing synthesis <http://mesinfos.fing.org/pilote-mesinfos-synthese-enseignements-actions/>) and of course, about the testers. As far as the latter are concerned, we will first of all highlight the gap between their concern and their actual use of Cozy. Although they expressed a strong concern and a willingness to manage their personal data, few of them finally made full use of Cozy, particularly the services that allowed real data reuse. Nevertheless, the complexity of the Self Data concept and the issue of personal data in general certainly played a role, thus confirming the need for literacy and acculturation actions.

We will then note the utilitarian use that predominates in our panel. Although Cozy usage was recorded using different methods, the results agree on the predominance of "Cozy Collect" and "Cozy Drive". On the other hand, the difference lies in the trust of the testers in Cozy. Between the indulgence expressed through the questionnaires and the wariness declared during the interviews, the testers ask Cozy for an exemplarity that the GAFAM cannot claim.

Finally, while Cozy seems to have built a pool of regular users as part of the MesInfos pilot, the adoption of the tool does not seem to be influenced by attitudinal factors, but by the experience on the tool itself. Beyond the successful user experience that Cozy must offer, it is essential to provide real solutions to reuse the data and really address the issue of Self Data.

Zoom-in

Find all the
questionnaires results

1. Anxiety

Anxious emotional reaction of a person when using a service/product.

2. Attitude

A state of mind that is favourable or unfavourable to the use of a service/product.

3. Benefits

Benefits or advantages expected by an individual as a result of the use of a service/product.

4. Commitment

An individual's attachment to a company, here to MAIF.

5. Cozy use

Cozy usage: number of connections/day, connection time, applications used, etc.

6. Digital profile

Digital habits: equipment, activities, etc.

7. Ease of use

Use of a service/product that does not require much effort.

8. Enjoyment

Pleasant and joyful feeling due to the use of a service/product.

9. Facilitating

Means put in place by a company to facilitate the use of its service/product.

10. Habits

Extent to which the use of a service/product becomes a habit.

11. Innovativeness

Propensity to search for new products to test and/or use them.

12. Intention to reuse

The degree to which a person has formulated conscious plans to perform or not perform some specified future behaviour, Here to continue using a service/product.

13. Loss aversion

A person's sensitivity to losses and desire to avoid them.

14. Motivations

Internal and external factors leading to the use of a service/product.

15. Need for cognition

The need of a person to collect a lot of information about a subject (service / product) and to make a cognitive effort to understand it.

16. Optimistic bias

Tendencies to minimize risks.

17. Perceived behavioural control

An individual's perception of his/her ability to adopt a given behaviour.

18. Perceived fairness

The extent to which an individual judges that a company is keeping its commitments and promises, here data protection.

19. Perceived ownership

The extent to which a person believes that his/her personal data belongs to him/her.

20. Perceived risks

Uncertainties or threats related to the disclosure of personal data or the use of a service/product.

21. Perceived value

The value given by a person to a service/product after estimating the costs and benefits associated with its use.

22. Perceived information control

Individual perception of his/her ability to control his/her personal data, here through the use of Cozy.

23. Personality traits

Measurable and relatively stable personality characteristics.

24. Privacy concerns

An individual's level of apprehension about the collection, storage and use of his/her personal data by an organization.

25. Privacy self efficacy

An individual belief that he/she has the ability to protect his/her own personal data and privacy.

26. Recommendation

Suggestion that something is suitable for a particular purpose, here Cozy for better data protection and control.

27. Results demonstrability

Observability and communicability of results related to the use of a service/product.

28. Satisfaction

The quality of a service/product perceived as meeting the user's expectations.

29. Social influence

The extent to which an individual thinks that the use of a service/product is important his/her relatives.

30. Trust

An individual's belief that a company of which he/she is a customer takes the necessary actions to protect his/her data and privacy.

31. Trust in Cozy

Belief of MesInfos testers that Cozy is taking the necessary actions to protect his/her personal data and privacy.

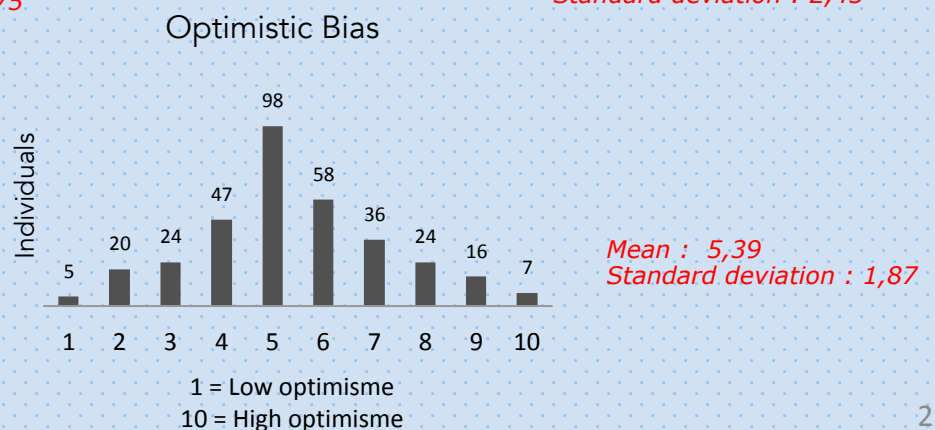
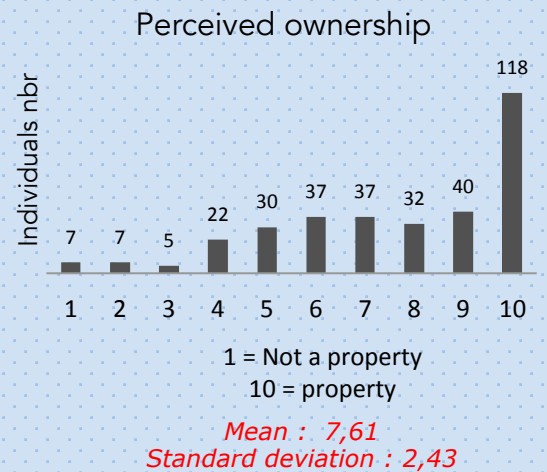
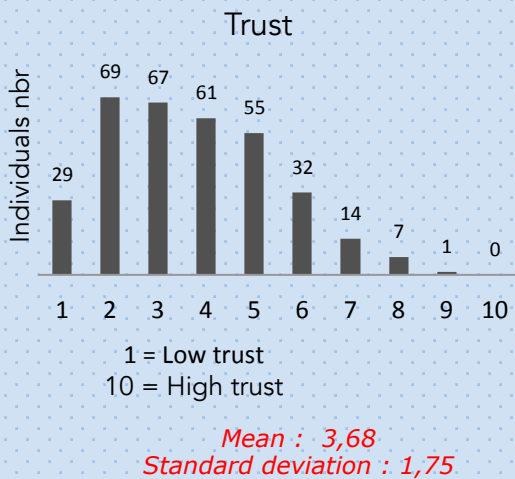
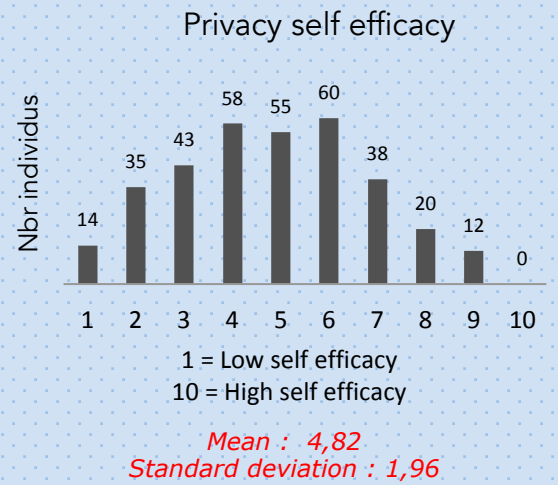
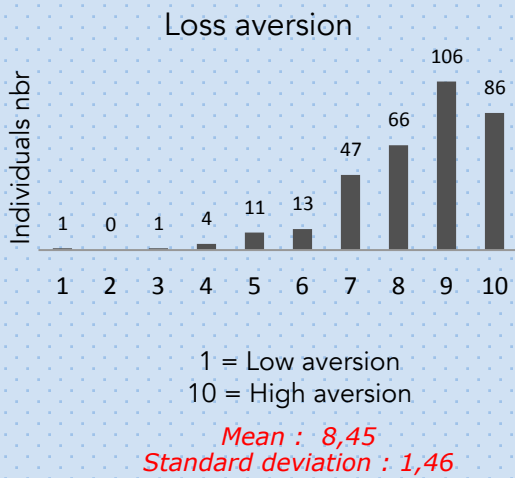
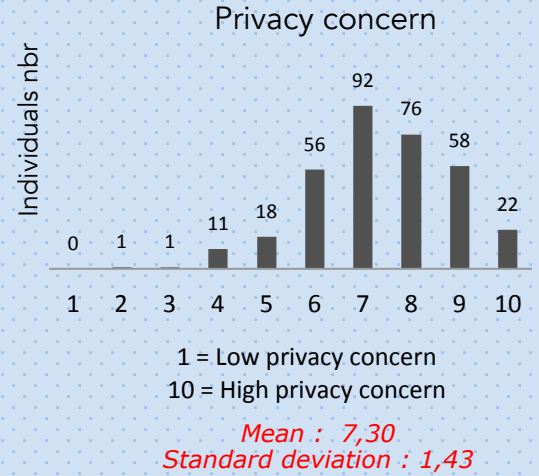
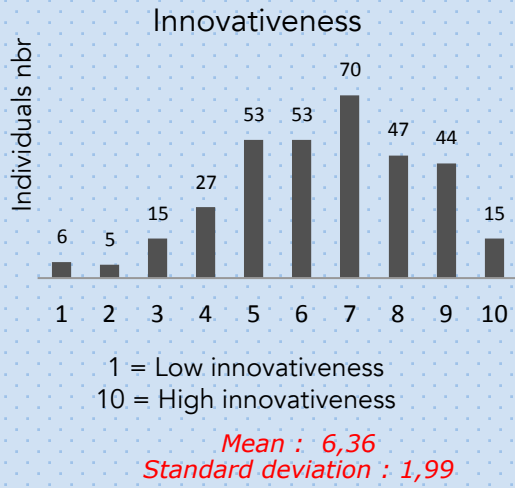
32. Usefulness

Use of a service/product that allows the user to increase his/her efficiency and/or performance.

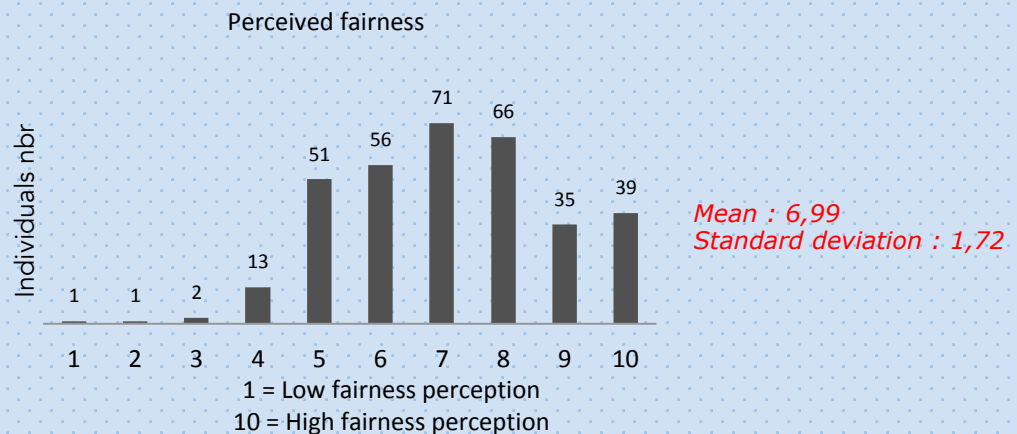
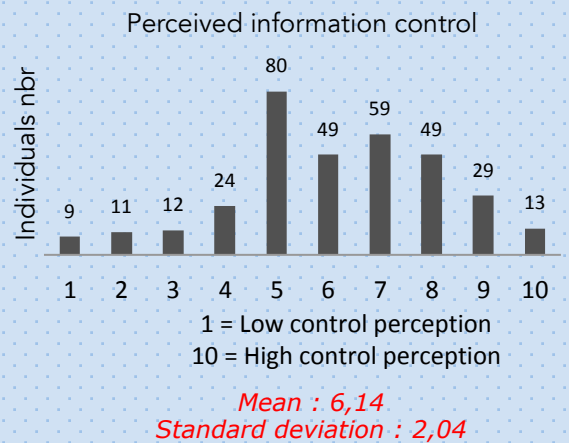
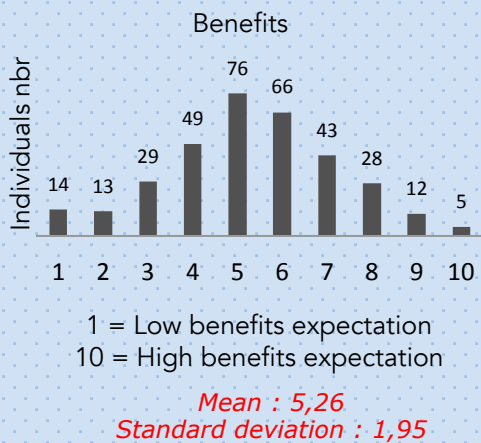
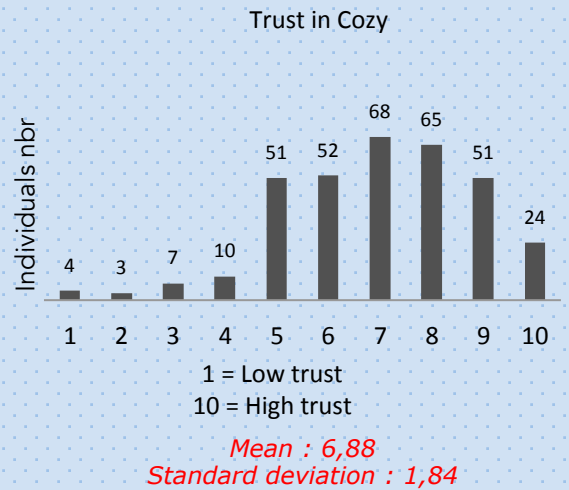
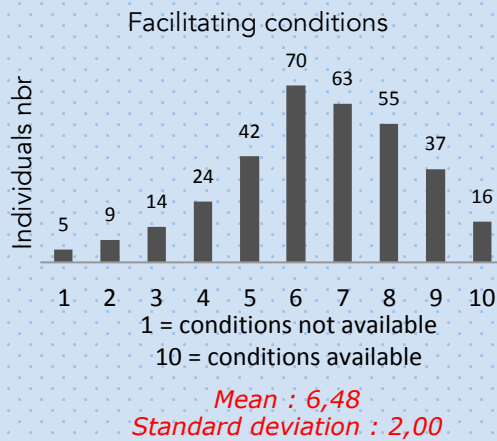
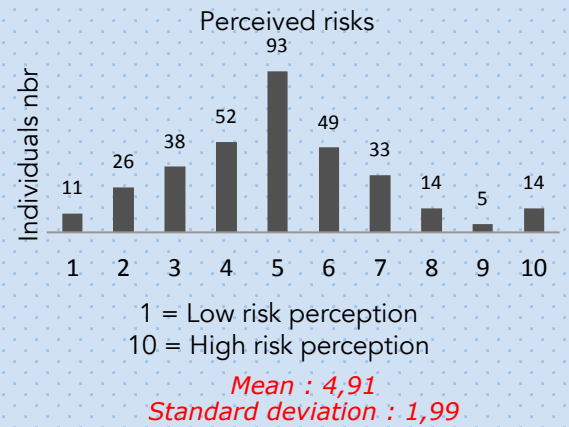
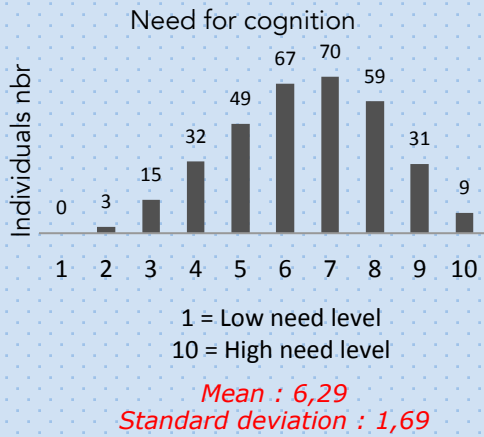
33. Voluntariness

The extent to which the use of a service/product is voluntary and results from free will.

