**The Panel’s UK-wide National Stakeholder Hub – June 2022**

**Topic of focus: Staying safe online - the perceptions and experiences of UK consumers, citizens and micro-businesses participating online**

The Panel believes that all consumers, citizens and micro-businesses should have the right to participate digitally and take advantage of the digital world and what it has to offer. In recent years, as the shift to digital has accelerated, digital privacy and staying safe online have become increasingly important – and we believe that ensuring consumers and citizens have the digital skills and support needed to navigate the digital world safely and confidently is fundamental.

We’ve heard through our stakeholders and research programme that many people and micro businesses lack the requisite skills to engage online both safely and confidently, and to explore this further, we invited consumer, citizen and micro business representatives from across the UK to share and discuss the online experiences of the consumers, citizens and micro-businesses they represent.

We asked Hub participants the extent to which the people they represent understand how their personal data is used by organisations; what steps organisations in the communications sector could take to help consumers, citizens and micro businesses better understand how their personal data is used and protected; and how those they represent protect themselves from potential online harms such as scams and misinformation.

**Outlined below are the key messages we heard from stakeholders across the UK.**

1. **Organisations should provide clear, accessible, easy to understand and transparent information on how they handle consumer data.**
2. **Consumers and citizens need to be digitally upskilled to help them participate online both safely and confidently.**
3. **Organisations providing digital support to consumers, citizens and micro-businesses should work collaboratively to share learnings and streamline ongoing work across the UK Nations.**
4. **Industry, regulators and enforcement bodies need to do more to help tackle and protect consumers from online scams.**

**Background – consumer trust, confidence, skills and access to infrastructure**

We previously commissioned research looking into[consumers’ perceptions of digital privacy](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.communicationsconsumerpanel.org.uk%2Fresearch-and-reports%2Fdigital-footprints&data=05%7C01%7CChloe.Newbold%40ofcom.org.uk%7Cf0acf2b6f8a149bfb16d08da43c93fb2%7C0af648de310c40688ae4f9418bae24cc%7C0%7C0%7C637896828871147335%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=PnIDFBu6oEe%2FjeKb3VkUN%2FtkPSw6xGmbtW%2BAoHBnQbk%3D&reserved=0) and found that privacy and security of personal information are major concerns for high confidence internet users and low confidence internet users alike. This sentiment is likely to have exacerbated in recent years, with more of people’s daily tasks and interactions taking place online since the pandemic. We recently revisited the topic, using a similar research study to gain insights into consumer perceptions of trust, protection and privacy online. We shared key findings with Hub participants and our full research findings will be published on our website soon. Our [qualitative research on the impacts of scams on consumers, citizens and micro-businesses](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.communicationsconsumerpanel.org.uk%2Fresearch-and-reports%2Fscammed-exploited-and-afraid-what-more-can-be-done-to-protect-communications-consumers-2020&data=05%7C01%7CChloe.Newbold%40ofcom.org.uk%7Cf0acf2b6f8a149bfb16d08da43c93fb2%7C0af648de310c40688ae4f9418bae24cc%7C0%7C0%7C637896828871147335%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=IzMT7s85F9UfMxrCJ%2F4AlBaS5dI61aIcqTqvJbdNsVg%3D&reserved=0) published in 2020 also found that more people are scammed online versus any other communications channel. The fieldwork for this research was conducted pre-pandemic, however we’re aware through various public and private sector sources that online scams have seemingly increased throughout the pandemic, where scammers have sought to take advantage of the shift to digital and people’s concerns surrounding the pandemic.

[Our research on digital connectivity during the pandemic](https://www.communicationsconsumerpanel.org.uk/research-and-reports/getting-up-to-speed-while-staying-at-home-uk-consumers-digital-connectivity-challenges) found that, although more people were now digitally active[[1]](#footnote-1), the digital skills gap had widened and a cohort of consumers were considered to have ‘low digital resilience’. Without the necessary skills and support, this cohort of consumers were much less able to make full use of online connectivity and were likely to be more at risk of experiencing online harm and future digital exclusion as a consequence of poor digital experiences. Consumers who felt ill-equipped to protect themselves were informally training other low confidence users to go online, unaware whether they may be putting friends and family members at risk of harm.

We also remain concerned that some consumers, citizens and micro-businesses cannot participate digitally for reasons such as lack of infrastructure, barriers to access and affordability - and we continue to push for universal availability of communications services as a right for all.