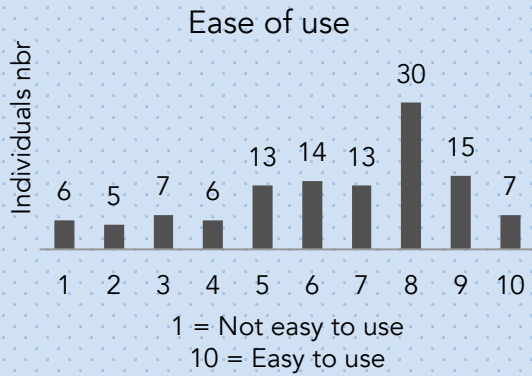
Questionnaire n°1



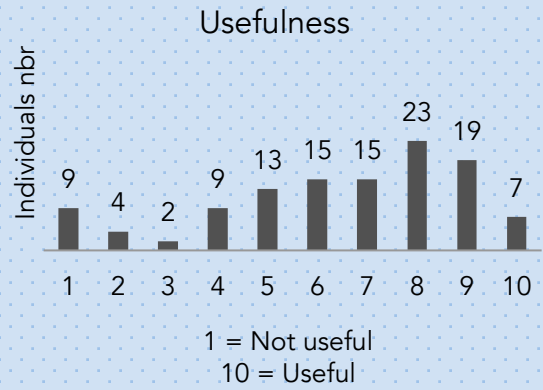
Questionnaire n°1



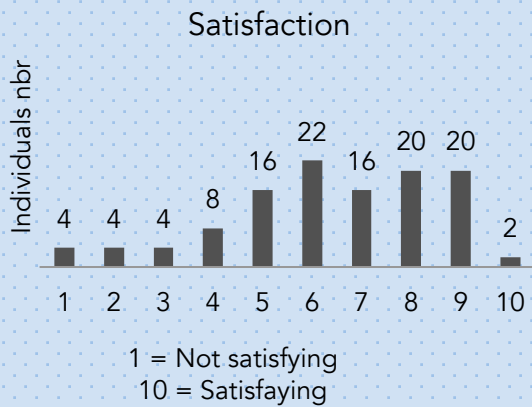
Questionnaire n°2



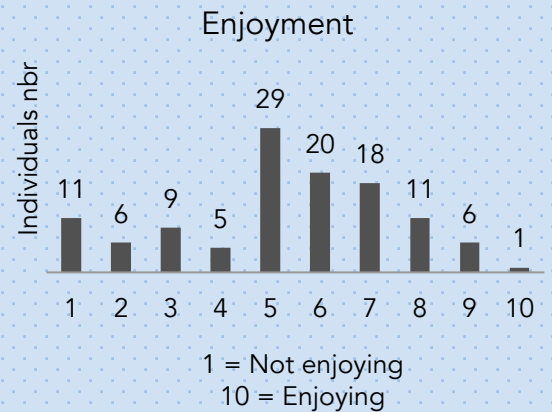
Mean = 6,44
Standard deviation = 2,40



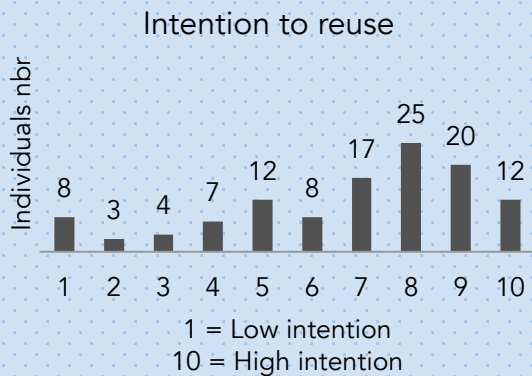
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Standard deviation = 2,47



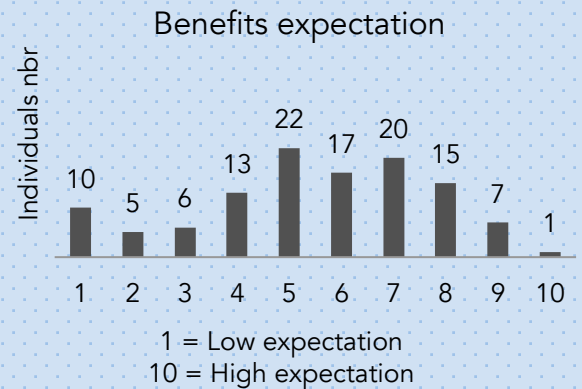
Mean = 6,30
Standard deviation = 2,15



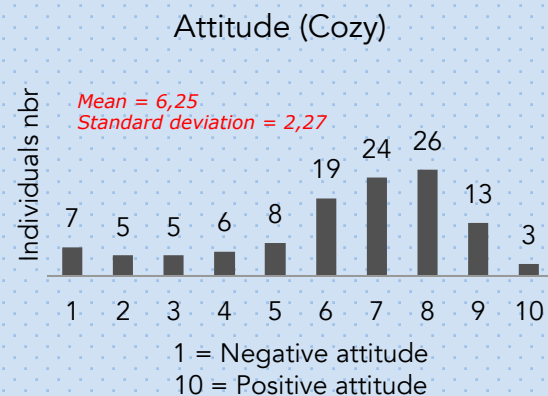
Mean = 5,30
Standard deviation = 2,21



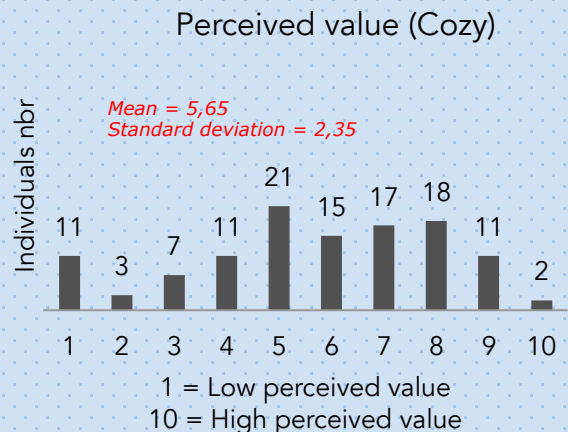
Mean = 6,76
Standard deviation = 2,51



Mean = 5,37
Standard deviation = 2,20



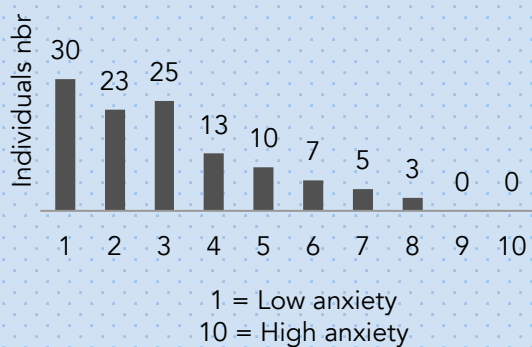
Mean = 6,25
Standard deviation = 2,27



Mean = 5,65
Standard deviation = 2,35

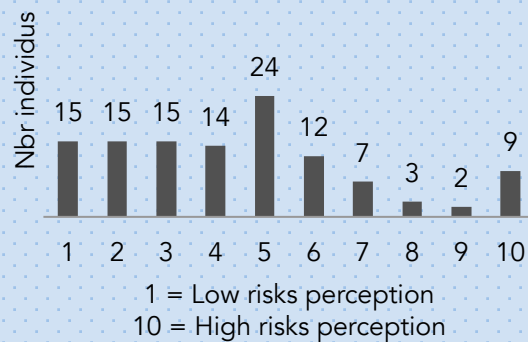
Questionnaire n°2

Anxiety



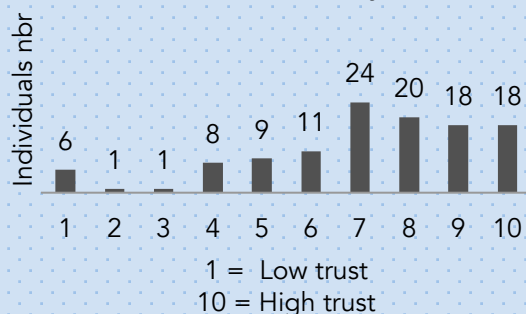
Mean = 2,93
Standard deviation = 1,78

Risks perception



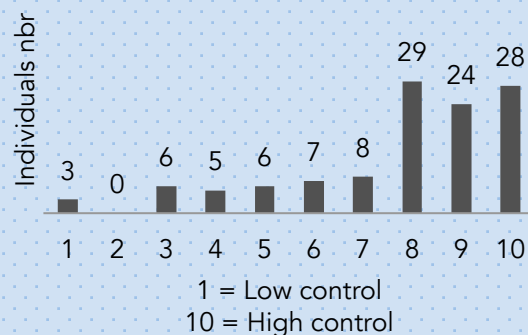
Mean = 4,44
Standard deviation = 2,51

Trust (Cozy)



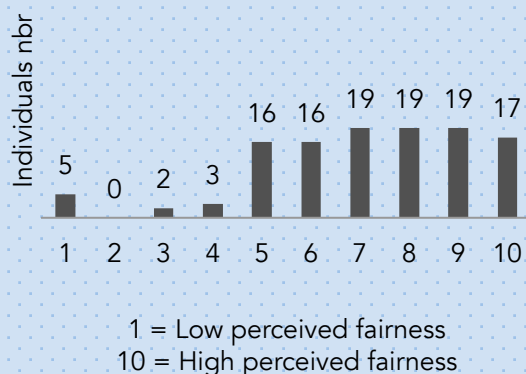
Mean = 7,04
Standard deviation = 2,29

Behavioral control



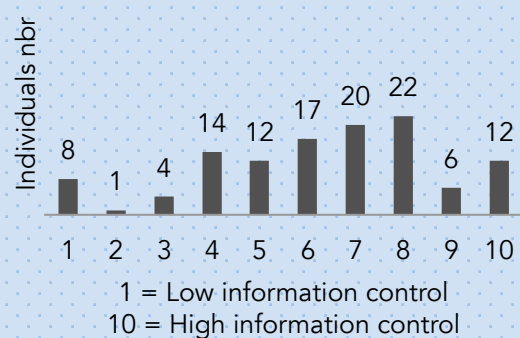
Mean = 7,74
Standard deviation = 2,25

Perceived fairness



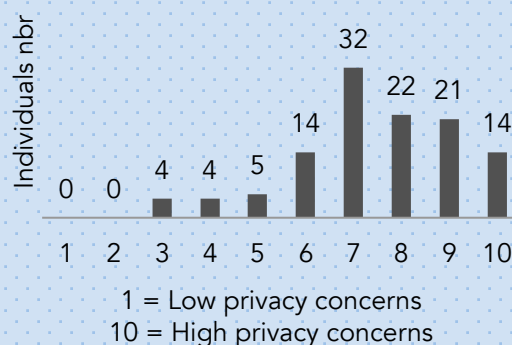
Mean = 7,01
Standard deviation = 2,19

Perceived information control



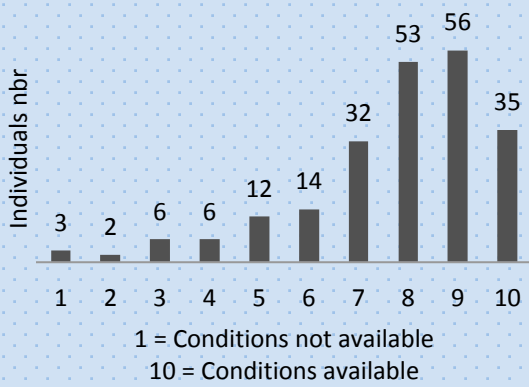
Mean = 6,27
Standard deviation = 2,37

Privacy concerns



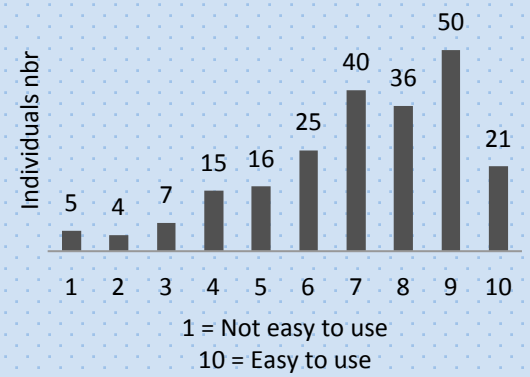
Mean = 7,41
Standard deviation = 1,70

Facilitating conditions



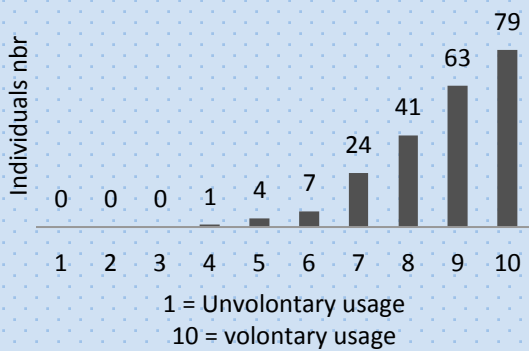
Mean = 7,74
Standard deviation = 1,97

Ease of use



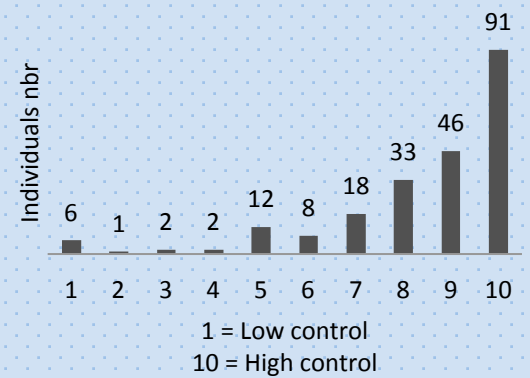
Mean = 7,11
Standard deviation = 2,16

Voluntariness



Moyenn = 8,78
Standard deviation = 1,26

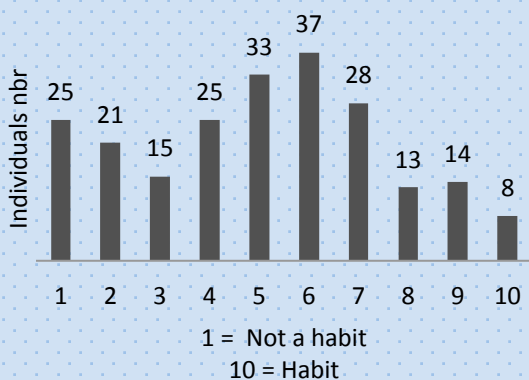
Behavioral control



Mean = 8,42
Standard deviation = 2,08

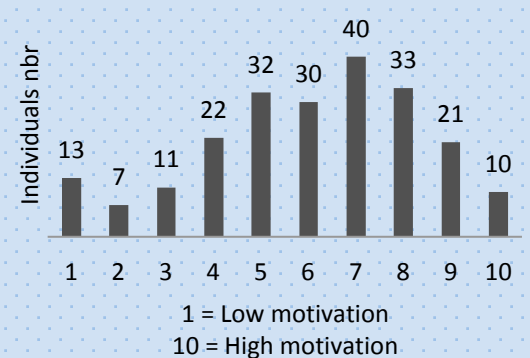
Questionnaire n°3

Habits



Mean = 5,05
Standard deviation = 2,45

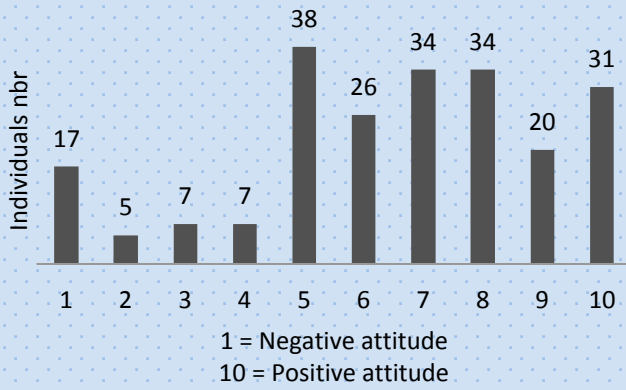
Motivations



Mean = 6,02
Standard deviation = 2,30

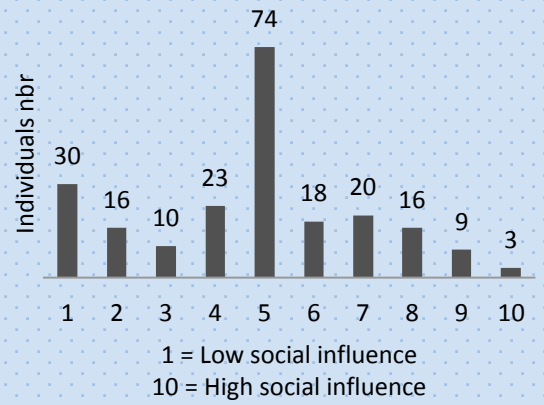
Questionnaire n°3

Attitude



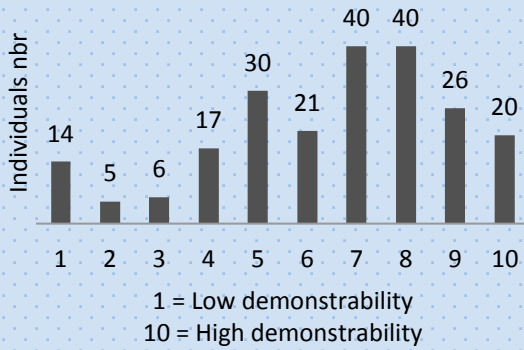
Mean = 6,49
Standard deviation = 2,56

Social influence



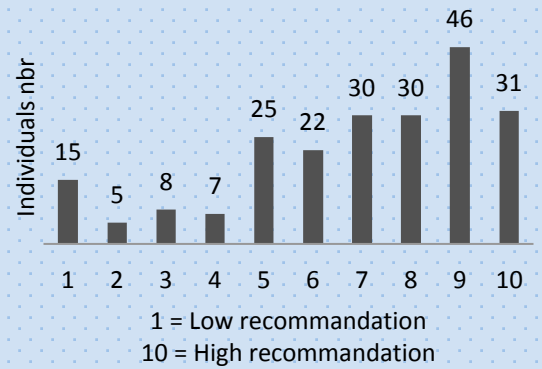
Mean = 4,75
Standard deviation = 2,28

Results demonstrability



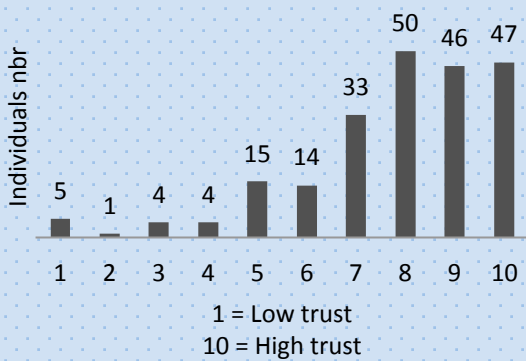
Mean = 6,35
Standard deviation = 2,41

Recommandation



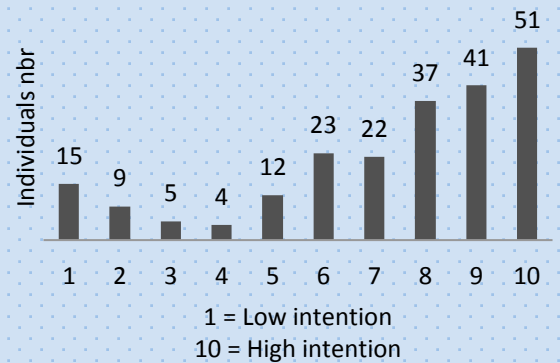
Mean = 6,73
Standard deviation = 2,59

Trust (Cozy)



Mean = 7,73
Standard deviation = 2,03

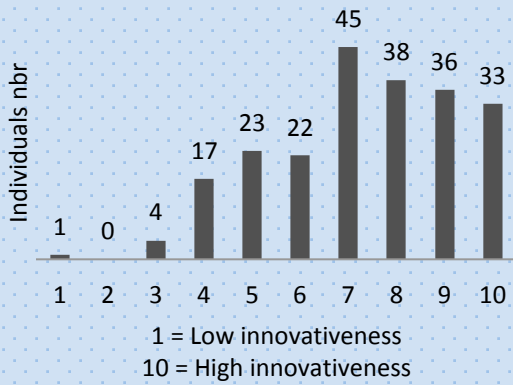
Intention to reuse



Mean = 7,24
Standard deviation = 2,70

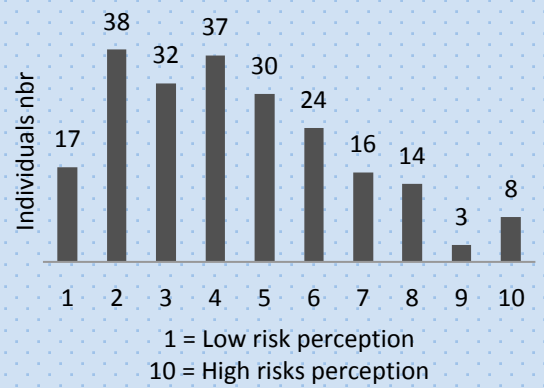
Questionnaire n°3

Innovativeness



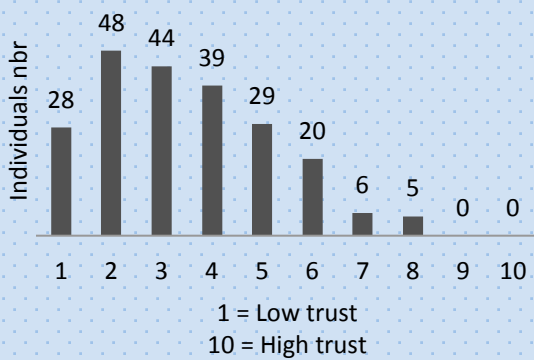
Mean = 7,19
Standard deviation = 1,92

Risks perception



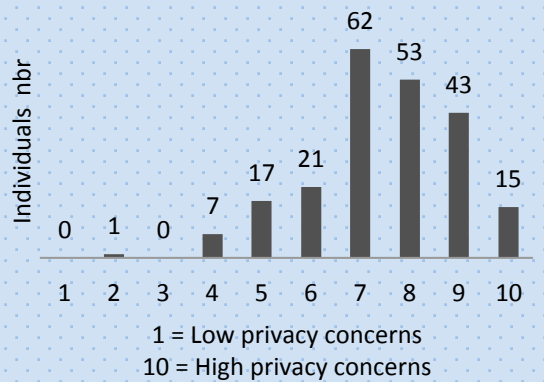
Mean = 4,28
Standard deviation = 2,30

Trust



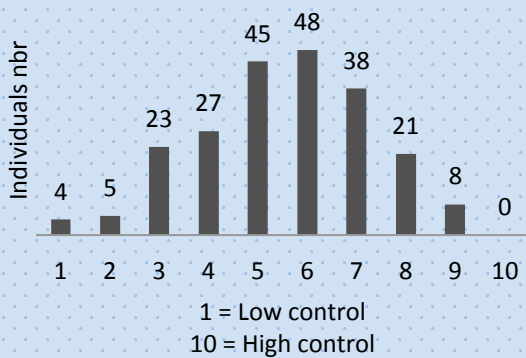
Mean = 3,50
Standard deviation = 1,77

Privacy concerns



Mean = 7,39
Standard deviation = 1,44

Behavioral control



Mean = 5,54
Standard deviation = 1,74

Commitment toward MAIF



Mean = 7,76
Standard deviation = 1,59

ZOOM-IN

Discover the complete
analysis of the
MesInfos interviews
(verbatim)

Summary

Section 1: Profile of Interviewees, Practices and Internet connection.

Section 2: Perception of personal data and the importance of having a right of access to it.

Section 3: Effective knowledge of data collection by companies and the rights of individuals at the tie of GDPR.

Section 4: Personal data in practice: concrete steps taken by individuals for the protection and recovery of their data.

Section 5: Cozy usage and improvement suggestions.

Section 1: Profile of Interviewees, Practices and Internet connection

1.1 Profile: individuals mainly from the world of research - academics, scientists working at CNRS, engineers, a doctoral student, a school teacher and a retired university library secretary.

Individuals who are multidevice enthusiasts, combining the smartphones, laptops and tablets usage.

Information gathering and the cloud, two very time-consuming usage. In our sample, the individuals who wanted to discover Cozy are already large users of clouds.

Respondents report that they are particularly connected. Faced with various injunctions to permanent connection (professional environment, research activities: writing, bibliography, watch, etc.), they know that they are connected for many hours a day, generally more than 6 hours when they calculate their combined use of several devices (smartphone, tablet, computer). Most people have difficulty estimating a daily connection duration, and even giving a range: "always connected", "24 hours a day when you have an iPhone", etc.

1.2 Voluntary disconnection from ICTs:

Most people are aware of their permanent connection but, even before we ask them to express their opinion on it, they immediately defend themselves and justify this number of hours: "I know how to control my usage", "I am on important projects", "you understand, it is to follow the news", "today it is necessary, we have no choice", etc.

Others, more rarely, adopt a speech in line with what we noted a few years earlier in the context of the ANR Devotic (2014): some individuals distance themselves from these tools. Louis, 40, refuses to connect to it in the evening and voluntarily keeps an old smartphone that does not have all the necessary features that would make him spend more time using it. Jacques, 69, is very careful not to let himself be overwhelmed by this and does not spend "more time than necessary". Because he is "old-school", he "prefers to read the newspapers". Voluntary disconnection is not a phenomenon being initiated by future versions of iOS and Android: it is to keep its distance that results from an old subjectivation logic. In his sociology of experience, Dubet bases on this logic an actor who cannot be reduced to his roles or interests when he adopts a point of view other than that of integration or strategy.

In both cases, the individuals interviewed show a strong reflection about their tool practices.

Section 2: Perception of personal data and the importance of having a right of access to it.

2.1 Define a personal data:

Louis, 40: personal data could be, for example, the job I do if I have the impression that the company that asks me for it does not use it. For me, personal data would not be an absolute notion but rather related to the use that will be made of it.

Marie, 38: a trace of our online activity

Thérèse, 55: this is what attracts us, sensitive, personality traits

Jacques, 69: What I consider personal is what guarantees me independence, or rather non-dependence to external organizations.

Marc, 31: I would say that perhaps it is in relation to the use I would like to make of it. That is to say, a personal data is what I do not want to give to everyone. For example, I like Mrs. Tartempion, it is not necessary for everyone to know.

Eric, 42: It is a value that can characterize me, the personal data must have a link with me.

Pierre, 50: Personal data is my identity, my financial means, my interests. That's it. This is what I also do during the day when I follow an itinerary, I am sure it is put somewhere and that people know where I am and where I am going and who I am going to see.

Jose, 26: A personal data would be a data that can be inherent to me, that is, my identity, etc.

Arlette, 64: It's everything about my health, my personal life, the people I date and what I buy and what I would sell. That's what comes to mind, personal data is everything about my private life.

Emmanuel, 44: It's a bit like our mapping, whether it's civil status, whether it's our consumption habits, our orders, our frequency of use of certain applications or organisms, geolocation, to be free of your data, everything you can leave, these small seeds, these small nuggets that can lead to you, digitally recorded by all means.

Jean, 40: Personal data is already intrinsic data, first name, address, telephone number, age, how many children and then I think it can go as far as my tax return, photos, bank details, my information statements, the purchases I make here and out, etc., the journeys I make that are tracked by Google for example so all the information I leave, my digital traces that I leave on the Internet with all the browsing I do regularly. All this generates information storage here and out, it's the big data that's in there.

Jean, 40: It's true that these are data that are somewhere and don't really belong to you where we don't feel we have access to them as easily as it could.

2.2 Conclusion, what is personal data?

The simplest definitions: a data defined by its nature (surname, first name), which must have a link with the individual. Related to identity and interests (cited several times)

Comparative definitions: data that is distinct from professional and confidential data (personal data that you do not wish to share).

Definitions that are directly linked to digital spaces: "trace of our online activity", "geolocation, routes I take", "information storage, it's big data in itself", "data I don't want to disclose online".

Definitions that are positioned in relation to data controllers: "not an absolute notion, it is related to the use that can be made of it", "which guarantees me a non-dependence on external organizations", "data that are somewhere and that do not belong to us".

2.3 For all individuals interviewed (12/12), it is important to have a right of access to their personal data. There are many reasons for this:

Louis, 40: First on the Internet, there is a lot of data that is collected vaguely without our knowledge, let's say. And that are then sold. And then after that, we're exposed to a lot of targeted advertising. And that pisses me off a little bit. First because it's often aggressive, or invasive advertising, on the web. And also because the info in front of us is not neutral. It's made for us and I think it distorts our journey on the Internet, let's say. And since we are now essentially going through the Internet for just about all the information we want to have, I think it's quite dangerous.

Marie, 38: I think it can have an impact at some point on what I'm going to do, since personal data can be used to target people... I know that it is also used in politics, that there are algorithms, etc., that have calculated percentages, chances. I mean, I know it's going to impact at some point, I don't know exactly how and by what means.

Thérèse, 55: I would like to have access to it so I can see what is being collected. I would like to be able to judge what is collectible and what is not. Unless there is a legal framework that prevents it from being too invasive. But I don't believe that.

Jacques, 69: I would say yes, it seems important to know what is going on. But on the other hand, I'm so pissed off about it. In other words, I don't want to spend time doing audits and stuff like that.

To remember:

- Yes, it is important (12/12)....
- For political and commercial reasons mainly
- People are looking for transparency, they want to know what data is being collected, whether it is being sold, and if so to who and for which purposes.
- Fear that this will impact Internet browsing, future research, the idea of control, an invisible orientation of minds" I will not do this because... ». Fear that the content posted is not neutral as well, but "made for the individual in question". In the context of targeted advertising, it is aggressive. In relation to politic, it is dangerous.
- Feeling that there is not much you can do (using the word "incompetence"), that it is not within the individual's reach, that he or she is "currently unable to control anything in there", feeling that there is no legal framework to regulate access to personal data, or that it is insufficient / ineffective.
- Some individuals (5/12) already mention the lack of time / laziness that hinders them in the desire to learn more about the collection of their personal data. For Pierre, 50, it just seems too complicated.
- Only one individual refers to the "nothing to hide": Arlette defends that "it will not change anything that anyone knows for whom I vote", because it does not have "a huge importance".

Section 3: Effective knowledge of data collection by companies and the rights of individuals at the tie of GDPR.

3.1 Effective knowledge of the collection of personal data by data holders:

Louis, 40: In general, it's long. And it's not often easy to understand. And then when you install the application, you want to use it right away.

Marie, 38: I know it collects my email address. I tried to set it up so that it doesn't record my Internet searches, but that's always tricky. Then, in terms of information, at one point, it was my geolocation, but I also removed that. After that, I admit that I don't know much more.

Thérèse, 55: These applications relay information, for example, for my food purchases, on what I consume, and possibly for my purchases of equipment. In principle, I avoid buying the equipment via the Internet. These applications, I think they establish a profile of who I am as a consumer. I think applications like this know my address, etc. In fact, I think there is a form of intrusion into my daily life that quite bothers me. There is all the ads that follow. For example, when I open either my computer or my tablet, the ad corresponds word for word or image for image to what I have viewed or purchased. That is what I call consumption. But I also think that there may be even more insidious issues, such as, as I was saying, my identity, my address, etc.

Eric, 42: In any case, if there is an observation perhaps of my browsing or research on the Internet, I do not perceive it. For example, one can quite imagine a record of the searches I can make in a browser, I don't see it especially in this type of application. But in the end, I don't see too many problems, most of the time, that they have some information about me. It is true that I was surprised one day with a colleague who did not want to install because there was an alert about the rights she was going to give on it. It made me smile. At the same time, it is a bit of an antithesis. I'm more likely to think that there's not much confidentiality in the use I'm going to make of it anyway, so it's fun for me to see a little bit of how it works. And her, she was really being suspicious.

Eric, 42:[So according to you, we have no choice?] If we want to use the tool, no. If we're facing very important corporatism, no, we don't have a choice. There are many services currently in place that perform authentication first. There are some who still offer to create an account with an email. But there are more and more where they ask you for your account with Facebook. If you no longer have an account or do not wish to link it, you cannot use the service. And this is an illustration of "we have no choice", if the condition is to go through this authentication, it is a little similar for the general conditions, we are not going to have them modified on a personal basis, in each case. We are not negotiating on an equal footing.

Peter, 50: I think they collect everything and know everything, and they keep everything. Probably because technology makes us know everything about everything. But I don't know how they do it. I guess they know everything. But I don't ask myself that question too much because I don't want to panic about it either. I say to myself: well, if we don't do anything illegal or mistreating, there's no reason for them to bother me by collecting my data. And what do companies do with it?] I don't think I can imagine all of it, but I know that for example email addresses are circulating, that they are sold, given, lent, I don't know, but there's probably a whole traffic behind it.

Because I found my email addresses on lists I'm fighting against because I mainly get advertising feedback. And I'm fighting about it to always cancel things and to remove my address. It's very complicated. But that's all I know. I think it's very easy for them to know my habits, to know what interests me, my concerns, my interests, all of that, they probably know.

Jose, 26: Basically as soon as there is a new application, it's true that I'm used to go into the settings and see a little, for example if it has access to my photos. For example, WhatsApp has access to my photos, microphone, etc. My applications I know what they have access to, and finally what tools they have access to within my phone, for example microphones, etc. On the other hand, data collection and finally what types of data are collected, frankly I am not at all sure about these collections.

Jose, 26: Yes, I have already read some terms of use. The ones I read were Cozy's, I don't really remember, but I know I liked it at the time. On the other hand, yes, Google drive and Dropbox when I subscribed, I didn't read, but I knew there was no alternative. Finally, no alternative offering, let's say, some data protection. So, when you're a little blocked, unfortunately you don't have a choice.

Arlette, 64: I think they sell them for some of them, I'm even sure. For example: I get delivery to my home, so I'm sure that the companies Carrefour, Auchan, ect cetera, collect the data, that they can also sell them, and what bothers me the most is when we sell the telephone data, for people to call you afterwards.

Jean, 40: at the installation they tell me what they connect, then I am no longer able to do it on a daily basis, I think because I trusted them. I am able, if asked or if I have a concern, to go and look the rights that have been opened, for example access to contacts, messaging, location, photos, etc., but it's true that at one point, I had installed a kind of anti-malware to avoid surprises and it's true that at one point, this tool also indicated applications that were a little too demanding in terms of authorizations ; some of them are astonishing, including very well known apps and we wonder why they should have access to the microphone, things like that, and others that are a little less well known... Some of them I uninstalled, thinking there's no reason it should go this far.

To remember:

- Different levels of knowledge about the nature of the data collected. Email address, surname and first name are recurrent in the speeches of individuals. These are the most frequently mentioned personal data. More rarely, individuals report research history (Eric), food purchase history (Thérèse) and telephone number (Arlette). Those who seem to have the most advanced knowledge in the field refer to more specific data collected by applications (Jose, Jean, Emmanuel), such as geolocation, which is repeated four times in the interviewees' speeches, or access to microphones or pictures.

- Only 3 out of 12 individuals report, at this stage of the interview, that they have inquired about the collection of their data: two of them through the Play Store, which indicates the required authorizations before installing an application, and one through a third-party application that displays applications that are too data intensive (Avast). That's barely a quarter of our sample.
- The majority of the individuals interviewed mentioned advertising use related to the collection of their data. "It's long", "it's not easily understandable", "it's complicated", "I don't know much more": a feeling of helplessness that is confirmed.
- Pierre remains very vague in his answers: "they collect everything, know everything and keep everything", but avoids asking himself the question "so as not to panic about it".
- Eric does not perceive this data collection, does not see any problem and declares that there is in any case "not much confidentiality" in its uses, according to him, is part of a logic of distrust. Fatalist, he declares in any case that he has "no choice", taking the example of authentications by Facebook, then the T&Cs that he cannot have modified personally, before concluding that the individual and the data holder do not negotiate on an equal footing. The same applies to Jose when he talks about Dropbox or Google Drive: due to a lack of "credible alternatives", he has no choice too.
- The interviewees also stated that when trust is placed in an application, it is likely to be definitive (cf. John).
- According to Jose, there is a lack of knowledge from individuals about the collection of personal data, which makes it very difficult to take action on this collection: "in general, to be honest, when using or installing new applications, ...well, I think it is very rare for people to look at the general conditions of use, sales, etc. So unfortunately, it's hard to give up something when you don't know a little bit. »

3.2 Effective knowledge of individuals about their existing rights:

Louis, 40: The right of access? I guess we have the right to ask what data was collected, right? Isn't it ? I don't know exactly, no. What I understood was that it was not always easy.

Marie, 38: It seems to me that this goes hand in hand with the new law, doesn't it? Or it precedes it. I don't know. It seems to me that I had heard about it. After that, I had never really stopped by. But I heard about it, yes.

Thérèse, 55: I listen a lot to the radio, or watch television news programme, we talk about the right of access, the right to forget, so that's why I know a little bit, at last I heard about it. But I don't have enough precise information, I don't know who we're doing this with.

Eric, 42: I think it must exist in French law. We must be able to ask an entity that holds the data that are related... yes. I think that this is provided by the law, in particular with the CNIL, in France, we can ask to have a copy of all the computer files that are related to me. At the same time, I think it's a very cumbersome process, which I've never done, if that's the next question. I would really have to be in a litigious situation to be interested in that. Especially since I think it is a considerably limited right, as soon as you leave the national territory. The data I was able to leave on Facebook, I am not convinced that if I go through the CNIL, I will get it.