**Ofcom’s research on Adults’ Media Use and Attitudes**

We invited Ofcom’s market research team to provide Hub participants with an overview of Ofcom’s Making Sense of Media programme, which seeks to help improve the online skills, knowledge and understanding of people living in the UK. The team shared key findings from Ofcom’s research on [adults’ media use and attitudes](https://eur01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ofcom.org.uk%2F__data%2Fassets%2Fpdf_file%2F0020%2F234362%2Fadults-media-use-and-attitudes-report-2022.pdf&data=05%7C01%7CChloe.Newbold%40ofcom.org.uk%7Cf0acf2b6f8a149bfb16d08da43c93fb2%7C0af648de310c40688ae4f9418bae24cc%7C0%7C0%7C637896828871147335%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=8S5ZXD%2FfkGOVG4NLeEUnTEoDm84EIbONURy%2FVEaus7E%3D&reserved=0) such as how confident consumers feel participating online and the steps they take to protect themselves from potential harms such as scams and misinformation.

The team advised that the sample was representative of all UK Nations and although the findings were similar across each of the UK Nations, a breakdown of data can be found [here](https://www.ofcom.org.uk/research-and-data/media-literacy-research/adults/adults-media-use-and-attitudes/interactive-tool).

**An overview of our discussions with stakeholders across the UK**

See below for a summary of our discussions with stakeholders across the UK; a list of organisations who contributed to this sessions; and links to further information.

1. **Organisations should provide clear, accessible, easy to understand and transparent information on how they handle consumer data.**
* Consumers can find it difficult to protect their privacy online and opt out of data being collected. There is a misconception by some consumers that their online data is being protected if they opt out of marketing, and clearer information on how organisations handle data is required.
* How organisations present and inform consumers of data privacy policies varies. For instance, some companies won’t allow a consumer to browse the site unless they consent to their data being collected. This lack of uniformity across digital platforms can be a source of frustration for consumers, particularly where they have to repeatedly select their personal preferences.
* Money and Mental Health Policy Institute’s research had found that some organisations used consumer data to target consumers.[[2]](#footnote-2)
* Concerns were raised that some data could be harvested in other countries where UK data protection laws don’t apply.
* It was flagged that a platform’s interface design could influence consumer behaviour online, such as driving consumers to release more data e.g. adopting a convoluted process for consumers to reject cookies. It was raised that the onus should be on businesses to design interfaces fairly and explain what certain options mean for customers and their data. CMA published a paper on how digital design can harm consumers and competition – [see here](https://www.gov.uk/government/publications/online-choice-architecture-how-digital-design-can-harm-competition-and-consumers).
* Organisations need to ensure that information on data handling is accessible, easy to understand and meets the requirements of consumers with additional access requirements, low digital literacy and/or speak English as a second language, following the ICO’s guidance which states that this information should be designed to be easily understood by all of those who use a service.
* Organisations should be easily contactable, offering a variety of communications channels as not all consumers have similar communication preferences.[[3]](#footnote-3)
1. **Consumers and citizens need to be digitally upskilled to help them participate online both safely and confidently.**
* Many consumers shifted to the digital world during the Covid-19 pandemic without any digital training and as a result, are a greater risk of experiencing online harm.
* Consumers need to be equipped with sufficient media literacy skills to protect themselves online, particularly older consumers and/or those with additional access requirements who are commonly targeted by scammers.
* Improving consumers’ digital skills will enable them to benefit from digital initiatives, such as those that can improve health and wellbeing and tackle social isolation.
* The role of digital champions is important, however it’s also important to ensure that people involved in educating others, have also received sufficient digital training.
* Digital training needs to be delivered using a variety of communications channels and jargon-free language. Ofcom’s research found that over 55s were less confident online, highlighting the importance of ensuring that consumers can also access training offline.
* There should be greater promotion and awareness of organisations who deliver digital training e.g. scam awareness training.
* Educational services have a role to play in upskilling UK consumers and digital skills training should be taught in schools.
* Consistent education is required to get consumers digitally up to speed and able to navigate the online world both safely and confidently.
* More work needs to be done to highlight the positive aspects of internet use and empower people to become digitally confident.
* It was emphasised that how information on the digital world was communicated was crucial to ensure that consumers were informed and able to shift to digital safely and meaningfully.
1. **Organisations providing digital support to consumers, citizens and micro-businesses should work collaboratively to share learnings and streamline ongoing work across the UK Nations.**
* Lots of valuable work is ongoing across the UK Nations to help consumers, citizens and micro-businesses participate online, and it was suggested that an overarching UK network would help to share awareness of ongoing projects and future plans.
* It was noted that the Digital Regulation Cooperation Forum (DRCF), of which Ofcom, ICO, FCA and CMA were Members, had recently published its plan of work for 2022 to 2023[[4]](#footnote-4) and an area of focus was digital privacy and ethics.
* It was suggested that a common set of language should be developed across UK organisations to help disseminate consistent consumer messaging to avoid confusion.
* The Older People's Commissioner for Wales previously issued guidance to local authorities and health boards setting out the steps they needed to take to ensure that older people could access information and services in a way that suits them, as well as supporting those who want to participate digitally - [see here](https://olderpeople.wales/wp-content/uploads/2022/05/S12-Guidance-Ensuring-access-to-information-and-services-in-a-digital-age.pdf).
* Participants questionned the role of anti-virus protection companies in protecting data.
1. **Industry, regulators and enforcement bodies need to do more to tackle and protect consumers, citizens and micro-businesses from online scams.**
* Scams have become increasingly complex to tackle and sophisticated – and evolve at considerable pace. Industry, regulators and enforcement bodies need to do more to protect consumers and disrupt the scams landscape.
* Some people don’t participate online for fear of being scammed. In addition, people who have been targeted by a scam can find that their confidence online has deteriorated, which is likely to impact their digital presence.
* Scammers tend to target consumers who are older and/or require additional support and more should be done to raise consumer awareness of online risks, whilst providing tools to help consumers protect themselves online.
* People with hearing loss and BSL users rely on Facebook Messenger; however, the fear of being scammed has impacted how they interact online and limited the ways in which they prefer to communicate.
* Participants in Ofcom’s online experiences tracker had considered that the onus should be on platforms to control what it posted on their website.[[5]](#footnote-5)
* It was noted that the current draft of the Online Safety Bill covered scams and financial fraud and would require platforms to have their own policies to tackle these practices.
* It was felt that UK citizens had lost confidence in how enforcement bodies investigated scams, to encourage more consumers to report scams, reporting processes needed to be improved.
* The ICO has published on its website a link to where consumers can report harmful content online <https://reportharmfulcontent.com/>