Eric, 42: The right to be forgotten? I've heard about it, I don't think it's a characteristic of law today. It's more of a concept. The right to forget is something interesting, I think, that still needs to evolve. That's a little bit like what I was saying on Facebook or whatever, you created an account, you deleted it and you realize, so if you search your name, nothing appears, and then if you accidentally retype your password at their place, you see that they have kept everything. It is difficult to see a right to effective forgetting. We also see it in a lot of cases where people have died. In the end, their data are still exist but we do not really know to whom it belongs.

Jean 40: The right of access? Yes, we have the right to ask a company for all the data, for example on a e-commerce website we create an account, this account generates purchases, orders and it is true that after a while we no longer really know what we left as traces on this website so we can ask to access this information, ask to provide us with all the information the website holds about us. See what it has kept in archive following our orders, our account creations and all that follows to request a rectification or a complete deletion of the information.

To remember:

- Very little knowledge a part from the right of access.
- For the latter, few individuals (3/12) concretely know what it is about, and only one has already taken the step of using it for Free (but it is Emmanuel).
- The answers given by individuals are vague: they often remain vague "I think so", but most of them specify that they see the right of access as a very cumbersome and complex process. For them, having a look at all the data collected is possible, but difficult.

3.3 Effective knowledge of individuals about the GDPR:

Louis, 40: What did I learn from it? Not much of anything. That it was a little more restrictive. Well, first of all, it's European. So it seems to harmonize standards, at last. And then that it is a little more restrictive, for example, than the rules laid down by the French CNIL. But it's mainly for companies or, let's say, the actors who really use the data, if I understood correctly. So from my rights, I didn't learn anything at all, actually. I have no idea what that gives me in terms of rights. I have vaguely retained some of the duties of the people who collect the data, but my rights...I don't know.

Marie, 38: I did not really check. What I believe is that websites and other entities that have access to people's personal data must inform people about what they own and what they do with it. I think it's fair. My rights? It seems to me that it is the withdrawal, it is not really a withdrawal, but it is the access to the data and the request to delete the data. tell me if I'm wrong.

Thérèse, 55: I don't think Facebook, for example, will comply with these rules.

Jacques, 69: So I'll tell you exactly what I learned from, it's the implementation of rules that are a little more restrictive for the big companies that provide us with services and all this, in the confidentiality and dissemination of the information they collect. That's what I remember. But don't ask me to go into detail, I have no idea. And the rights? I have seen, I have read, I have heard that you can ask Facebook or things like that to tell you the data they have about you. Or even, then I don't know how, but that you can remove these data.

Marc, 61: Oh really something very positive, is one of the few reasons that gives me confidence in Europe, that there is a body that does not let companies do everything they want, or at least having this feeling: I do not know if this is true, but let us at least have the feeling that companies are not doing everything they want. What about my rights? I didn't look at everything honestly, but I received a bunch of emails telling me that now the application X/Y asks me if I still agree, etc., to give the access to this or that data, with data lists, etc. I received for almost all applications, even those I forgot about having them.

Emmanuel, 44: The GDPR, on the other hand, what has actually changed in my stance towards certain commercial companies who call, is mainly telephone calls, I am always very polite but I now ask them to delete my contact details, my e-mail address, my phone when it is something that does not seem at all consistent with my requests, because it has been, it is a file that has been sold by an organization, and now I know they are obliged to delete it. It is easier to take back some of your data, your digital life, and entrust only what you want and need to these commercial organizations.

Jean, 40: I receive 20 emails a day on this subject, that's where we say to ourselves that we have subscribed to a lot of bullshit and we notice it when they come back to us because when they are newsletters, things, we delete them, we put them in spam, we don't see all this flow, but now, I think about it differently. What I have learned is that I think I have the right to ask a supplier, a website to modify, respect my privacy and delete the information I have made available to them. It is a right.

To remember:

- The majority of respondents are more aware of the "constraints" that the GDPR represents for data holders than of their effective rights, insisting that they are reassured that organisations are constrained in what they can do with the data, all at the European level.
- Knowledge of the new rights is non-existent for the majority, and at best confusing for the others (the only exception: Emmanuel, MAIF advisor). The right to erasure is the main right retained by individuals, who also point out that it is now possible to modify their personal data on services in addition to deleting them, and to manage the access attributed to their data.
- Different tones: when people talk about the new rules for companies, they seem confident. On the other hand, there is doubt as soon as they talk about their rights: "it seems to me that", "you tell me if I'm wrong".
- They denounce the number of emails they have recently received, sometimes from services they did not know they were registered for. It is like spam, but they note that they have become aware that they subscribe to a large number of services, much more than they thought, through emails.
- No individual has read all the emails received. At best, the first one has been read, not the others that are "built in the same form".
- Thérèse believes that Facebook and the other GAFAs "unfortunately will not comply with the GDPR". Feeling that the GAFAs will ignore, and are "above" the law.

Section 4: Personal data in practice: concrete steps taken by individuals for the protection and recovery of their data

4.1 What concrete steps can individuals take to influence the collection of their data?

Marie, 38: I must have had this phone for a year, a little over a year, and this phone allows me to have an easier access to my settings, so I decided to have a look and choose to give access to this or that data to apps. It must have been a year since I was careful when I installed the apps to what they have access to. Especially after that, with the media coverage of Facebook. I know that law is passing, it's already passed or it will pass. All the websites on which I am registered send me emails to inform me of their policies on the management of personal data. So I look at it quickly.

Thérèse, 55:[tools to protect your data?] My son installed some for me on my desktop computer, but I can't tell you which ones, I'm absolutely not competent. He installed some, just I'm not sure they're still there, or that they're not obsolete, that they're still up to date, because he's has done it long time ago.

Eric, 42: I use encrypted messaging, but it's on the fringe. It's more out of curiosity about how it works, knowing a little bit about how it works. In general, most of my emails go through like the ones we were able to exchange through Gmail, so they are totally scanned. Encrypting my data at home, in general, I don't do it, because I'm afraid of losing my passwords and having my own data encrypted by a password I've forgotten. (...) When I started using WhatsApp, it was not encrypted. Simply by the weight of the number of relays we can have, the number of people we know who use it. The Chinese are Weibo, Telegram or something else. I use, WhatsApp, it's because there were more people I knew using it, little by little it became a habit.

Jean, 40: For example, I had installed a weighing scale, today it's Nokia who makes them, it comes with a lot of blah blah, we should take the time to read it, but when just purchased it, you only want to use it straight away, so all the blah blah with 10 pages to read, you accept without really reading, but at some point I stopped everything as I was asking myself what they were doing with all the data. I cut the cord and I stopped all the data on my phone, I don't send anything anymore. It was sharing the number of steps that I was having made during the day, my heart rate, weight lost, I don't know where all of that was going and what could be done with it.

Jean, 40: It's true that I left the phone number when I was tracking the delivery to find out if the package had left, where it was, when it was going to arrive and in fact they were using that number to contact me. I hadn't really given the green light, I had just stupidly left my phone number so that I would know the delivery status of the product. On the phone I asked them maybe fifteen times, every time they called, every time they took it off the list, it never worked. I wrote a letter and I think it ended up in an email to their service where they finally managed to delete my phone number so I was not contacted anymore when I was purchasing something.

To remember:

- The media coverage of some recent cases (Snowden, Yahoo, Facebook) and all the emails received at the time of the GDPR both play a significant role in individuals' willingness to act on their data collection. But these are not the only elements to consider!
- Hardware and software changes: the acquisition of a new smartphone and the gradual clarification of privacy settings when updating mobile OSs simplify the steps involved in managing their data for individuals (Marie and Arlette).
- The lack of knowledge of the use of sensitive data is also a factor in keeping distance , as is the case for Jean with his connected weighing scale: "it goes too far, I stopped everything".
- The inappropriate use of personal data that they did not recall having transmitted (cf. Jean, Arlette, Thérèse with the telephone number).
- For Thérèse, 55, who wanted to leave Google applications by buying a new smartphone, the choice of a Sony was not wise: uninformed that her smartphone was running on Google's Android OS, she said she was "forced to be dependent on GAFAs", which she did not like too much.
- Intermediate management of personal data: for Thérèse and Arlette, the protection of their personal data depends in part on the actions of a relative (their children in this case), who installs software or applications in their place because they feel not being competent.
- However, Arlette is working on securing personal data and seeking double authentication in all services, adding that she has gradually complicated her passwords over time due to the threat of virus attacks: "There are a lot of people who are just grumbling about saying: "It's too complex, I'll never remember all the codes!", Me, on the contrary, I'm quite glad that there's security. »

4.2 The recovery of personal data: why? How?

Louis, 40: No, I've never done it before. In fact, the main motivation would be mainly out of curiosity and therefore, it has never been a priority.

Marie, 38: It's important to be able to retrieve my data because it allows me to keep it handy, to have it in case I need a reference, to check something. It's mainly the practicality of having documents, if it's personal documentation, or something else, a pay statement or something, to have access to them, to know: I have to calculate this or that for the house, and that's it. That's what I think of at first sight.

Thérèse, 55:[Recovering my personal data?] Yes, but perhaps we should be able to entrust this work to an organization or someone competent. I don't necessarily feel competent enough to recover what is sensitive. Or I might need some advice.

Jacques, 69:[Retrieve my personal data?] I don't see much use for it at the moment (unlike deletion). I think so, but you know, I have simple uses. I don't have very specific things. I don't see what is it for.

Eric, 42: "I mean, if I leave the data online, it's not that I'm taking it away from me, it's that I want to be able to use it differently. I don't consider that, because I put them online, I have necessarily shared them with someone else. It can be just for me, for convenience. Just because I put it online doesn't mean I take it away or share it. It is essential to be able to retrieve them, to be able to decide to stop this online posting. »

Emmanuel, 44:[Recover without deleting] Then it would be more curiosity than interest, well, whatever it depends on who, yes, you're right. If I take Google, if I take Facebook, if I take social networks, to know what they have, all that, it could be interesting, if only to change your attitude about using these platforms, because they have a pretty huge amount of data about us, more than the organization, you see.

Jean, 40: I had heard that at some point we could recover data for resale and I think that's the right approach. The idea of being in control of your data, if I want to communicate it to a company, I give the green light in all transparency when I have given that company the right to use it. After that, if I want to leave no trace, I'm free to give nothing, to recover everything and leave them with non-existent information. I take the case of my insurer, at some point I change my insurance, it wouldn't occur to me, but I could almost ask them to provide me with all the data that is historical about me at home and tomorrow I go to another insurer, being sure that there is nothing left that remains at the former insurer, the one I just left.

Jacques, 69: I will tell you a little anecdote. So as I tell you, I'm a mechanical engineer. I had a 40-year career in mechanics. And so I was in an international company where, inevitably, the computer tool was important. You understand that. And I remember, at the beginning of computer science, when we put a lot of tools in place, people would come to us and say, "What do you need? ». And I systematically replied, "Gentlemen, that's not what I need. Is that what you can bring to me? Because I don't know what you can bring to me. So answer the question "What do you need? ", it would be an incomplete answer, unaware of what is possible. And on the other hand, it lacks a lot of interest. So therefore when you ask me the question "What would you like? "I have to admit, I don't know. I don't know what the possibilities are. I have no idea.

To remember:

- When we talk to them about retrieving personal data, without further clarification at this stage of the interview, most individuals think about deleting their data from a service in addition to retrieving it.
- The interest of recovery alone (without deletion, therefore) is less obvious to them: "it would be mainly out of curiosity and therefore not a priority", except in the case of administrative documents where the practical dimension takes precedence (pay statements, taxes, invoices, etc.).
- Jacques is even more categorical: deletion may often be necessary, but recovery alone is not very useful. Emmanuel points out, however, that this would be useful in Google and Facebook because of the amount of data collected by these companies.
- Five of the individuals interviewed do not recover their personal data due to a lack of knowledge ("I don't think it is possible") and/or skills ("I don't know how to do it, I should get advice, or an organization should do it").
- Without knowing it, Jean brilliantly summarizes the right to data portability set up by the GDPR, while Jacques' anecdote summarizes in a synthetic way the problem of Self Data today....

4.3 What expectations? Why participate in the MesInfos experiment?

Louis, 40: Because I thought it was a good initiative. Because I was interested, if it was possible to give a little help. And then because I could see myself using this software after the experiment. And so I was curious to see what it would look like, what it could do, that's all. (...) As almost everything is done through the Internet now, we have a lot of interlocutors through the Internet. And the fact that I can centralize, I find it really a huge time saving.

Marie, 38: Because it seemed interesting to me, especially about data storage. Since it is organized by MAIF, I was rather confident that these data would be secure, etc. So I thought to myself, "why not? If I am on the move or otherwise, if I need access to a particular document, and I have already had several times before to have a form to send or to need a certificate, a particular certificate, I know that I have them handy, I can download them, I can send them. It makes things easier on a daily basis. It avoids putting off until later when we can do, right now, what we need to do.

Marc, 61: Actually, then a little out of curiosity and a little bit because I find that we now tend to have a kind of "Swiss army knife" which number of blades is increasing exponentially and that we can no longer hold in our hands. We have a lot of applications, passwords, things, things and it's starting to become a lush forest and everything that would allow us to have a little bit...to clarify all that a little bit, I would like to have that.

Pierre, 50: I was immediately interested when MAIF offered me this, because.... Not so much because of data, or at least not in the first place. What immediately interested me was the storage that it allowed. Because they immediately proposed a storage of 40 GB. Now, the Dropbox or Apple's iCloud, it is limited to 5 GB I think or something like that, after that we have to pay. So when I saw this coming, I thought: great, amazing. So that was my first reaction. Then I started using it, and then I started thinking and thinking: yes, maybe it's the way to make things a little safer.

Arlette, 64: Because I am interested in all experiments in general. And in particular those concerning what I call computer DIY. I spend my life - well, my life, let's not exaggerate - but I spend a lot of time trying to see the new data.

Emmanuel, 44: The basic idea presented, I was particularly interested in, so I thought, it's a great adventure, I think it's nice. At first, it was really complicated because they had a graphical interface... well, no, there was no graphical interface precisely, so it was really a basic tool, but at the same time I found the human adventure behind and the background interesting, and I thought, here I would bring my little stone to the building like all beta testers because I think the idea, it is bigger than the tool today.

Jean, 40: It's mostly because I had already received an invitation that there was a new service. At the beginning I had seen it more as a cloud service, able to keep something off my hard drive so that I always have access to it. I had seen it, at first, interesting for files for which I still need to access them when I don't necessarily have my computer, the photos for example, a storage place that would allow me to retrieve this from any workstation and any connected tool I can use. After that, the "MesInfos" experiment, it opened up to other subjects where there is the MAIF website, EDF from memory, there were taxes too, blah-blah-blah, because it opened up to tools, applications that I used or e-commerce websites on which I had accounts, I found it interesting, there was my bank for example, etc.

To remember:

- Mostly curious individuals, which is explained by their profile... but the reasons for participating go beyond curiosity for the most of them.
- People are already starting to talk about trusting the tool because it is offered by MAIF. Three of them have already tested MAIF tools (Nestor) and the prospect of experimenting with a new tool is motivating.
- The utilitarian logic here seems stronger than the concept, even if the the idea behind the tool is interesting, "whatever the tool" as Emmanuel says.
- According to Marie, the discovery and learning of a tool like Cozy is motivated by the search for time savings and convenience (centralization of documents).
- Three of the twelve individuals interviewed prioritized the storage space offered (40 GB), which is much higher than that of competing clouds in their free offer: "40 GB is not bad, when you have a 16 GB on your iPhone. " (Arlette, 64)
- None of the individuals interviewed put forward the argument of securing personal data in the first place to justify participation to MesInfos. This argument appears in a second step for four of them.

Section 5: Cozy usage and improvement suggestions.

5.1 General uses of Cozy and first rfeedbacks

Marie, 38 : When I receive a document that I want to store, rather administrative, I know that I will store it on the Cozy, and as soon as I need it I will look at it. It depends on the time. There are times when I am more in domestic management where I will need this data, or I will have documents coming in and I will store them, I will perhaps be several times a day on the Cozy. Then other times when not, I don't need to go that much. But I know it's there. Synchronization between my computer, between the phone, for access to the Cozy is still very convenient.

Marie, 38: At first I didn't necessarily use it to store. There are the collectors, but beyond the collectors I did not necessarily store other data like other administrative things but that I kept on a file on my computer. And at one point I thought to myself why not, so I created the Cozy folder on the computer, I put my administrative documents, whether for the house, for the baby, for something else, on the Cozy. And from there I used these documents more easily. Thanks to Cozy, thanks to synchronization on the mobile. The Cozy will be used to store more administrative things, documents such as mutual insurance documents, invoices, information about diplomas, things like that that I keep on the Cozy, and which allows me to access it more easily.

Thérèse, 55: Cozy, for me, it was a management application. For example, managing accounts such as bank accounts, insurance, managing everything you can put on the Internet. Data also, for example, administrative data. When we have to do research on questions of identity documents, appointments in the prefectural offices.

Arlette, 64: Cozy Banks they asked me to download it a short time ago, a few weeks ago, and Cozy Drive before there was Cozy Banks, I wasn't really thinking about using it. It was when Cozy Banks arrived that I really became interested in Cozy Drive. I had already downloaded it, but I hadn't really used it, and I kept using it a little bit since I can't control it in general.

Jose, 26: From time to time I look a little bit at the new services with which there are partnerships to be able to connect my accounts and get everything back, for example, but once it's done well, I'll consult Cozy when I need some personal documents. For example, the ID I stored in the Drive, in Cozy Drive or when I want to have information, I don't know, about my MAIF contract. In fact, I'm not even going to connect to the MAIF website anymore, I'm going to connect to Cozy.

Emmanuel, 44: I already aggregate all my photos, that's my personal data, let's say is I take one photo a day at least every day. After that, it's some invoices because the company interfaces are really bad if I can say, so I want to get to the essential thing which is to download my invoice for example in PDF, there it appears directly in my Cozy Drive, I just have to click on it and I see exactly what I need, without having to go through advertising pages, my personal spaces, my accounts etc.

Jean, 40 : At first I saw it a little like that and it allowed me to submit Word, Excel, PDF, PowerPoint documents for which I often run after, my bank ID for example, I have it without scratching in my mailbox by typing "bank ID" so that it shows me an email on which I sent my RIB, it allows me to immediately access the document and send it or use it.

To remember:

- Drive, Collect and Banks respectively seem to be the three main uses of Cozy for the interviewees.
- The latter once again highlight the practicality of centralization, and the time savings offered by this "all-in-one" aspect.
- The Drive is mainly used by them to store administrative documents from services they have not linked (e.g. taxes, etc.).
- Photo use remains a minority (mainly Emmanuel) because it is not very practical on mobile phones and is already present on the other services they use (iCloud, Google Drive, Dropbox, etc.)
- Arlette, a curious user who was uncomfortable with computer tools according to her own speech, discovered Cozy with the arrival of Banks after a first unsuccessful attempt at the tool a few months earlier. However, she still fails to use the Drive. Cozy Banks seems to her to be the easiest and most intuitive feature of Cozy.
- The Cozy uses of three individuals have evolved over time: some start with the collectors and then launch into the drive, others do the opposite. In both cases, the idea of centralization prevails.
- Some individuals have taken the step of request adding collectors (3 out of 12 interviewed). According to them, the requests were met quickly, within one month at the latest.
- Provided they use Cozy regularly (8 out of 12), individuals perceive the tool's improvements, particularly through the addition of the Banks and the number of services to be linked. These two points are frequently mentioned.

5.2 Low use or non-use of Cozy - difficulties encountered and suggestions for improvement:

Thérèse, 55: I have no problem with design. On the other hand, it is more a problem of technical language. From the moment I have difficulty reading, I also have difficulty managing a technical vocabulary that is not mine. I lack clearer, simpler information. And an operation that is simple enough to be obvious. Once it's too complex, it's hard to tell yourself that you can manage everything yourself.

Jacques, 69: I didn't try. If you want, what did I do? I downloaded the thing, put it in a corner of my computer and my brain and said to myself, "Maybe one day I'll have to look at it". But you know, it's like when I switched to Apple, I would need training to understand everything.

Marc, 61: I tried to understand what Cozy was and I came across things that told me in a language I didn't master. If you're looking for Cozy on the internet, you have information, I looked yesterday a little bit to look at our discussion there, and I came across bits of java code or things that didn't inform me at all. I didn't find anything that told me clearly, in clear language, what it would bring me. I feel a vague and diffuse interest, but here we are. Honestly, I didn't find anything that really clarified the subject for me. I'm not sure I'm using it either... it's not certain I'm using it, that's it, I got into it out of curiosity.

Eric, 42: I find it interesting, I would like the project to continue, but for the moment, for me, it hasn't found its place yet. It needs to focus more on what it is different and secure about, and then perhaps expand to the level of ease of access, user-friendliness, sharing, what we see very easily on other services.

Marie, 38: There are times when I would like to send an email directly from Cozy Drive, and that's not yet possible. I have to download, and once I have downloaded I can send. This is an additional step. But it's a step I don't have to do on other drives, so I think it's a shame.

Pierre, 50: We can't put everything in Cozy. I think it's complicated to put video, images. It doesn't charge well, I think. I mean, I haven't tried it again recently, but when I tried it took an incredible amount of time.

Pierre, 50: Honestly, phone bills for example, storing that is not my priority. But as they proposed, I wanted to see how it actually worked. Because invoices, you just have to go to Free, or to EDF to get our invoices. Afterwards, you can tell me, it's always the same when we leave our bills at someone's house after that it goes around. Connectors are what they proposed first, it's not what would have interested me first, it's more the storage.

Pierre, 50: It's true, it's an added value[collectors]. The others don't do it, don't care about it. It's probably easier to have all your bills in one place than to scatter them, etc. But I don't store my invoices, so I don't try to keep them in a corner to contemplate them. I'm not interested, really not at all, but that's good. I'm not criticizing, that's fine, I do it, but I'm not really waiting for that. I think it's even weird that it comes first. Because, compared to the competitors, it's not very interesting. What should come first are the storage facilities and working on files, extracting the file, working on it, putting it back. That's the most important thing. I see it as an external hard drive that you plug in. We take a file, work on it and hand it over. It is a secure disk in principle.

Arlette, 64: Look, that's all I have, the Cozy Store is coming, look what I have in Cozy apps, is that normal? So the Cozy Store I don't know what it's going to be, Cozy Photo it didn't work, and the other Cozy Banks you can see that I have the beta version. For example, it tells me that Cozy Banks is coming, when I have it already. It bothers me a little bit the way it's presented, that's why I don't find it very clear. So it didn't make me want to do it at all, I thought to myself the day they have a presentation I'll get started.

Pierre, 50: I thought it was going well. Anyway, on the computer, it's a good thing. On the tablet I can't do it. On Cozy Drive, I think it's a mess. And I can't do things right. Maybe it's me, but I don't understand why I can't find the same things in the computer, in the Cozy, as in the Cozy on my tablet. There is something that is not working yet. Otherwise, on the computer it's very easy.

Jean, 40: It's true that at some point, I wondered what the thing with Cozy.io address, is it the right address? It's true that I'm not used to it, if it was cozy.fr, cozy.com, but cozy.io, it probably means something, but I was already surprised at the address at first. The domain name had shocked me a little bit I don't know what it means IO and it's true that the homepage also at one point, it didn't give me... it was very sober homepage, but it didn't give that serious side because I was missing all those little logos. If there was a logo labelled by the Ministry of I don't know what, of industry, something really very famous that would tell me that it is something that is on the French market and still recognized at the government level and that is used. Now, it really gives me the impression of being a private company that starts something. Today I'm not yet sure I'm going to take the step of giving the green light to connect to all the data I've stored everywhere automatically.

Jean, 40: Afterwards, to be honest with you, it was also a moment when it cooled me down a bit because there is a history of awareness too, today an actor like Google, Apple who is recognized on the market, even if behind that doesn't mean that everything is very secure but there is still a recognition and there, I have the impression that we were on a small French company, the interest as well is that it was hosted in France, but something that is not recognized enough and that's what scared me a bit. I thought to myself tomorrow, this company, I don't actually know if it's secure enough, isn't there a risk of stealing my code and if I give access to my taxes, my bank, etc., having hackers who consult all this and it's actually the size of the company that, for me, was not critical enough or big enough that worried me a little bit at a time when I didn't go as far as connecting the bank for example. I told myself that no, the bank, I don't need to connect it in there because maybe one day I'll forget that it's connected to this tool and this tool will still be able to retrieve my information. I don't know about this company, tomorrow it will be bought back, if it has the strength to be reliable. So it was reliable because MAIF is the one who recommended it to me, but at one point, I still put the brakes on it a little because I thought it was still a small shop compared to the big players on the market and it scared me a little.

I read a few articles about it at a given time on the company where we have the impression that it is a company that is growing today because it has financial contributions, etc., but it is true that even the home page, I am looking at it again, it does not really inspire me confidence, it does not give the image of a very serene and very active company on the market. Maybe I'm completely wrong, I don't know how many subscribers there are, how many users, I don't know, but that's the feeling I have.

Pierre, 50: I'm a little suspicious regarding Cozy because of the cost. Because for the moment it's free, that's fine. That's why I was very attracted. But I'm thinking maybe it won't stay free all the time. When you finish building Cozy, whether it's MAIF or Orange, I don't know who, the partners, I can't imagine that this service will be free. Because I think there's a cost behind it anyway, necessarily, and I don't think it's free forever. So I'm suspicious. If I then receive an invoice, to use Cozy you have to pay so much every month, then I would review my position, despite the advantages there are. Well, it's worth thinking about anyway. So I'm a little suspicious about that. That's why I didn't rush into it. I didn't switch everything over to Cozy, because I thought if I have to go back, I'll have to do it all the other way, and maybe it won't be worth it. So, here we go, I'm going to go carefully. That's essentially why. For example, I don't put pictures on Cozy. I could use some for example. But I don't put them because we end up having pictures everywhere and we don't know where we put them anymore. Everyone wants to get the photos back to feed their business. And I thought, if I start putting pictures in Cozy, if I have to remove them afterwards, there's no point in doing so. That's an example I'm giving you.

To remember:

- Four interviewees reported problems in understanding how the tool works. It is not the design that is at issue, but the vocabulary used that does not seem clear / too jargon to them. The language used, which individuals do not always master, is one of the reasons for the complexity of Cozy Cloud.
- Incomprehension also on the side of the denomination of some features, which creates a certain confusion: "in the Store I only see that", "where is really the home page? ", "it tells me that Banks hasn't come out but I'm already using it", etc. This does not reassure individuals, who are reluctant to use certain features for this reason.
- The slowness in uploading content is often pointed out, and not only because it makes the tool uncomfortable to use as a cloud: "Today everything goes very fast, so when things go like that, you think there's something going on behind with your data" (Jacques, 69).
- Some features and connectors are missing, but this is excused by the interviewees, who concede that the tool is still young and that the evolutions are already well visible.
- In Cozy, collectors are given priority. For two of our interviewees, this represents a strategic error: instead, Cozy should communicate first on file storage and retrieval facilities. According to Pierre, collectors "do not bring much in comparison to the competition". This is not the opinion of half of our sample, who perceive a real interest in using collectors.
- The mobile version is criticized, its functionalities are very limited compared to the desktop version. But the criticism is also qualitative: the mobile drive is "not practical at all", and file synchronization is perceived as less efficient than on competing services.
- Cozy lacks clarity in data security. For users, "there is no way to know, in practice, how Cozy is more secure than a Google Drive" (Jean, 40), either in the emails received during the experiment or in the T&Cs. Individuals lack information about the additional security provided by Cozy: "even if it were necessary to read the code, I would like to know more" (Jose, 26)
- The "fear of the future" is mentioned several times and represents a barrier to the use of Banks or, more rarely, to the uploading of photos. For the moment everything is going well but what will Cozy be like in 5 years? If it's bought back, where will my data go? What happens if I forget that I have linked my bank details to it, for example? What about the cost of use at the end of the experiment?
- Cozy does not have the same aura as an iCloud, Dropbox or Google Drive, installed in the cloud landscape for years. According to Jean, Cozy does not give "this impression of a very serene and active company on the market", of being strong enough to be reliable".
- Domain name, homepage of the official website and absence of official labelling do not inspire "not really trust": "logos are missing".

Lyon living lab workshops synthesis

As part of the MesInfos pilot, which allows more than 2000 testers to take control of their data, a small pool of "super testers" has been set up in Le Grand Lyon to encourage face-to-face exchanges and to collect their feedback and service ideas.

The first two workshops were carried out by the Tubà (methodology, minutes, etc.), bringing together fifteen participants.

1. First workshop on February 6th, 2018: "MonLogis"
2. Second workshop on March 14th, 2018: "Cozy Bank"

The third workshop was conducted by Fing and brought together ten participants.

3. Third workshop on June 19th, 2018: "Self Data challenge services: Wivaldy, Egreen, Optime"

MonLogis workshop
February 6th, 2018
Synthesis

MONLOGIS WORKSHOP
02.06.2018
Minutes of the meeting

APPROACH

Objectives of the project

- Propose an informal meeting time between beta-testers of the MesInfos project.
- Knowing the context of Cozy's use.
- Understanding Cozy's practices.
- Collecting people's motivations, perceptions and feelings.
- Imagining ways to improve Cozy and MonLogis.

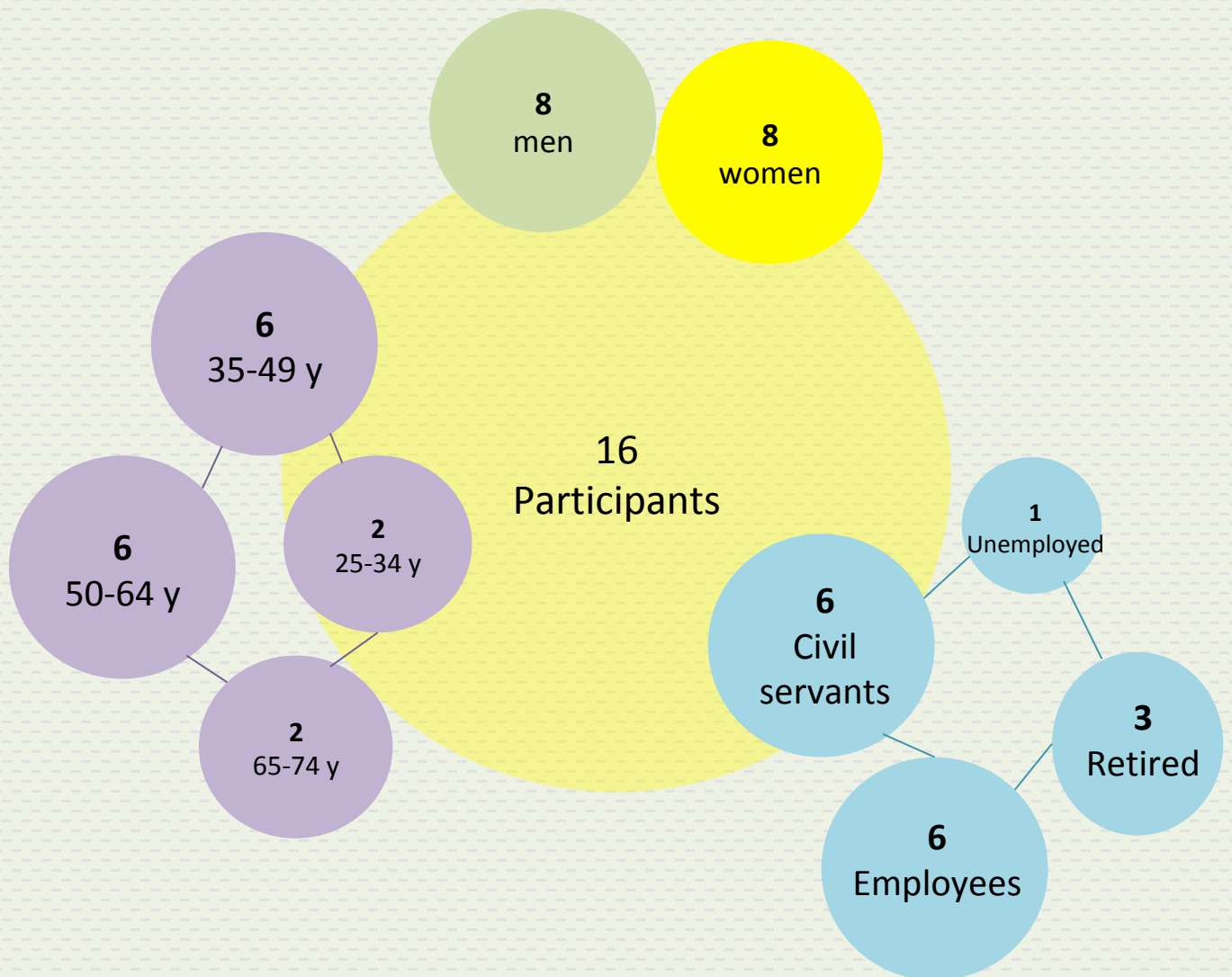
Process

1. Reception of participants
2. "Information fishing" game with Datagueule
3. Cozy: a look back at the contexts of use, uses and perceived utility
4. MonLogis: presentation and discussions
5. New services soon available in Cozy
6. Conclusion

Methodology

The method used to have a feedback Cozy and MonLogis usage is based on a qualitative methodological approach, taking the form of a participatory workshop.

SAMPLE



RESULTS

Big data: data, always more data!

The first part of the workshop aimed to propose a debate between participants on fundamental freedoms, and to question them on their representation of personal data.

After viewing a Datagueule video "*BIG DATA : DONNÉES, DONNÉES, DONNEZ-MOI !*", the participants chose the information from the video that had the most impact on them.

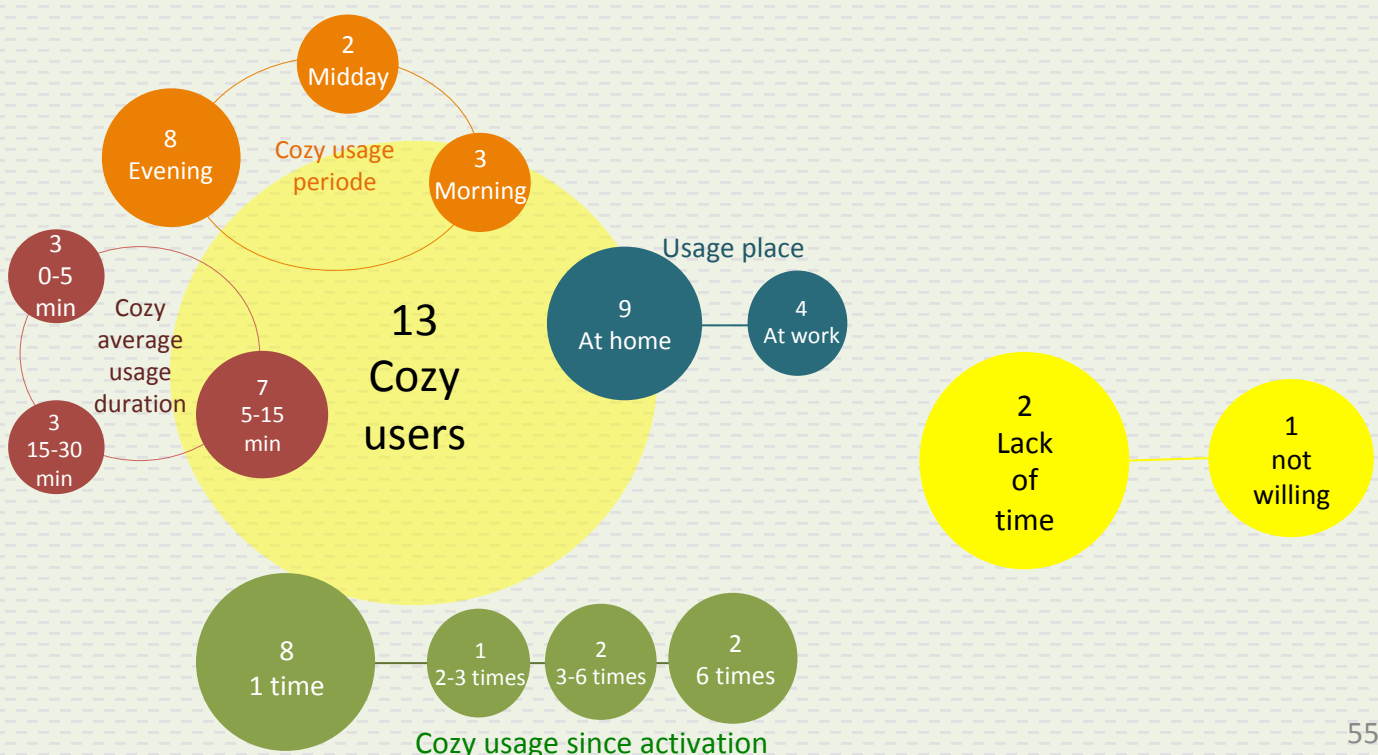
A first group of participants mentioned the feeling of surveillance due to the processing and analysis of personal data, which raises the question of threats to individual freedoms.