**Stakeholders who contributed to our discussions are listed below.**

**The Alliance**

**Cedar Foundation**

**Christians Against Poverty**

**CMA**

**Consumer Council for Northern Ireland**

**COSLA**

**Department of Finance**

**Disability Action**

**Disability Wales**

**Essential Services Access Network**

**ICO**

**Independent Consumer Consultants**

**Mind**

**Money Advice and Pensions Service**

**Money and Mental Health Policy Institute**

**National Association of Deafened People**

**National Farmers’ Union Scotland**

**Ofcom**

**Ofcom’s Advisory Committees**

**Older People’s Commissioner for Wales**

**National Federation of Women’s Institutes**

**RNIB**

**Scottish Council for Voluntary Organisations**

**Trading Standards**

**Wales Co-operative Centre**

**Welsh Government**

**WiseKids**

**Which?**

**For links to research and insights shared by participants across the Hubs – please see below.**

* [Ofcom’s Making Sense of Media programme](https://www.ofcom.org.uk/research-and-data/media-literacy-research#:~:text=Making%20Sense%20of%20Media%20is,of%20UK%20adults%20and%20children.)
* [Older People's Commissioner for Wales: Ensuring access to information and services in a digital age](https://olderpeople.wales/wp-content/uploads/2022/05/S12-Guidance-Ensuring-access-to-information-and-services-in-a-digital-age.pdf)
* [The Digital Regulation Cooperation Forum](https://www.gov.uk/government/collections/the-digital-regulation-cooperation-forum)
* [School resources | ICO](https://ico.org.uk/for-organisations/posters-stickers-and-e-learning/school-resources/)
* [Cookies | ICO](https://ico.org.uk/make-a-complaint/cookies/)
* [Nuisance calls and messages | ICO](https://ico.org.uk/make-a-complaint/nuisance-calls-and-messages/)
* [Friends Against Scams](https://www.friendsagainstscams.org.uk/)
* [Report Harmful Content](https://reportharmfulcontent.com/)
* [Hwb: Keeping safe online](https://hwb.gov.wales/zones/keeping-safe-online/)