Then, a second group was marked by the use of data during a presidential election (Obama's example) and the possible danger that the use of these data can represent for democracy.

Finally, the other groups discussed the commercial use of data by addressing the ambivalent relationship that consumers have with this use. People have a growing sense of restricted freedom but are still willing to play the game of personalization of services by accepting companies incentives to access personal data (e.g. insurance).

Context of Cozy usage

To collect the contexts of use of Cozy, the participants interviewed each other in pairs in order to know their connection time; their connection number; their connection location. Among the 16 participants, 3 reported that they did not have used Cozy yet.



Motivations and perception of Cozy

Participants were asked to write down the terms/words that came to mind from the inductive word "Cozy". 47 words were collected, which means that almost all participants followed the instructions to write 3 terms, the corpus of terms is therefore quite rich. Different lexical fields associated with Cozy are mobilized although they are mainly concentrated on a few facets.

Cozy is thus associated with collection, personal data and the cloud. It is not very much associated with the notion of services and applications, it is mainly a device for collecting and storing personal data. It provides a dashboard that allows the users to draw and synthesize information.

Regarding the valence⁶, the terms associated with Cozy refer rather to positive "convivial", "easy", "rich" although some terms have a negative valence of "frustrating", "indiscreet", "complex", "dangerous". Terms with a negative valence refer to the functioning of the system, which seems complex, they also focus on security issues.



1- Motivations

The motivations to participate to MesInfos and using a Cozy are two kinds :

Testing

Participating to MesInfos and accessing a Cozy is mainly about being able to test a new digital practice.

"Experimenting data exchange"
"Curiosity for personal data"
"Try a cloud"

Control

Participating to MesInfos and accessing a Cozy means increasing ones power to act and control information about him/herself because it is accessible and centralized.

"Back up data"
"Be in control of your personal data"
"Independence"

6. as used in psychology, especially in discussing emotions, means the intrinsic attractiveness (positive valence) or averseness (negative valence) of an event, object, or situation.

2- Cozy's Perceptions:

2.1- Short-Term Benefits

12 out of 16 participants answered the question "What benefits can you get from Cozy today? ". Of these 12 users, one is not in a position to formulate the benefits that Cozy brings to him in the short term because his use is not sufficiently advanced. Another does not see the benefits of this service. For the rest of the respondents who used Cozy, the benefits crystallize around 3 interrelated elements:

PROTECTION OF DATA

For some, having a Cozy means having a storage space that seems secure.

« Protected cloud »

AWARENESS AND KNOWLEDGE

To benefit from a Cozy is becoming aware in a concrete and fast way of the multitude of data that companies hold. It also means learning about the data they generate through the use of services provided by these companies.

« raise awareness »
« to better know the collected data »

STORAGE AND CENTRALIZATION

Participants highlighted the added value of having a centralized space for information held by third parties.

« Overview »
« avoid scattering the data everywhere »

Although three participants did not use Cozy, we looked at how they perceived the benefits they could gain from using Cozy.

The perceived benefits seem more concrete and have a more operational focus. Cozy would allow them to perform better on a daily basis.

"Measure yourself (energy consumption)"
"Make it easier for me to manage my budget."

2- Cozy's Perceptions:

2.2- Long-Term Benefits

Of the 16 participants, only 9 formulated the long-term benefits they could expect from Cozy. This makes it more difficult for individuals to consider what this type of service can provide them in the future. Among these 9 people, the future benefits identified are concentrated in three points:

SERVICES & BUSINESS RELATIONS	CENTRALIZE	CONTROL
Using a Cozy in the future means benefiting from services that mobilize their personal data. It also means being able to enter into a different relationship with the companies holding their data.	Like short-term benefits, the advantage of Cozy is found in its ability to centralize individuals' personal data. They can access information about themselves through a single entry point...	While the current benefits focus more on knowledge and awareness of the information that companies hold about them, in the longer term, they see Cozy as empowering mean to act by allowing them to better control their personal data.
<i>"Facilitate my exchanges with my service providers"</i>	<i>"Don't let the data be scattered everywhere"</i>	<i>"Master who knows what about me"</i> <i>"Control my data"</i> <i>" See the data we have on me, who I am for the others"</i>

Cozy's Perceptions: Disadvantages

The disadvantages of Cozy are of 3 kinds:

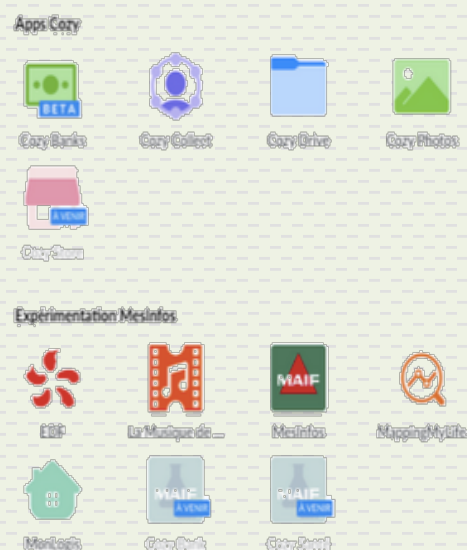
SECURITY	Lack OF PARTNERS	COMPLEX AND TIME-CONSUMING
The disadvantage Mostly quoted refers to the piracy and insecurity. <i>"Risk of hacking"</i> <i>"Fear of viruses"</i> <i>"Computer insecurity"</i>	Some point out The few amount Of data available on the platform. <i>"Not all suppliers are connected to the platform"</i>	A participant highlighted the complexity of Cozy which does not favour its rapid use.

Uses of Cozy

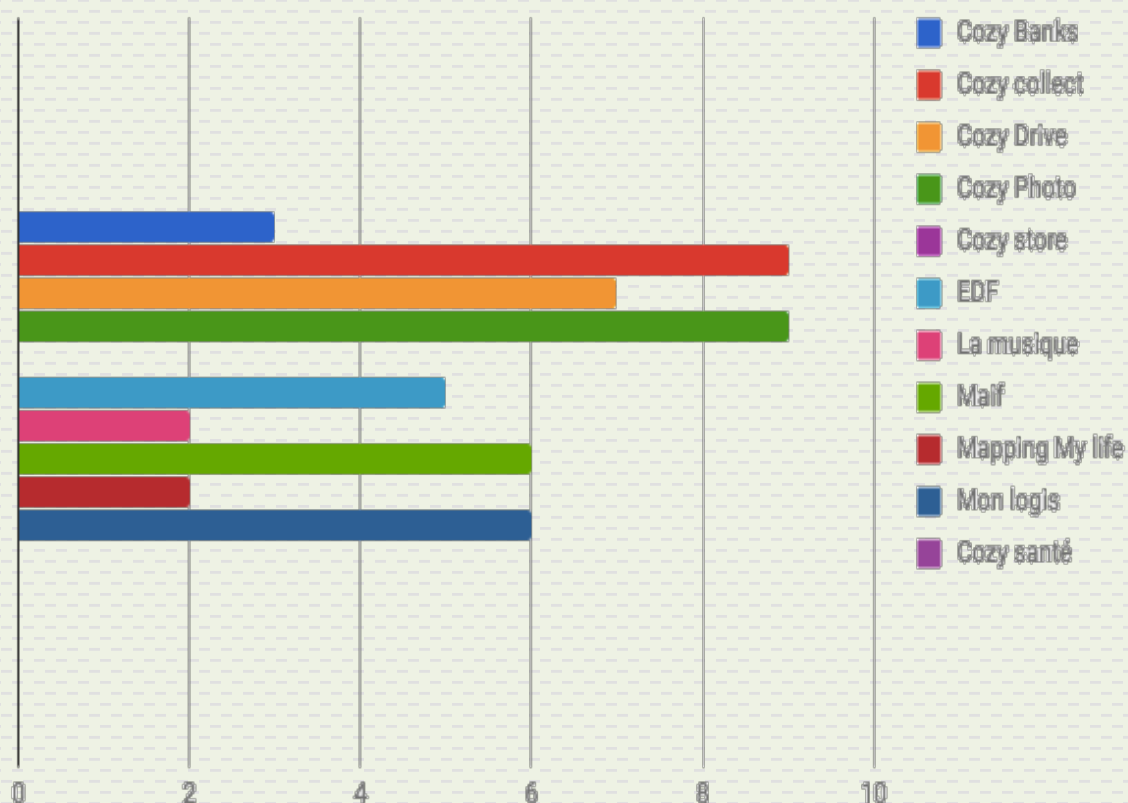
Of the 16 participants, 3 have never used Cozy. The analysis of uses is based on the 13 participants who visited Cozy at least once.

The testers were asked to point out the apps they clicked on when they came to Cozy.

- On average, participants had click on 3 different applications among the 9 proposed.
- They state that they have mainly clicked on the features "Cozy collect", "Cozy photo" and "Cozy Drive".
- "Mapping My Life", "The Music of..." and "Cozy Banks (beta)" are the ones with the fewest clicks.



Clicks per application



In a second step, participants were asked to specify the features they had already used, whether they appreciated and/or found it useful or not, and to write a short description of the feature in question.

The purpose of formulating a description was to understand how individuals understand and remember the features they have visited.



MesInfo

*"Accessing your Maif data
(insurance contract and household)"*

Six respondents proposed a homogeneous description of the "Maif" function that corresponds to the service provided.

-

User experience: Login failed. "Unable to connect"

Low **perceived utility** due to poor quality of information

"Only one contract taken into account.

"What is the added value compared to the personal space of the Maif? "

"Only the housing contract is taken into account / little information"

Data confidentiality

"To have to transmit my passwords"

+

User experience: the information is centralized (accessibility - efficiency)

Perceived usefulness: allows you to get to know what MAIF has in its possession in terms of information on oneself



Administratif

"Administrative data storage. Classifies information by supplier".

Ten respondents proposed a homogeneous description of the "Administrative" function that corresponds to the service provided.

-

User experience: poor accessibility
"Difficulties (related to my lack of computer experience) in registering my docs"

Perceived utility: redundant function with others "For me, it provides the same services as my home" "Redundant with cozy drive"

+

User experience : information is centralized

"All invoices grouped in the same place" "Consolidation and retrieval of my invoices, etc." "Easy to find"

Perceived usefulness: the purpose of the "Objectives of the file" function



Cozy Photos

"Online photo storage and sharing"

Six respondents proposed a homogeneous description of the "Cozy Photos" function that corresponds to the service provided.

-

+

User Experience: Getting Started
"It didn't work well" "I don't know how to synchronize my phone in order to make my pictures go straight to my Cozy"

User experience: efficiency of the device, easy handling "Easy to find my photos" "Drive functionality"

Perceived utility: redundant function with others "I don't see the point"
"Already existing" "Google photo app gives me the requested services"
"Very incomplete"



"Create a shared folder on my computer to access management and storage space."

Four respondents proposed a homogeneous description of this function that corresponds to the service provided.

-

+

User experience: inefficient and inaccessible "Loss of information" "I don't have enough practice to master it"

User experience : efficiency of the "Download without problem"

Perceived utility: the purpose of the "Very good" function



Cozy Drive

"Data storage and online applications List of files created on the Cozy account"

The 7 respondents proposed a homogeneous description of this function that seems to correspond to the service provided.

-

+

User experience: inefficient
"Some files ended up in duplicate or were empty."

Perceived usefulness: redundant function with others "Redundant with administrative".

Data security
"Fear that these data may be accessible to third parties"

User experience: device usability
"ease of navigation" "ease of organizing directories"
"Automatic update"

Perceived utility: the purpose of the
"Available, free and secure storage space" function
"The backup side that avoids losing documents by PC breakage case"



Cozy Collect

"Link your Cozy to data providers"

The 9 respondents proposed a homogeneous description of this function that seems to correspond to the service provided.

-

+

User experience: inefficient
"Slow" "Amélie's account not working" "I lost an application"

Perceived usefulness: limited and incomprehensible function
"We only collect invoices with no more details on the data in our account."

"Still missing the possibility of finding some signs" "No clear vision of which data is collected by which connector for which use"

User experience: centralized information, efficiency
"Easy to consult the various information and classification" "Centralize data" "All applications are grouped" "Easy to use" "Easy to use"

"Quick view of the connectors in place"
Perceived utility: the purpose of the function
"To be able to track your expenses and consumption"



HappeningMyLife

"View and track your travels on a map"

The 3 respondents proposed a homogeneous description of this function that seems to correspond to the service provided.

-

+

User experience: not efficient
and not easily accessible
"Not operational"
"No smartphone"



La Musique de...

"Accessing the music in an orange TV program"

The 2 respondents proposed a homogeneous description of this function that seems to correspond to the service provided.

-

+

Low user experience :
"Duplicate that make the display heavier."

Perceived usefulness: limited
function "A little gimmick."



GazData

"Group all bank accounts together for an overview"

The 2 respondents proposed a homogeneous description of this function that seems to correspond to the service provided.

-

+

Data security
"Fear of hacking"



« An application to be installed on the computer to backup/synchronize files »

Three respondents proposed a homogeneous description of this function that corresponds to the service provided.

-

Data security :

"Afraid it'll make my Cozy too accessible and my data won't be backed up."

"Storage of my IDs and MPs, fear of compromising them all at once."

+

Perceived utility:

"Useful for monitoring the synchronization"

"Central private space for several uses"

User experience:

"The practical side of the application"



"Consult the data collected by EDF"

Three respondents propose a homogeneous description of this function which corresponds to the service provided.

-

User experience: Bugs "It didn't work, error message" "bug, I couldn't connect"

+

User experience: centralized information
"Consolidated invoices"
"Access to invoices"



Mantilogix

"Synthesis of water and energy consumption/ global vision of domestic cost center/collect data for manage the budget"

Five respondents proposed a almost homogeneous description of this function.

-

Perceived usefulness: function redundant with others and limited
"A little redundant with the administrative file" "Limited to MaAIF and EDF of which I am not a customer"
"My suppliers are not stakeholders here" "No use" "Invoice recovery: very limited interest"

+

PERCEPTIONS OF MONLOGIS

The interest of "MonLogis" service was discussed. Participants questioned the usefulness of this service as it contains few features according to them. The ability to visualize some of the expenses of the household at different time scales is not enough to make it attractive.

AREAS FOR IMPROVEMENT FOR MONLOGIS

- Enrich the data available in the "MonLogis" service, in particular with data that would be added by the users themselves, for example: the price of their rent, taxes, etc.
- Make intra-individual comparisons, to be able to compare the impact of the seasons on their energy expenses but also to compare their expenses over the same period with one year of interval (e. g. compare December 2017 to December 2016).
- Make inter-individual comparisons (self Vs others) to be able to put their expenses in perspective with those of similar households. This approach was also mentioned in the study on social representations of personal data carried out by *PSA* students. Some participants also specified that individual and social comparisons could allow Cozy users to highlight situations on which to rely perform an action. Example: being able to renegotiate an insurance contract.
- To be able to extract personal data.

TO REMEMBER FOR MONLOGIS

Enrich the data portal by diversifying partnerships but also by allowing individuals to add their own relevant information.

Propose other forms of data visualization so that they make sense to people and can have a positive impact on their behaviour and improve their daily lives.

Synthesize the results of data visualizations to promote a better understanding of their practices and encourage action.

MESINFOS: A PLURAL PERCEPTION

The discussion time proposed in the last part of the workshop, initially devoted to the "MonLogis" service, crystallized more around the MesInfos project.

The perception of the MesInfos project is plural because all the participants did not approach the pilot in a similar way.

For some, it means being able to access their personal data that was previously not accessible, centralize them, view and understand who holds the data. For others, it is a question of accessing the data but also of obtaining services to better manage their daily lives.

In one case, MesInfos is perceived as a potential mechanism for awareness and emancipation because of this accessibility to data, while in the other it can cover both aspects but is more perceived in its utilitarian aspect.

The first category of individuals does not see the need to access services that allow them to better manage their daily lives because they consider that they can find them on other types of platforms.

"I don't see the interest of the services. I'm interested to know what other people have on me, understand what I'm disclosing."

Asking these beta testers to give their opinions on the services currently available within Cozy doesn't really make sense because this not the way they perceive MesInfos and the concept of Self Data.

"I'm not sure I understood the MesInfos project."

For the latter, the services in the form of prototypes are not yet sufficiently diverse and successful to have an impact on their daily lives. "I see MesInfos as assistance to daily management"

MESINFOS: PROTECTION OF PERSONAL DATA

- The discussions also focused on the security associated with the Cozy service. Some are suspicious of the obligation to register their password.
- MesInfos' major advantage of centralized access to personal data is also negatively perceived because of the threat of a third party who may access and hack this multitude of centralized personal data "I need to have more security".
- The fear generated by the experimental "status" that suggests a low level of security and that a loss of data may occur at the end of the experiment.

COZYBANKS WORKSHOP
March 14th, 2018
Synthesis

APPROACH

OBJECTIVES

- Propose an informal meeting time between beta-testers of the MesInfos project.
- Knowing the context of Cozy usage.
- Understanding Cozy's practices.
- Collect people's motivations, perceptions and feelings.
- Imagine ways to improve Cozy and Cozy Banks.

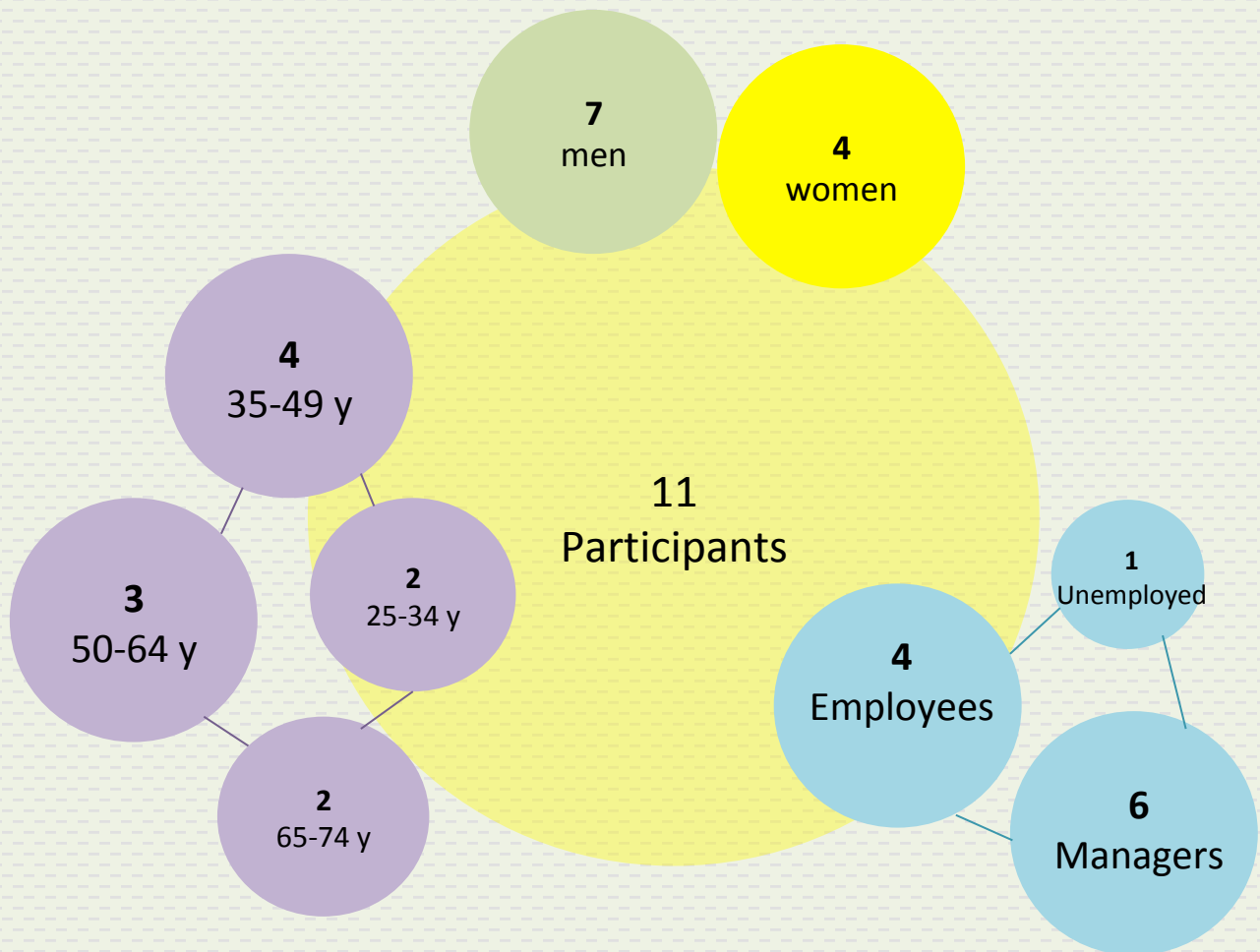
PROCESS

1. Reception of participants
2. Icebreaker: The desert island
3. Uses and ways of improving Cozy
4. Uses and usability of Cozy Banks
5. Cozy Banks' areas for improvement
6. Conclusion

METHODOLOGY

The method used to have a feedback Cozy and Cozy Banks usage is based on a qualitative methodological approach, taking the form of a participatory workshop.

SAMPLE



RESULTS

To collect the contexts of use of Cozy, the participants interviewed each other in pairs in order to know their respective contexts of usage contexts, the current and future benefits of the service, and its disadvantages. Of the 11 participants, 3 were not present at the previous workshop.

Motivations to use Cozy:

- Managing personal data.
- Have a secure and independent cloud.
- Curiosity.

Current benefits representation:

The current benefits perceived by participants are structured around three functions:

- Storage of personal data "backup photos".
- Centralization of personal data.
- Data protection.

Cozy is perceived as a "safe/vault" by a participant.

Future benefits representation:

- Possibility of being able to crossing their personal data, participants would like to have "*all accessible providers*" in order to cross-reference their different personal data.
- Global control of data "Manage our energy consumption".
- Possibility to analyse our data "global analysis and by expenses type".

Perception of disadvantages:

- Lack of suppliers available on Cozy (suppliers that are able to share data).
- Data crossing not sufficiently developed.
- Many bugs with the Cozy Drive.

Role of the first workshop in understanding Cozy:

- Better understanding for some people.
- Already a good understanding of how it works for others.

Role of the explanations of the first workshop in resolving the difficulties:

- Better exploit the potential of Cozy.
- Report problems.
- No role for explanations as no particular difficulty.

COZY IMPROVEMENT

The participants then developed areas to improve the Cozy in terms of content, new applications and ergonomics.

Misunderstandings of the MesInfos experiment:

Some participants thought that Cozy would allow them to retrieve their personal data (and delete it from the holding company data base). However, Cozy hosts this data, which is still held by suppliers.

Data Hosting

Questions about data hosting were raised by participants. They believe that there is a lack of information about the hosting location of their data as well as about the sustainability of their access to the Drive. Finally, they wonder what happens to their Cozy account when they death occurs, and hope to have a "right to be forgotten".

Features

Users pointed out difficulties in their use of Cozy Drive. The sorting order does not suit because it displays the oldest elements first. The dates of the photos are not always good. The sorting of photos (albums, folders...) made on the phone is not kept during the transfer to the drive.

"No storage of the phone's filing (albums, folders etc...)"

In addition, there is no video viewer on the drive. Finally, participants criticized the lack of data cross-referencing.

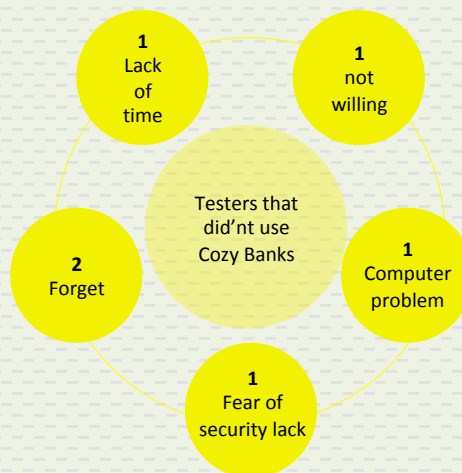
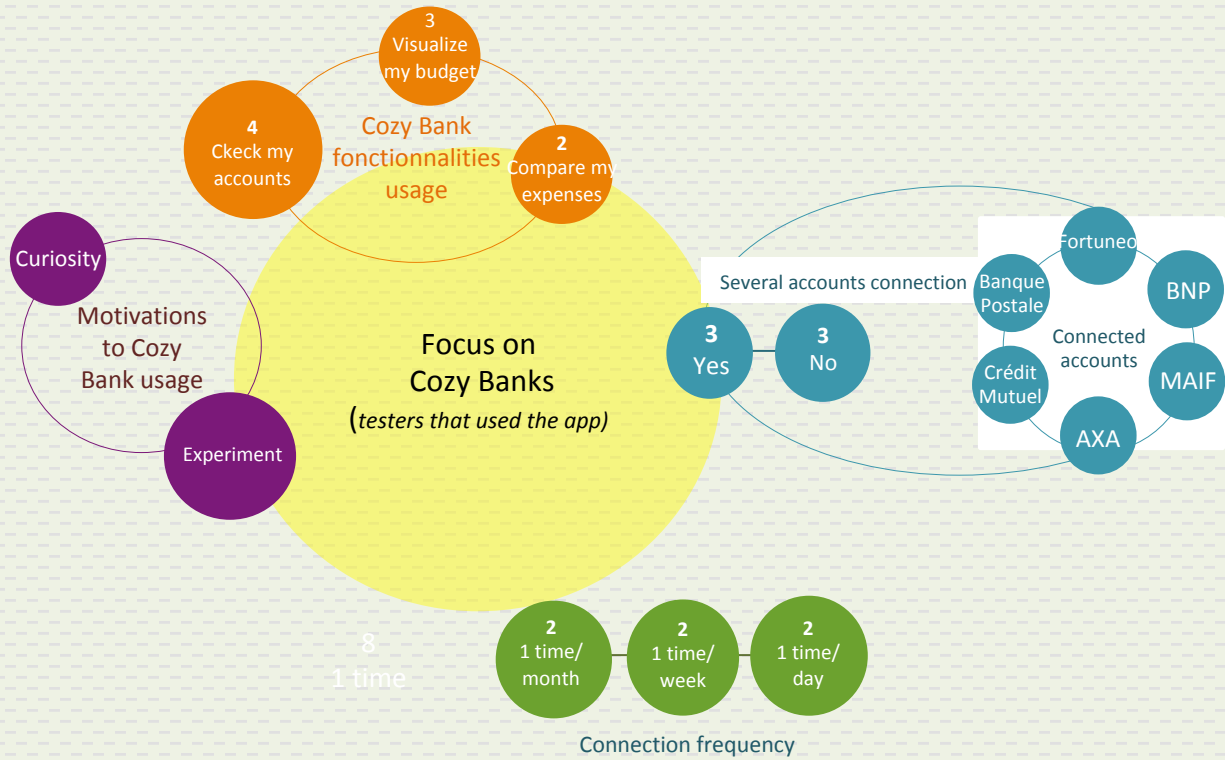
Ergonomics

The interface of the Cozy Drive is "perfectible" and that of Mapping my life is "catastrophic".

Bugs

Users reported synchronization problems, one of them took several days to synchronize his photos from his phone to his Cozy Drive. Many connector problems have also been highlighted (EDF, SNCF, SFR, Digipost, Mapping my Life...).

FOCUS ON COZY BANKS



PERCEPTIONS OF COZY BANKS

Participants were then asked about their perception of Cozy Banks and the usability of the service. Screenshots were provided to participants to help them remember or discover the different pages of the application.

Appreciation of Cozy Banks:

2,7/5

The Cozy Banks application is moderately appreciated by participants.

Perceived usefulness of Cozy Banks:

2.2 /5

The perceived usefulness of the Cozy Banks application in its current version is rather low according to participants.

Benefits of Cozy Banks:

- **Visibility and analysis of expenses**

Categorization of expenses provides "clarity" to the user by enabling a "global monitoring".

- **Centralization of accounts**

Centralizing accounts allows to "analyze your expenses".

- **Threshold exceedance alert**

Alerts are also a benefit for users.

- **No benefit**

For some, the Cozy Banks application offers no particular benefits.

Trust level:

3,2/5

Participants felt that they did not have enough "knowledge about the security level" of the Cozy Banks application. There is a fear of being hacked, especially since "bank data is particularly sensitive".

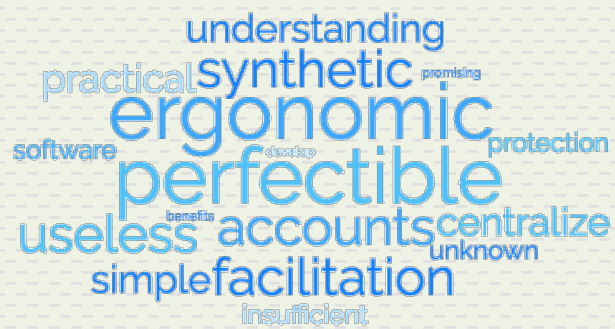
Perception of how Cozy Banks works:

- Cozy Banks processes bank data x7
- Cozy Banks hosts banking data x7
- Cozy Banks as a "copy of bank data" x2
- Note that none of the participants ticked the box "I think Cozy Banks sells banking data. »

Perception of Cozy Banks

Three keywords:

- **Ergonomic:** The application is "simple to understand" and synthetic.
- **Facilitates visibility:** It facilitates clarity of expenditures through categorizations.
- **To be developed:** however, the application remains "perfectible", "insufficient", "promising", but also "useless" for some.



Usability of Cozy Banks

The participants then assessed the usability of the service in pairs. Screenshots were provided to participants to help them remember or discover the different pages of the application.

- **Ease of understanding the content:**
3,8/5
- **Clarity of the application organization:**
4,4/5
- **Ease to find the required information:**
4,2/5
- **Graphical help in locating the required information:**
4/5

The usability of the application seems very satisfactory for participants with a clear organization and content.

Problems encountered when using Cozy Banks

- Categorization of expenses: no possibility to customize the categorizations
- Some joint accounts are duplicated. The same account appears twice " *so in the balance due totals, it duplicates and we feel like we're twice richer*".
- The accounts are rounded to the euro. " *This is not normal*" because in the end the actual sum of the accounts differs from the sum displayed on the application.
- No differentiated utility compared to the bank website.
- Requirement to remove the Fortuneo SMS security check to be able to connect.
- No data cross-referencing with other connectors.

COZY BANKS IMPROVEMENT

First, we asked participants to think individually about the features they would like to improve or have on Cozy Banks, also on their personal banking spaces and their banking applications. They then worked on these features by groups.

Adding features:

- Possibility to make banking operations : It is not possible to make transfers on the application at this time.
- Add the possibility of making micro-payments as well as cost sharing with other people.
- Offer advice in finance/savings according to the existence of a residual amount.
- Having the possibility to register cheques before cashing them.

Improvement of existing functionalities:

Expenditure pie chart :

- Adding an equivalence of the categorization of expenditures for revenues.
- Having the ability to manually customize the categories.
- Being able to compare two different periods.

Threshold exceedance alert:

- Receive notifications by SMS rather than email.
- Not receiving the full history of threshold exceedances when notified.

SELF DATA CHALLENGE WORKSHOP
June 19th, 2018
Synthesis

APPROACH

WORKSHOP OBJECTIVES

Knowing the uses of Cozy

Knowing the uses of the services: Wivaldy, eGreen and Optime

Imagining ways of improving the three services

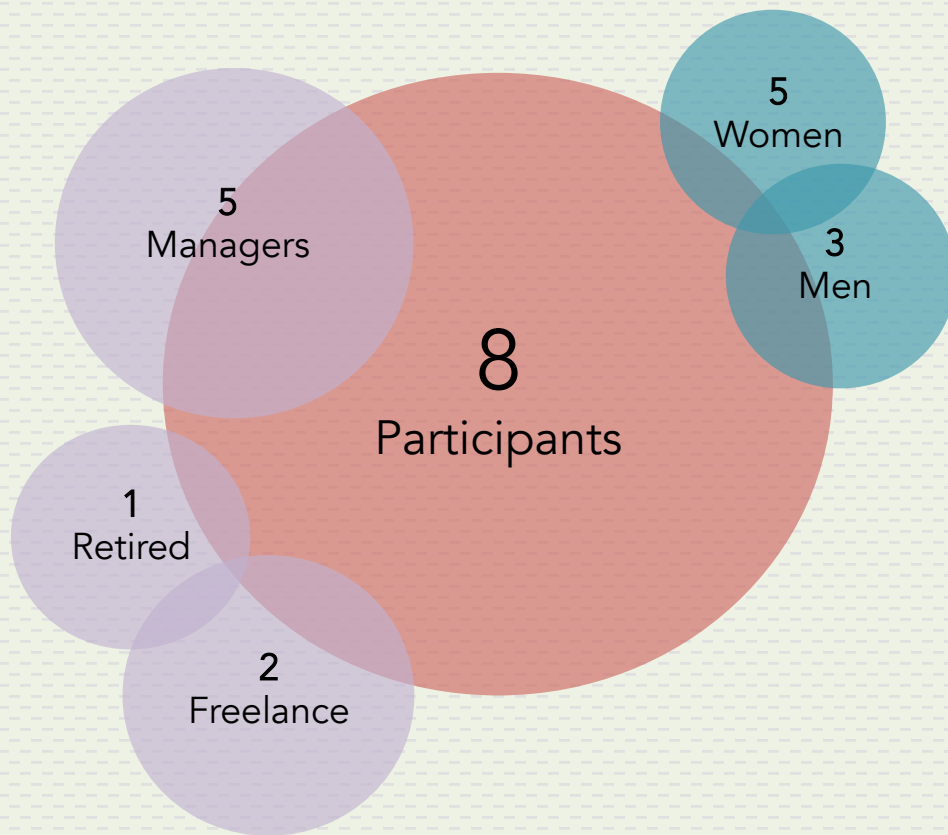
PROCESS

- **Time 1**
 - Reception of participants
- **Time 2**
 - Motivation to participate in the experiment
 - Impact of participation in the experiment on testers digital uses
 - Uses and ways to improve Cozy
- **Time 3**
 - Demonstration of the challenge services
 - Feedback and perceptions
- **Time 4**
 - Suggestions for improvement for the three services
- **Time 5**
 - Conclusions

METHODOLOGY

The method used to have a feedback Cozy and Cozy Banks usage is based on a qualitative methodological approach, taking the form of a participatory workshop.

SAMPLE



RESULTS

- I. Motivations to join the MesInfos experiment.
- II. Use of Cozy.
- III. Impact on digital uses.
- IV. Suggestions for improvement for Cozy.
- IV. Use / perception of the challenge services.
- VI. Suggestions for improvement and recommendations for the challenge services.

I. Motivations

First, the testers were invited to explain the reasons that led them to participate to the MesInfos experiment, here is the list:

- Interest in the issue of personal data.
- Acquire tools to reuse personal data.
- Knowing the "hidden" data held by companies.
- Curiosity
- Respond to MAIF's invitation to participate in this experiment.

The testers also explained their expectations regarding Cozy at the beginning of the experiment:

- To be able to store data in a secure place.
- Access services that allow to control and protect personal data (know who has what about me).
- Having applications that can cross-reference different types of personal data (*this is one of the main advantages sought in Cozy*).

NB: the testers consider that these expectations have not been fully met and have proposed areas for improvement. They are exposed in page n°89.