**To find out more on the topics we’ve previously discussed across the Hubs – please see below.**

* Across April and May 2022, we shared our qualitative research findings **on available support for communications consumers with additional support requirements, before moving onto a wider discussion on how providers could best support consumers throughout the customer journey.**[A summary of our discussions and who took part can be found here.](https://www.communicationsconsumerpanel.org.uk/downloads/ccp-acod-the-panels-national-hubs---supporting-communications-consumers-%28summary%29.docx)
* In January and February 2022, **Ofcom's post policy team provided an overview of its policy proposals for the future of postal regulation and participants discussed consumers, citizens and micro-businesses experiences of the postal sector across the UK.** The outputs fed into the Panel's response to Ofcom's consultation on the future of postal regulation. [Click here to read a summary of our discussions across the UK and see who took part.](https://www.communicationsconsumerpanel.org.uk/downloads/ccp-acod-national-stakeholder-hubs---summary-of-discussions-on-postal-services.docx)
* In October 2021, Hub participants explored **what excellent customer service looks like and considered the benefits of communications providers developing a Customer Charter**. To read a summary of our discussions and see who took part, [please click here.](https://www.communicationsconsumerpanel.org.uk/stakeholder-engagement/the-panels-national-hubs)
* In June and July 2021, Hub participants fed into **our think-piece on making communications services inclusive and accessible –** [published here](https://www.communicationsconsumerpanel.org.uk/news/latest/post/763-our-top-tips-on-making-communications-services-inclusive-and-accessible-for-all-consumers)**.** To read a summary of our discussions and see who took part [please click here.](https://www.communicationsconsumerpanel.org.uk/stakeholder-engagement/the-panels-national-hubs)
* In May, we held our first UK-wide Hub, bringing together consumer representatives across each of the UK Nations to discuss**the potential impacts of migration to voice-over IP on consumers, citizens and micro-businesses.** [Please click here to read a summary of our discussions and see who took part.](https://www.communicationsconsumerpanel.org.uk/downloads/ccp-acod-uk-wide-hub-summary---migration-to-voice-over-ip.docx)
* In April, our discussions focused on **digital inclusion, skills and confidence; and the importance of equipping consumers, citizens and micro-businesses with the necessary tools to participate digitally**. [Please click here to read a summary of our discussions](https://www.communicationsconsumerpanel.org.uk/downloads/ccp-acod-national-hubs-summary---digital-inclusion-confidence-and-skills.docx), including the key messages and a list of stakeholders who took part.
* In January and February 2021, our discussions focused on the **affordability of communications services and consumer debt -**[please click here to read a summary of our discussions](https://www.communicationsconsumerpanel.org.uk/.well-known/the-panels-national-hubs---affordability-of-communications-services-and-debt-%28summary%29.docx). The summary outlines the key messages that emerged from our discussions and includes a list of stakeholders who took part.
* In September and October 2020, participants discussed**rural connectivity and the types of issues and impacts that communications consumers living, studying or working in rural areas face -** [please click here to read a summary of our discussions.](https://www.communicationsconsumerpanel.org.uk/downloads/summary-of-the-panels-national-hubs---rural-connectivity-%28including-intro%29.docx) The summary includes a list of stakeholders who took part and further information on available connectivity initiatives across the Nations.
* In December 2020, the Panel published research on **scams and fraudulent activity, exploring how consumers have been targeted across communications channels**. Our discussions with Hub participants on the impacts of scams on consumers, citizens and micro-businesses fed into our research recommendations. [Click here to access our cover report, recommendations and full research findings.](https://www.communicationsconsumerpanel.org.uk/research-and-reports/scammed-exploited-and-afraid-)
* In early 2020, during the initial stages of the Covid-19 pandemic, we discussed **the impacts of the Covid-19 pandemic on communications consumers -**[please click here to read a summary of our discussions.](https://www.communicationsconsumerpanel.org.uk/downloads/ccp-acod-national-hubs---covid-19-consumer-issues-%281%29.docx)
1. [Adults’ Media Use and Attitudes report 2020/21](https://www.ofcom.org.uk/__data/assets/pdf_file/0025/217834/adults-media-use-and-attitudes-report-2020-21.pdf) [↑](#footnote-ref-1)
2. [Convenience at a cost: Online shopping and mental health](https://www.moneyandmentalhealth.org/wp-content/uploads/2020/11/Convenience-at-a-cost-final-web-report.pdf) [↑](#footnote-ref-2)
3. [Contacting your provider during the pandemic - what can we do when we can't get through?](https://www.communicationsconsumerpanel.org.uk/research-and-reports/contacting-your-provider) [↑](#footnote-ref-3)
4. [Digital Regulation Cooperation Forum workplan 2022 to 2023](https://www.gov.uk/government/publications/digital-regulation-cooperation-forum-workplan-2022-to-2023) [↑](#footnote-ref-4)
5. [Ofcom: Online Nation: 2022 report](https://www.ofcom.org.uk/__data/assets/pdf_file/0023/238361/online-nation-2022-report.pdf) [↑](#footnote-ref-5)