II. Use of Cozy

The testers were asked about their use of Cozy, is it a regular use? Occasional use? What services do they use or, at a minimum, what services can they name?

→ The testers agree that their use of Cozy is rather occasional, no regular use of the platform and/or services offered has been developed.

"I go there from time to time to see if there is anything new or if I receive an email to test a new service."

As for the services they are able to name at the top, they are:

Specifically:

- Cozy Collect

Approximately:

- Something with map => Mapping MyLife
- A service for home => MonLogis
- A banking application => Cozy Banks
- A game => eGreen

III Impact of MesInfos on their digital uses

The next step was to find out the impact of the experiment on the digital uses of the testers. Have their uses changed? For example, have they stopped using certain services/applications or are they more attentive to the terms and conditions?

→ The testers agree that this has not significantly changed their uses, but it has helped to develop their interest in the issue of personal data.

→ The testers also point out that they do not regret their participation in MesInfos. While they report that the various services are not meeting their expectations, they declare that this has allowed them to acquire new knowledge and skills.

"I think this kind of platforms are likely to grow in the future, so I now know how it works."

IV. Suggestions for improvement for Cozy

To close up this part of the workshop devoted to Cozy, the testers were invited to propose ways of improvement:

- Cozy needs to improve its communication around data security. Even if Cozy is presented as a solution for securing personal data, the information is not clear and precise enough. Cozy needs to better communicate where data is stored (location), who can access the data, what technical procedures put in place to protect the data.
- Clarify Cozy's positioning (a little confusing right now); many things are proposed and it is difficult to understand everything. To do this, the testers suggest two options:
 - Cozy offers a storage service (in this case Cozy has to enrich its "connectors").
 - Cozy offers reuse services (in this case it should focus on a few key services and not try to meet all needs).
- Showing more guarantees regarding the services that are developed by third parties. Cozy has to check them before offering them on the Store and have some kind of certification.

V- Use/perception of challenge services

The workshop was then structured around the three services resulting from the Self Data challenge: Wivaldy, eGreen and Optime.

It should be noted that only three of the eight participants had tested the services before the workshop, the others could not for the following reasons:

- ➔ No Linky meter (Wivaldy and eGreen) and/or Orange account (Optime), *Some testers mention the possibility of using the service by installing a personal sensor. However, they are not ready to acquire this tool just to use Wivaldy.*
- ➔ The installation process seems complicated (especially for Wivaldy, which is not on Cozy and this is a barrier to its use).
- ➔ The many bugs encountered from the first use do not encourage to continue experimenting these services.

Due to the low use of services by testers, a demonstration is given to help them better understand the service and how to use them. Following this demonstration, the testers were asked about the usefulness of these services, as well as their intention to use them.

V- Use/perception of challenge services (Ease of use)

V.I Usage

→ Are the services easy to install and use?

Wivaldy:

- Installation

Following the demonstration, the installation of Wivaldy seems rather simple. On the other hand, it is important to note that in practice it was not easy for those who tried to install it, especially because of the application wasn't directly accessible on Cozy (login via Wivaldy own interface). Therefore, testers spent a long time trying, in vain, to find the application on Cozy in order to test it.

"We thought that all the applications of the experiment were accessible on Cozy."

- Use

The use of the application is perceived as easy, and those who have used it answer the same, even if they suggest some improvements.

"Once you're there, you can see the information on your consumption."

eGreen :

- Installation

The installation seems simple to carry out.

- Use

On the other hand, the use of this serious game seems a little complicated. Testers have difficulty grasping the interest and feel that they have to perform many tasks before really saving energy.

Optime :

Both the installation and use of Optime are perceived as being rather easy.

→ How can these services be useful to you?

Wivaldy:

Overall, the service is perceived as being useful on a daily basis. The testers highlight two main benefits:

- Having "almost" real time information on energy consumption.
- Benefit from a simpler visualization which helps to better understand the information.

=> All this leads to energy consumption savings.

eGreen:

The usefulness of this service is not obvious to testers, many remain sceptical about the need to go through a game to save energy.

Optime :

Once again, the testers remain doubtful about the usefulness of this service.

→ Would you recommend these services?

Not as it stands, but if these services provide improvements, and especially if it remains free, the answer is yes.

V.II Perceptions (CONCERNS)

In addition, the testers also report some concerns about these services:

Wivaldy:

The testers are concerned about the use of this service outside Cozy. This does not reassure them because they do not know Wivaldy.

"It was reassuring to know that the data was not coming out of Cozy."

The authorization granted to Wivaldy raises concern because it is one more service that collects their data.

"Wivaldy must not share the data collected with other companies under any circumstances."

eGreen:

The information that eGreen may collect about the use of the game, e.g. who succeeds and who does not succeed in their challenges, is seen as intrusion.

"We feel like we're being watched on this game!"

Optime:

ALL CLEAR.

VI. Suggestions for improvement and recommendations for the challenge services.

Wivaldy

- Use Wivaldy on Cozy.
- Add notifications on the phone to prevent threshold.
- Have much more specific recommendations, for example, by indicating the most energy-consuming device(s) and recommend that it be turned off at a given time.
- Wivaldy must be able to read invoices to extract the information needed to track consumption (e.g., rates) without users having to add the information manually.
- To be able to easily revoke Wivaldy's authorization at any time.

eGreen

- Rework the graphics (make it more modern).
- Improve communication around this game to better demonstrate its value.

Optime

- Extend compatibility with other telecom providers.
- Take into account the time spent on the Internet (*Optime must only know the time spent and under no circumstances to know the details of the activities*).

Conclusion

In conclusion, the testers were asked about MAIF's role in their decision to participate in this experiment. Did the fact that MAIF offered to participate in Mesnfos influences their decision?

The testers agree that they agreed to participate in this experiment because it came from MAIF. The seriousness and militant approach of MAIF seem to be in line with the principles of this experiment which makes it trustworthy.

Another point has been raised: if the participants seem to have understood the risk of getting the data out of Cozy (Wivaldy, Egreen), the Optime application is considered as not dangerous, because the data do not come out from Cozy, one of the benefits proposed by Self Data/Cloud approach. There testers insist on the fact that their data should never go out of their Cozy Cloud.

APPENDICES

Quantitative surveys questions

Anxiety	I'm concerned about the use of Cozy. I'm afraid to lose my personal data because of a misuse on Cozy. I hesitate to use Cozy for fear of making an irremediable mistake. Cozy intimidates me a bit.
Attitude	Using the Cozy is a good idea. It is wise to use the Cozy. I like to use the Cozy. The use of the Cozy is very pleasant.
Benefits	I store my personal data on Cozy to ensure their security. I save my personal data on Cozy to benefit from personalized services. Retrieving my data on Cozy allows me to better control them. I use Cozy's services to learn more about myself. I use Cozy to better manage my daily life. I use Cozy because I like it.
Commitment to MAIF	I am delighted to be a customer of a company that agrees to share the personal data it has about its customers. The fact that MAIF is returning my data to me reinforces the link I have with it. From now on, I will pay attention to the future of the companies that are partners of MesInfos. I think that MAIF's initiative strengthens my loyalty toward it.
Enjoyment	I find the use of Cozy enjoyable. Using Cozy is funny. I appreciate the use of Cozy.
Facilitating conditions	I have received all the necessary instructions to install and use my Cozy account. The instructions I received to use my Cozy were clear. I dedicated assistance s available to help me with Cozy difficulties.
Innovativeness	If I heard about a new information technology, I would look for ways to experiment it. Among my peers, I am usually the first to try out new information technologies. In general, I am hesitant to try out new information technologies. I like to experiment with new information technologies.
Intention to reuse	I intend to connect to Cozy in the next few days. I expect to continue using Cozy. In the future I will use the services of my Cozy space to better exploit my personal data.
Loss aversion	The idea that my personal data may be hacked scares me. I do not accept that someone can access my personal data without my consent. I will feel very bad if my personal data is lost.
Need for cognition	I have been well informed about how Cozy works before transferring my personal data to it I consulted all the documents and tutorials available before using Cozy In general, I feel the need to collect as much information as possible about a service or application before using it Having information reassures me about the use of a service
Optimistic bias	It is unlikely that my personal data stored in Cozy will be hacked. I have no fear for my personal data on my Cozy. I think that data that I store on Cozy are the most secured.
Perceived behavioral control	I am fully able to use the Cozy. Using Cozy is within my reach. I have the knowledge and skills to use Cozy.

Quantitative surveys questions

Perceived ease of use	Using Cozy is easy. Interacting with Cozy requires a lot of effort. I find the Cozy to be simple to use. Overall, I find the Cozy space quite accessible.
Perceived fairness	Cozy clearly states the purposes for which my personal data is used. With regard to the collection of personal data, Cozy is very compliant with the law. I don't think that Cozy collects personal data without the consent of its users. Cozy only uses its users' personal data for the purposes stated.
Perceived information control	I control the personal data that is stored in my Cozy. Thanks to Cozy, I am fully able to control who has access to my personal data. I am able to control the personal data I store in my Cozy.
Perceived ownership	The personal data I share with companies is mine. In my opinion, the personal data that companies collect about me belongs to me. I consider that the personal data I provide is my property.
Perceived risks	It can be risky to store my personal data on Cozy. Keeping my personal data on Cozy increases the risk that it will be used without my knowledge. Putting my data in Cozy can create a certain level of insecurity. Using Cozy can be a risk for my privacy.
Perceived usefulness	Cozy allows me to better use my personal data. Using my Cozy allows me to better protect my personal data and privacy. In general, I find the Cozy very useful.
Perceived value	Despite the effort it takes, the use of Cozy is useful. I spend a lot of time on Cozy and it's worth it. Overall, using Cozy gives me more advantages than drawbacks.
Privacy concerns	Compared to others, I am more sensitive to the way companies handle my personal data. Compared to other subjects on my mind, privacy is very important. All things considered, Internet would cause serious privacy problems. The most important thing for me is to keep my privacy out of reach. I think people are far too concerned with privacy issue. I am concerned about threats to my personal privacy today.
Privacy Self Efficacy	I know how my personal data is collected and used by companies. I am able to prevent anyone from having access to my personal data. In general, I know how to change the settings on my phone or computer to secure my personal data. I have the skills to secure my navigation and prevent my data from being traced. Overall, I know the tactics to be put in place to prevent companies from collecting my personal data.
Recommendation	I would gladly invite my friends to use Cozy. I will recommend Cozy to my siblings.
Results demonstrability	I have no difficulty talking to others about the results I have obtained from using Cozy I think I could explain to others the consequences of using Cozy It is easy for me to tell others what I get out of using Cozy The results of using Cozy are clear I will have no difficulty explaining how the use of Cozy is beneficial to me
Satisfaction	Cozy's services are satisfactory I'm a little disappointed in Cozy. I'm glad I tested Cozy Overall, I am satisfied with Cozy as it stands

Quantitative surveys questions

Social influence

My *entourage* think it is very important to use tools such as Cozy.
My friends think I should continue to use Cozy
People who are important to me think it's sound to use Cozy.

Trust

I am convinced that companies take my interests into account when using my personal data.
Companies would tell the truth and fulfill promises regarding the personal data I provide.
In general, what companies do with the personal data provided by their customers is predictable and consistent.
I find that companies are honest with their customers when it comes to the use of their personal data.
Companies would be trustworthy in handling my personal data.

Trust in Cozy

I am sure that Cozy will make every effort to protect my personal data.
I think Cozy manages my data in a clear and consistent way.
I trust the way that Cozy handles my data.
I am convinced that Cozy fulfills its commitments regarding the processing and protection of my personal data.

The last time I accessed my Cozy was:
Less than a week
One week
Two weeks
Three weeks
Four weeks
More than four weeks

On average, I connect to my Cozy:
Once a day, once a day
Two to three times a week
Once a week, once a week
Less often

On average, each time I connect to my Cozy I spend:
Less than an hour
One hour
Between one and two hours
More than two hours

Usage of Cozy

The services I used on my Cozy are:
Collect - Drive
Photo - Banks
Monlogis
Mapping my life
The music of my films
Wivaldy
eGreen
Optime

The three services I used the most on my Cozy are:
Collect - Drive
Photo - Banks
Monlogis
Mapping my life
The music of my films
Wivaldy
eGreen
Optime"

Voluntariness

My use of Cozy is voluntary.
No one urges me to use Cozy.
The use of Cozy is not compulsory.

Qualitative interview's script

There is no right or wrong answer. The interviews are anonymous and are only recorded for analysis and processing purposes as part of the research that we will briefly present to you. The respondents' first names will be changed as soon as the interviews are completed.

Part 1: The tester, his/her digital habits

-
- | | |
|--|---|
| 1.1 Generally, what do you use to connect to the Internet? | If more than one equipment is used (PC, smartphone(s), tablet): What do you do with one but not with the other? Do you have any examples? |
|--|---|
-
- | | |
|--|--|
| 1.2 Approximately how many hours per day do you connect to the Internet? | Do you feel that you spend too much time on a particular tool? If so, why?
Re-launch if mentioned: How long can you spend without connecting to the Internet and without feeling a lack? Do you have any example? |
|--|--|
-
- | | |
|---|---|
| 1.3 What activities do you do online? Which ones do you spend the most time on? | How is this distributed according to the equipments used? |
|---|---|
-
- | | |
|---|---|
| 1.4 Could you say approximately how many applications are installed on your smartphone? | Which ones do you use most frequently?
How are they organized on your home screen? (Ideally: can you show me and explain?)
Would you be able to say what these applications collect in terms of information about you?
If yes: Do you know why this data is being collected and what the companies collecting it are doing with? |
|---|---|
-

Part 2: The testers and his/her vision of personal data

-
- | | |
|---|--|
| 2.1 What is according to you a personal data? | On the other hand, do you know any data that is not "personal data"? Can you give me an example? |
|---|--|
-
- | | |
|--|---|
| 2.2 Do you think it is important that you have you know what is done with your personal data? Why? | What would you like to know and be able to do about the collection of your personal data? |
|--|---|
-
- | | |
|--|---|
| 2.3 Have you already stepped forward to manage the collection of your personal data? | If not, why? If yes, which ones?
Have you already read the general terms and conditions of use? If yes, on which service(s)? Do you do it systematically? If not, in which cases? What did you learn from it?
Have you ever used tools to protect your data? (<i>for example: an adblocker? an anti-tracker?</i>) What did you learn? |
|--|---|
-
- | | |
|--|---|
| 2.4 Have you ever given up using a service because of the access to data that was requested? | If yes, can you tell us more (what service, what data was requested)? |
|--|---|
-
- | | |
|---|--|
| 2.5 Have you ever regretted leaving certain information about yourself or people you know online? | In what context? What happened after that?
<i>To go further:</i>
Is there a connection between this bad experience and the fact that you wanted to participate in this experiment? |
|---|--|
-

2.6 Are you aware of the right of access that allows you to obtain a copy of your data from an organization that processes your data, as well as the right to rectification and deletion?

If yes, have you ever used it before? If not, why?

2.7 Have you ever heard of the right to be forgotten?

If yes, do you know what is it?

2.7 Is it important to you to be able to retrieve the personal data you leave online? Why?

If yes, would you like to be able to do it?
If yes, in what form would you like to be able to retrieve your data
(to guide if hesitation: a folder/archive, an application, an online service)

2.8 Initially, why were you interested in MAIF's proposed experiment?

What did you expect from it?

Part 3: General usage of Cozy

3.1 Now that you have been able to use Cozy for a certain time, does this tool seem to be consistent with what you read/heard about it in the MAIF invitation?

If not, where is the discrepancy?

3.2 Do you use other cloud services than Cozy?

How do you use them?
Does Cozy look different to you? If yes, in what way?

3.3 How often do you use Cozy?

Has your use of Cozy changed over the months? *Find out:* did you use it more at first? More later?
Why?

3.4 What did you look at when you first discovered Cozy?

What were you doing on it regularly afterwards?

3.5 What would you have liked to do with a tool to retrieve your personal data that is not yet possible in Cozy?

3.6 What is the first service that you connected to your Cozy? Why this one in particular?

Can you tell me how many services are connected to your Cozy today? More specifically, could you tell me which ones?

3.7 Are there any services that you have hesitated to connect to Cozy?

Have you finally linked some of these services? Explain.

3.8 Are there any services that you had connected to your Cozy but decided to disconnect afterwards?

Why?

3.9 Are there any services that you systematically refuse to connect to your Cozy?

Which ones? Why?

3.10 What data would you like to include in your Cozy? List (to be adapted according to the apps installed): location data, music, photos, energy consumption, online purchases, communication data, train tickets, VOD + TV, health, QS, social media,...

3.11 In which areas did Cozy meet your expectations? On the other hand, in which areas it does not? Areas to explore: security, quantity and quality of connectors, cloud, interface clarity / UX, T&C, etc.

3.12 At the end of these first months of use, did you have the feeling that Cozy is a secure tool? Why?

3.13 Do you trust Cozy enough to store your personal data in it? Why?

3.14 Are you the only person using your Cozy? If not, who else uses it? What do you share on it?

Part 4: General digital habits since Cozy usage

4.1 Has your recent discovery of a service like Cozy changed your view of your personal data? Explain please.

4.2 Following your use of Cozy, have you tried to find out how to get your personal data back directly from companies? (Examples: Google ? Facebook ? Bank ?)
If not, why?
If yes, what did you manage to do exactly? Did it seem complicated ? What could be improved to make it easier for you To recover your data?

4.3 Did you try to change any permissions you had granted to applications as a result of your use of Cozy? Explain please. More generally, have you tried to modify options on the visibility of your data or their circulation? Explain.

4.4 Do you see Cozy as a storage service for your data or as a tool in which services are built from your data? Why?
If you see Cozy as a storage service, what does it need to become a tool that built other services & applications from personal data?

4.5 Once your data has been given back in your Cozy, have you ever tried to delete the data from the data holding company? If so, how did you proceed?

4.6 Have you talked to others about Cozy? If yes, who in particular?
What did these people think when you told them about Cozy?
Do you know if these people tried Cozy later on?

4.7 What did you think of this interview?

4.8 Do you have anything to add?

FOR MORE INFORMATION



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